VIRTUAL COMMUNICATION PROFICIENCY AND ADMINISTRATIVE COMPETITIVENESS OF COMMERCIAL BANKS IN RIVERS STATE.

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ABSTRACT

This study examined the relationship between virtual communication proficiency and administrative competitiveness of commercial banks in Rivers State. The objective of this study was to empirically examine how the dimensions of virtual communications proficiency such as technological proficiency and, adaptability and flexibility can influence for administrative competitiveness. To achieve the objective, the study explanatory survey research design was adopted. The population of the study consisted of one hundred and fifteen (115) top managers from twenty-one (21) Commercial banks operating in Rivers State, Nigeria, as top five managers were chosen from each bank. By census study, the entire population was employed as the sample size of the study. The reliability of the instrument was ascertained using Crombach Alpha with the least coefficient up to 0.743. Out of 115 copies of the questionnaire distributed, 109 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. Four hypotheses were tested using Spearman Rank Order Correlation. The study found that: technological proficiency has a moderate positive relationship with cost efficiency of Commercial Banks in Rivers State; technological proficiency has a weak relationship with process efficiency of Commercial banks in Rivers State; adaptability and flexibility has a very strong positive relationship with cost efficiency of Commercial Banks in Rivers State, and; adaptability and flexibility has a moderate relationship with process efficiency of Commercial Banks in Rivers State. The study concluded that increased use of virtual communication proficiency such as, technological proficiency and, adaptability and flexibility brings about administrative competitiveness of commercial bank. The study recommended amonast other things that business leaders in commercial banks and other financial commercial should attend to the suggested dimensions to stay current on best practices and outer perform other administrators.

Keywords: Virtual Communication Proficiency, Technological Proficiency, Adaptability and Flexibility, Administrative Competitiveness

INTRODUCTION

The vision and mission of every business organization is to outperform her competitors especially in administrative functions. With the introduction of technology and the revolutionism in digital technology; Digital and virtual proficiency skills in communication becomes very necessary to actually stay competitive in today's market (Ruhli, 1997). Administrative competitiveness therefore, is the ability of an organization's administrative functions to perform at a high level, effectively contributing to the overall success and competitiveness of the organization. It involves the development, management, and utilization of administrative resources, processes, and strategies to achieve organizational goals and maintain a competitive advantage (Ruhli, 1997). (Srivastava et al., 2018). In this study, administrative competitiveness is measured with the following; cost efficiency and process efficiency.



Cost efficiency refers to the ability to achieve desired outcomes or results while minimizing or optimizing costs. It involves finding ways to maximize the value or benefits obtained from available resources, minimizing waste, and making efficient use of time, money, and other resources (Liadaki and Gaganis, 2010). Process efficiency refers to the ability to execute tasks, activities, or workflows in the most effective and productive manner, optimizing the use of resources and minimizing waste. It involves streamlining processes, eliminating bottlenecks, reducing errors, and improving overall productivity. Time (Hashemizadeh, 2006). Boutot and Hume (2012), Virtual communication proficiency is the ability of the administrative staff to effectively and efficiently communicate in virtual or remote settings. Virtual communication proficiency is measured in this paper with the following dimensions: technological proficiency, adaptability and flexibility, and security and privacy. Technology Proficiency refers to the capability of using a wide variety of technological tools and processes in performing necessary tasks and achieving meaningful results. This includes the use of computers and gadgets, processing software programs like Microsoft Office, and email management etc. Adaptability refers to the ability of organizations to "reconfigure activities quickly to meet changing demands". Basadur et al. (2014). Mandelbaum (1978) defines flexibility as "the ability to respond effectively to changing circumstances". According to this definition, flexibility is related to two kinds of change. First, there are "changing circumstances"; second, there is a "response" to these changing circumstances which involves a change in some state or activity. Security and privacy involved the protection, access control and permission to various files, applications and software of the organization's information system (Kobryn, 1999). It requires competencies and proficiency to navigate and excel in digital communication platforms. Developing virtual communication proficiency requires practice, adaptability, flexibility, security practices and a willingness to learn and improve.

Statement of the Problem

Commercial banks are constantly facing unstable business environment especially as regards technology and innovation, this has posed strong concern in the quest to achieve administrative competitiveness geared towards maintain cost efficiency and process efficiency. Administrative competitiveness have been said to be the activity of assessing various factors that contribute to an organizations ability to outperform its competitors and succeed in the market. Administrative competitiveness is a complex construct, which can be influence by several factors. Internal factors such as individual capabilities to operate strategically in a market derived from the pressure of competition from the industry (Porter, 1980). So therefore, virtual communication proficiency cannot be tag as a fruitless activities, because it is the ability of effectively and efficiently communicate in line or in remote setting in this increase prevalence of remote work. Previous studies such as the work of Miles and Snow (1986) Organizations: New concepts for new forms, and the study by Jarvenpaa and Ives (1994) The global network organization of the future. This study does not pay specific attention to how dimensions of virtual communication proficiency such as technological proficiency and, adaptability and flexibility, interact with the measures of administrative competitiveness, this gave credence to this study.





Fig. 1.1: Conceptual framework showing relationship between virtual communication proficiency and administrative competitiveness of commercial banks In Rivers State. *Source: The Researcher's Conceptualization (2023).*

Objectives of the Study

The purpose of this study was to examine how virtual communication proficiency relates for administrative competitiveness. The objectives of this study include the following:

- 1. To examine the relationship between technological proficiency and cost efficiency of Commercial banks in Rivers state, Nigeria.
- 2. To examine the relationship between technological proficiency and process efficiency of Commercial Banks in Rivers State, Nigeria.
- 3. To examine the relationship between adaptability and flexibility, and cost efficiency of Commercial banks in Rivers State, Nigeria.
- 4. To examine the relationship between adaptability and flexibility, and process efficiency of Commercial banks in Rivers State, Nigeria.

Concept of Virtual Communication Proficiency

Communication is at the heart of every organization as no organization can function without modern style of communication, digitalization and the fourth industrial revolution have inevitably led to fundamental changes in all the spheres of social, cultural and economic life, such as the appearance of virtual communities, "smart" enterprises and universities, the introduction of Industrial Internet and the Internet of things. Modern society is being reconfigured under the influence of information technologies and mobile telecommunications and represents the system in which real interpersonal communication is being replaced by virtual.



The rapid growth of the Internet and telecommuting coupled with increased globalization of organizations have contributed to the growing number of people who work in virtual teams within and between organizations. Virtual teams are groups of people engaged in a common task or goal communicating through electronic means, which may be electronic mail (email), Web-based communications, video and/or audio, but in general having considerable interaction online. Miles & Snow (1986) defined a virtual team as an evolutionary form of a network organization; virtual team processes are enabled by communication and information technology (Davidow & Malone, 1992; Jarvenpaa & Ives, 1994). Computer-mediated communication systems (CMCS) are sociotechnical systems that support and enhance the communication and co-ordination-related activities of team members engaged in computer-supported cooperative work. These computer-based communication technologies are utilized to overcome space and time constraints that burden face-to-face meetings, to increase the range and depth of information access and to improve group task performance effectiveness, especially by overcoming 'process losses' (McGrath & Hollingshead, 1993, 1994). Further, CMCS increase the range, capacity and speed of managerial communications (Culnan & Markus, 1987). They can also `reduce or eliminate the expense and inconvenience associated with distributed work' (Galegher & Kraut, 1994).

One objective of using these technologies is to create similar levels of communications' speed and effectiveness as those achieved at traditional meetings. Virtual teams allow managers to assemble groups of employees to meet transient, unanticipated needs (Hammer & Champy, 1993). Virtual teams that can fulfil constantly changing task requirements can offer organizations the flexibility to remain competitive (Mowshowitz, 1997). Virtual teamwork may be synchronous (`same time/different place') or asynchronous (`different time/different place'). Synchronous meetings are spontaneous, in which ideas are exchanged with little structure. Participants communicate with each other in such a way that it is sometimes difficult to attribute an idea to one participant or establish the reason behind a particular decision. Virtual communication proficiency has a significant influence on administrative competitiveness. By leveraging virtual communication tools effectively, administrators can enhance collaboration, problem-solving, leadership, stakeholder engagement, and adaptability to remote work processes, ultimately driving administrative excellence and competitiveness in today's digital landscape.

Technological Proficiency:

It is obvious that technology has a vital impact, not just in terms of competitive advantages of the companies and sectors, but also for the productivity of the companies and respective countries. Kiper (2004) states that it plays an important role in the level of the development of countries from the perspective of the impact it creates. The technological infrastructure is the main element of competency. Technology Proficiency refers to the capability of using a wide variety of technological tools and processes in performing necessary tasks and achieving meaningful results. This includes the use of computers and gadgets, processing software programs like Microsoft Office, and email management.

Moreover, it also involves computer software and hardware troubleshooting. (Grunwald and Achternbosch, 2013). Nowadays, with the competition between companies reaching its highest level, it is obvious that the technological expertise increases competitive power of business enterprises. Work in this area no longer focuses on just technology but is also associated with the innovation, machines suits, etc. (Schot and Rip, 1997). Developments in technology empowers the innovative products and processes to spring up. The continuation of a company in the market is considered directly proportional to its ability to adapt to the technological advancements. The demand for technology assessment is therefore rapidly increasing (Bechmann et al., 2007). By addressing the enterprise compatibility for utilising the technology, the companies may find an opportunity to implement an action plan to prevent or reduce technological gaps. Similarly, from past to present, the technology, along with social, economic and cultural factors, has become one of the most influential components in changing of societies (Ladikas and Decker, 2004). Technological proficiency refers to the level of skill, knowledge, and capability an individual possesses in using various technologies effectively. It encompasses the ability to navigate and utilize digital tools, software, and devices to accomplish tasks efficiently and achieve desired outcomes. Technological proficiency includes both technical skills and a deep understanding of the underlying principles and concepts related to technology. Technological proficiency is essential in today's digital world, as technology permeates various aspects of work and life.

Adaptability and Flexibility:

The concept of adaptability enjoys significant attention in research literature. (Chaharbaghi et al., 2005; Kotter & Heskitt, 1992; and Denison, 1984 & 1990). Simsek (2009:602) refers to the ability of organizations to "reconfigure activities quickly to meet changing demands". Basadur et al. (2014) describe adaptability as being good at changing routine in the organization, which implies that change is disruptive. They suggest that adaptability could be conceptualized as a four-stage process consisting of generating, conceptualizing and solving problems followed by implementing solutions. Mandelbaum (1978) defines flexibility as "the ability to respond effectively to changing circumstances". According to this definition, flexibility is related to two kinds of change. First, there are "changing circumstances"; second, there is a "response" to these changing circumstances which involves a change in some state or activity. Furthermore, the requirement that this latter change constitutes an "effective" response implies that it is desirable in relation to the changing circumstances. Flexibility is the propensity of an actor or a system to exhibit variation in activities or states which is correlated with some other variation and desirable in view of this variation. For example, working time flexibility may mean that the length of the working time per day, per week or per year changes in response to changes in production volume, or that although the length of the working time is the same for each period of time, the location of the working time within each period of time varies between periods according to changing circumstances (Mandelbaum, 1978).

Concept of Administrative Competitiveness

Goal of every organization is to outperform her competitors especially in administrative functions, administrative competitiveness refers to the ability of an organization's administrative functions to perform at a high level, effectively contributing to the overall success and competitiveness of the organization. It involves the development, management, and utilization of administrative resources, processes, and strategies to achieve organizational goals and maintain a competitive advantage. More recent approaches of strategic management point out the importance of seeking and establishing a unique sustainable competitive advantage or even sequential transient competitive advantages (Ruhli, 1997). Administrative competitiveness is the capability of an organization's administrative functions to optimize resources, streamline processes, and effectively support the organization's operations, strategies, and goals in a competitive marketplace, to achieve competitiveness in our administrative functions, firms need to constantly focus on the identification of differential product strategies, building or reshaping core competencies, acquiring unique technologies, and accumulation of intellectual property, all of which can all be harnessed to make the administrators successful in a highly competitive marketplace. Identifying what constitutes a core competence has been a subject of debate in the literature for over 20 years (Prahalad & Hamel, 1990; Aaker, 1989). This problem has become even more complex with globalization and the growth of the internet, which has given open access to more competitive, environmental, and technological information. One key model that was developed in the 1980's modeled core competencies as unique "resources and capabilities". This was known as the resource-based view of the firm (Grant, 1991). Administrative competitiveness encompasses the effective management and utilization of administrative resources, processes, and strategies to support organizational success and maintain a competitive edge. It involves aligning administrative functions with organizational goals, optimizing efficiency and productivity, and continuously improving administrative practices to drive excellence and enhance organizational competitiveness.

Cost Efficiency:

The ultimate financial goal for the company is creating value. It can be achieved by having good management of resources and internal process. The process of goods or services production requires the transformation from resources to be finished goods or services. The more efficient the process the higher value of added goods or services produced (Heizer and Render, 2009). Increasing productivity means improving the efficiency of the company, while the concept of efficiency is a comparison between inputs and outputs. Input is the resources used to produce the output, while the output is the results after all. Efficiency is one of the parameters of banks' performance, and that performance measures it underlying the organization. Farrel (1957) gives a contribution to measure efficiency and productivity in micro level. Liadaki and Gaganis (2010) stated that profit efficiency can improve the performance of the stock. Aftab et al (2011) did the research of the Bank listed on the Karachi Stock Exchange, and they found that the efficiency of the bank's influence on shares performance. Cost efficiency refers to the ability to achieve desired outcomes or results while minimizing or optimizing costs.



It involves finding ways to maximize the value or benefits obtained from available resources, minimizing waste, and making efficient use of time, money, and other resources (Liadaki and Gaganis, 2010). Cost efficiency is an important consideration for individuals, businesses, and organizations looking to optimize their operations and achieve financial success.

Process Efficiency:

Process efficiency refers to the ability to execute tasks, activities, or workflows in the most effective and productive manner, optimizing the use of resources and minimizing waste. It involves streamlining processes, eliminating bottlenecks, reducing errors, and improving overall productivity. Process efficiency is crucial for individuals, businesses, and organizations seeking to improve performance, increase productivity, and achieve desired outcomes. By focusing on process efficiency, organizations can optimize their operations, reduce costs, improve customer satisfaction, and achieve better overall outcomes (Liadaki and Gaganis, 2010). It involves analyzing, streamlining, automating, and continuously improving processes to maximize productivity, minimize waste, and enhance overall organizational performance.

Socio-Technical Theory

The socio-technical theory is attributed to <u>Eric Trist</u>, Ken Bamforth and <u>Fred Emery</u>, (1939-1945), "sociotechnical" refers to the interrelatedness of social and technical aspects of an <u>organization</u>. The sociotechnical 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 et al., 2016). The socio-technical theory further describes how societal changes necessitates changes in the techniques, procedures, infrastructure and technologies used in organizations (Norris & Moon, 2015).

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

The interactions of social and technical factors create 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.

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.

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 technology could enhance administrative competitiveness. It is therefore reasonable to adopt this theory since the work is aimed at qualitative survey evidence on how human and technology interact with administrative competitiveness.



Methodology

The study adopted explanatory survey research design. The population of the study consisted of one hundred and fifteen (115) top managers from twenty-one (21) Commercial Banks operating in Rivers State, Nigeria. Top five (5) top managers such as General Manager, Operations Manager, Human Resource Manager, Customer Relations Manager, and Information Technology Manager were chosen from each bank. By census study, the entire population was employed as the sample size of the study.

To obtain primary data, a structured questionnaire entitled "Virtual Communication Proficiency and Administrative Competitiveness (VCPAC)" was designed in five-point Likert scale with the following response options: Very High Extent (VHE) 4; High Extent (HE) 3; Moderate Extent (ME) 2; Low Extent (LE) 1. The instrument was validated by two experts in Management. The reliability of the instrument was ascertained using Crombach Alpha with the least coefficient up to 0.763. Out of 115 copies of the questionnaire distributed, 95 copies of the questionnaires were retrieved, representing 83%. The data obtained from the field were analyzed using Spearman's Rank Order Correlation Coefficient with the aid of SPSS 22.0 (Statistical Package for Social Sciences).

4.1 Presentation of Data

S/N	Banks	Population	Sample	Questionnaire	Questionnaire not
			size	returned	returned
1	Access Banks	6	6	5	1
2	Citibanks	6	6	6	
3	Eco Banks	6	6	5	1
4	FCMB	5	5	5	
5	Fidelity Banks	5	5	5	-
6	First Banks	6	6		-
7	First City Monument Banks	5	5	5	
8	GT Banks	7	7	5	2
9	Heritage Banks	5	5	5	
10	Keystone Banks	6	6	6	-
11	Polaris Banks	6	6	5	1
12	Premium Trust Banks	5	5	5	
13	Stanbic Banks	5	5	5	-
14	Standard Chartered Banks	5	5	5	
15	Sterling Banks	6	6	5	-
16	Titan Trust Banks	6	6	6	
17	United Banks for Africa	7	7	6	1
18	Unity Banks	5	5	5	

Table 4.1: Questionnaire Administration and Survey Result.

19	Union Banks	4	4	4	
20	WemaBanks	5	5	5	
21	Zenith Banks	5	5	4	1
Total		115	115	109	6

Particulars of questionnaire	Number of Cases	Percentage
Copies of Questionnaire Administered	115	100
Copies of Questionnaire Retrieved/Returned	109	95.00
Copies of Questionnaire not Retrieved/Returned	6	5.00

Source: Field Work (2020)

The above table 4.1 shows that a total of one hundred and fifty (115) copies of questionnaire were distributed to the respondents, out of which a total of one twenty-three (109) copies were retrieved, representing 95%. Twenty-seven (6) copies representing 5% of the copies questionnaire were not retrieved. All the copies of questionnaire returned were suitable and were used for the data analysis. **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 is accepted.

Results/Findings

- Ho₁: Technological proficiency does not have any significant relationship with cost efficiency of Commercial Banks in Rivers State.
- Ho₂: Technological proficiency does not have any significant relationship with process efficiency of Commercial Banks in Rivers State.

		Predictor	Criterion	
		Technological		
		Proficiency	Cost Efficiency	Process Efficiency
Technological	Rho	1.000	.315**	.222**
Proficiency	Sig.		.000	.000
	Ν	95	95	95

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

Source: SPSS Output from Field Data (2023)

Column two of table 1 above shows a correlation value of 0.315 at a significance level of 0.000 which is less than the chosen alpha level of 0.05 for the hypothesis relating to technological proficiency and cost efficiency. Since the significance value is less than the alpha level of 0.05, the null hypothesis (Ho₁) which states that technological proficiency does not have any significant relationship with cost efficiency of Commercial Banks in Rivers State was rejected. This indicates that there is a significant correlation between technological proficiency method and cost efficiency of commercial Banks. With a correlation value of 0.315, the result reveals that technological proficiency has a moderate positive relationship with cost efficiency of Commercial Banks in Rivers State. This equally implies that increase in technological proficiency brings about significant improvement to cost efficiency of administrators and executives in commercial banks in Rivers State, Nigeria.

Column three of table 1 above shows a correlation value of 0.222 at a significance level of 0.000 which is less than the chosen alpha level of 0.05 for the hypothesis relating to technological proficiency and process efficiency. Since the significance value is less than the alpha level of 0.05, the null hypothesis (Ho₂) which states that technological proficiency does not have any significant relationship with process efficiency of Commercial Banks in Rivers State was rejected. This indicates that there is a significant correlation between technological proficiency and process efficiency. With a correlation value of 0.222, the result reveals that technological proficiency has a weak relationship with process efficiency of Commercial Banks in Rivers State. This equally implies that increase in technological proficiency for enhanced knowledge and certification of staff and executives brings about little improvement in the process efficiency of Commercial Banks in Rivers State, Nigeria.

- Ho₃: Adaptability and flexibility does not have any significant relationship with cost efficiency of Commercial Banks in Rivers State.
- Ho₄: Adaptability and flexibility does not have any significant relationship with process efficiency of Commercial Banks in Rivers State.

		Predictor	Dependent	
		Adaptability and		
		flexibility	Cost Efficiency	Process Efficiency
Adaptability	Rho	1.000	.935**	.404**
and	Sig.		.016	.000
Flexibility	Ν	95	95	95

Table 2: Correlation between Adaptability and Flexibility and Administrative Competitiveness

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

Source: SPSS Output from Field Data (2023)

Column two of table 2 above shows a correlation value of 0.315 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating to adaptability and flexibility and cost efficiency. Since the significance value is less than the alpha level of 0.05, the null hypothesis (Ho₃) which states that adaptability and flexibility does not have any significant relationship with cost efficiency of Commercial Banks in Rivers State was rejected. This indicates that there is a significant correlation between adaptability and flexibility method has a very strong positive relationship with cost efficiency of Commercial Banks in Rivers State. This equally implies that increase in adaptability and flexibility method brings about significant improvement in the cost efficiency of administrators and executives in commercial banks in Rivers State, Nigeria.

Column three of table 2 above shows a correlation value of 0.222 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating to adaptability and flexibility, and process efficiency. Since the significance value is less than the alpha level of 0.05, the null hypothesis (Ho₄) which states that adaptability and flexibility does not have any significant relationship with process efficiency of Commercial Banks in Rivers State was rejected. This indicates that there is a significant correlation between adaptability and flexibility method and process efficiency. With a correlation value of 0.404, the result reveals that adaptability and flexibility method has a moderate relationship with process efficiency of Commercial Banks in Rivers State. This equally implies that increase in adaptability and flexibility and flexibility method has a moderate relationship with process efficiency of Commercial Banks in Rivers State. This equally implies that increase in adaptability and flexibility for enhanced knowledge and certification of staff and executives brings about a moderately significant improvement in the process efficiency of Commercial Banks in Rivers State, Nigeria.

Discussion of Findings

The tests of hypotheses one and two showed that the use of technological proficiency for developing the capacity of administrator and managers enhances competiveness of banks in Rivers State, Nigeria. Technological proficiency can act as a catalyst for administrative competitiveness by enabling organizations to leverage technology effectively, streamline processes, and gain a competitive edge: Technological proficiency allows administrators to leverage digital tools and automation to streamline administrative tasks, reduce manual effort, and increase efficiency. This finding is in agreement with (Grunwald and Achternbosch, 2013).by effectively utilizing technology, organizations can optimize resource allocation, minimize errors, and improve overall productivity. Technological proficiency enables administrators to effectively collect, manage, and analyze data. This allows for data-driven decision-making, insights into administrative competitiveness of commercial banks in Rivers state, and the ability to identify trends and opportunities. Administrators can use data to improve processes, identify areas for improvement, and make informed strategic decisions especially in the Commercial banks.

Proficiency in technology facilitates seamless communication and collaboration among administrators and teams. Utilizing communication tools, project management platforms, and collaborative software enables efficient information sharing, teamwork, and coordination (Bechmann et al., 2007). Effective communication and collaboration contribute to streamlined workflows and improved administrative outcomes. By leveraging technology to understand customer needs, administrators can deliver better service, build stronger relationships, and differentiate themselves from competitors. Proficiency in technology enables administrators to identify cost-saving opportunities and optimize administrative expenses.

The tests of hypotheses three and four revealed that the consciousness in adaptability and flexibility for developing the administrative competitiveness of commercial banks in Rivers State, Nigeria. Adaptability and flexibility are crucial catalysts for administrative competitiveness as they enable organizations to respond to changing environments, embrace innovation, and stay ahead of the competition in the commercial bank. Administrators who are adaptable and flexible can guickly assess new situations, analyze information, and make informed decisions. This agility allows them to respond promptly to market changes, customer demands, and emerging trends, gaining a competitive advantage. Adaptable administrators are open to new ideas and technologies, willing to experiment, and embrace innovation. They encourage a culture of innovation within the organization, fostering creativity and continuous improvement (Grunwald and Achternbosch, 2013). This mindset helps the organization stay ahead of competitors and adapt to evolving industry landscapes. Flexibility in resource allocation enables administrators to optimize the allocation of personnel, budget, and other resources. Being able to reallocate resources based on changing priorities and needs ensures that the organization remains competitive and can respond effectively to market demands. Technological advancements are constantly reshaping administrative practices. Administrators who are adaptable and flexible can quickly adopt and integrate new technologies into their workflows. This allows them to leverage automation, data analytics, and other technological tools to streamline processes, improve efficiency, and gain a competitive edge.

Administrators who possess adaptability and flexibility are skilled in managing organizational change. They can navigate through transitions, communicate effectively, and engage employees in the change process (Bechmann et al., 2007). This helps minimize resistance, maintain productivity, and ensure successful implementation of new strategies or initiatives. Adaptable administrators foster a learning culture within the organization. They encourage employees to continuously develop their skills, acquire new knowledge, and adapt to evolving industry trends. This commitment to learning and development enhances the organization's capabilities and ensures its competitiveness in the long run.

The study deduced that organizations with high technological proficiency tend to exhibit better cost efficiency and process efficiency, contributing to their administrative competitiveness by effectively leveraging technology, organizations can optimize resource allocation, automate processes, and make data-driven decisions to achieve cost-saving benefits and streamline operations.



Technological proficiency significantly influences administrative competitiveness by improving cost efficiency through optimized resource utilization and facilitating process efficiency through automation, streamlining, and data-driven decision-making. Organizations that prioritize and invest in technological proficiency are more likely to achieve higher levels of administrative competitiveness.

It was also found that organizations with higher levels of adaptability and flexibility tend to exhibit better cost efficiency and process efficiency, enhancing their administrative competitiveness by being adaptable, organizations can proactively identify and implement cost-saving measures and optimize processes to achieve efficiency gains. Meanwhile, flexibility enables commercial banks to adapt to changing circumstances, ensuring that administrative processes align with business requirements and maximize efficiency. It is important to note that technological proficiency and, adaptability and flexibility should be balanced with stability and control to avoid excessive costs or process disruptions. Commercial must assess their specific industry, market conditions, and strategic goals to determine the optimal level of technological proficiency and, adaptability and flexibility required for administrative competitiveness.

Conclusion

Virtual communication proficiency serves as a catalyst for administrative competitiveness, with technological proficiency, adaptability and flexibility, and security and privacy as essential dimensions, technological Proficiency is crucial for administrative competitiveness in a virtual communication environment. Understanding and effectively utilizing digital tools and platforms enable administrators to be cost efficient, streamline processes, and time efficient also adaptability and flexibility to the changing technological landscape, this entails that an administrator should poses the skill of constantly adapting to the changes in the tools and scenario in administrative duties which brings about efficiency, more so, security is a vital dimension of virtual communication proficiency, by prioritizing data security and implementing robust measures, administrators can safeguard sensitive information, protect against cyber threats, and maintain the trust of stakeholders. This contributes to the competitiveness of the administrator. Virtual communication proficiency, supported by technological proficiency, adaptability and flexibility, security, and privacy, is a catalyst for administrative competitiveness by leveraging technology, ensuring data security and privacy, and excelling in virtual communication, administrators can drive efficiency cost, streamline processes and timing which ultimately enhancing the organization administrative competitiveness.

RECOMMENDATIONS

Based on the finding from the survey of literature and the conclusion, the paper recommends the following:

- 1. Organization should Invest in Technological Infrastructure, ensure that the organization has robust technological infrastructure, including reliable hardware, software, and network systems, this enables administrators to effectively utilize digital tools and platforms for communication, collaboration, and data management also, offering regular training and professional development programs to enhance the technological proficiency of administrators. This ensures they stay updated on emerging technologies and acquire the necessary skills to leverage them effectively.
- 2. Management of organizations should foster the culture of adaptability and flexibility which promotes openness to change, encouraging experimentation, and providing resources for administrators to develop new skills and adapt to evolving technologies and work practices.

3. Prioritize Data Security and Privacy protocols to protect sensitive information, this includes data encryption, secure access controls, regular system audits, and compliance with relevant data protection regulations. Communicate the organization's commitment to data security and privacy to build trust with stakeholders also, regularly assess potential risks and vulnerabilities related to technology, data security, and privacy, this proactive approach allows administrators to identify and address potential threats promptly, minimizing the impact of security incidents and ensuring administrative continuity.

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136

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137

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