

*Original Article*

# Information Application and Organisational Performance in Commercial Banks in Yenagoa, Bayelsa State

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**ABSTRACT:** *This study examined the relationship between information application and organisational performance in commercial banks operating in Yenagoa, Bayelsa State, with particular focus on responsiveness and innovativeness. The study adopted a descriptive survey research design to enable the collection and analysis of quantitative data from respondents within their natural work environment. The population comprised employees of selected commercial banks in Yenagoa, including management, supervisory, and operational staff who are directly involved in the application and use of information systems. A sample size of ninety-two (92) respondents was selected using a purposive sampling technique. Primary data were collected through a structured questionnaire designed on a five-point Likert scale. The validity of the instrument was ensured through expert review, while reliability was confirmed using the Cronbach's alpha method. Data collected were analysed using descriptive statistics such as mean and inferential statistics, specifically the Pearson Product-Moment Correlation Coefficient, with the aid of the Statistical Package for Social Sciences (SPSS) Version 23. The findings revealed that information application has a significant and positive relationship with organisational responsiveness and innovativeness in commercial banks in Yenagoa, Bayelsa State. The study concludes that effective application of information enhances organisational performance and recommends increased investment in information systems and staff capacity development to sustain competitiveness in the banking sector.*

**KEYWORDS:** *Information application, Organisational performance, Responsiveness, Innovativeness, Commercial banks.*

## 1. INTRODUCTION

In the contemporary business environment, information has become one of the most critical resources for organisational survival and growth. Organisations across sectors increasingly rely on the effective application of information to enhance decision-making, operational efficiency, service delivery, and overall performance. In the banking environment, in which service speed, accuracy, and reliability are crucial service elements, the strategic use of information systems has been inevitable. Commercial banks, being information-based institutions, require timely production, processing, and application of information to enhance the level of overall organizational performance (Obasan & Soyebó, 2019).

The organisational performance is the degree to which the goals are realized by the effectiveness and efficiency of its resources effectiveness and efficiency. For commercial banks, performance indicators often include financial metrics such as profitability, return on assets, and return on equity, besides non-financial metrics: operational efficiency, customer satisfaction, service quality, employee productivity, and innovation. In the highly competitive banking environment of the twenty-first century, service providers can only realize and sustain superior performance if banks use information as an asset essential to business rather than merely a support function (Ezema, Eze & Ugwu, 2018).

The Nigerian banking industry has evolved over the years after a series of bank reforms, consolidation exercises, and an increase in the flow of information and communication technology. These developments have led to increased competition in commercial banking and raised the expectations of consumers for speedy, secure, and convenient banking services. This development has led banks to deploy several information applications such as management information systems, electronic banking, automatic teller machines (ATMs), mobile banking, and customer relationship management systems in order to enhance service delivery and performance output (Olanrewaju, 2021).

The use of information in organizations can be seen as the rational process of applying technologies and systems for collecting, processing, storing, and disseminating information for use by others. Useful information should also be made available in commercial banks, where it supports the activities of application security evaluation, other risk-related processes, with customer support for risk management and strategic planning, or internal control. In an appropriate usage, information systems aid banks in reducing operational costs, errors, and response time while fostering the growth of transparency and accountability. All these impact positively on a bank's performance (UNEGBU, Ikonne & Abia 2016).

The theoretical framework connecting IT use to organisational performance is established. The Resource-Based View (RBV) of the firm argues that a company attains competitive advantage when it possesses resources which are valuable, rare, inimitable, and well-being organized. Information systems and the capability to apply information effectively qualify as such strategic resources, as they enhance organisational efficiency and responsiveness to environmental changes. Similarly, the Technology-Organisation-Environment (TOE) framework suggests that organisational performance is influenced by the extent to which technological innovations are adopted and effectively utilised within supportive organisational and environmental contexts.

Empirical evidence from Nigeria and other developing economies indicates a strong relationship between information application and organisational performance in the banking sector. The application of management information systems has been proven to bring about effective management decision-making and foster financial performance improvement by the provision of reliable and timely information for planning and control (Obasan & Soyebó, 2019). Similarly, the use of information technology in banking operations has also been observed to enhance productivity, cost efficiency, and customer satisfaction, which reflect positively on organizational performance (Ezema et al., 2018).

In addition to financial performance, data and information usage also significantly influence service quality and customer experience in commercial banks. The availability of real-time information enables banks to respond promptly to customer needs, personalise services, and manage customer relationships more effectively. In an era where customers increasingly prefer digital and self-service banking channels, banks that apply information efficiently are better positioned to retain customers and expand their market share (Olanrewaju, 2021).

Despite the growing recognition of the importance of information application, many commercial banks in Nigeria continue to face challenges in fully realizing its benefits. These challenges include inadequate technological infrastructure, insufficient skilled personnel, resistance to technological change, high cost of system maintenance, and cybersecurity concerns. Such constraints can limit the effectiveness of information application and, by extension, hinder organisational performance.

These challenges are particularly evident in banks operating outside major commercial centres such as Lagos and Abuja. Yenagoa, the capital of Bayelsa State, represents a unique operational environment within the Nigerian banking landscape. As an emerging urban centre in the Niger Delta region, Yenagoa hosts several commercial banks that serve a diverse customer base, including civil servants, small and medium-scale enterprises, traders, and oil-related businesses. The tension between the growth of banking activities in the city and infrastructural limitations, as well as different levels of digital literacy among customers, can influence the use and effectiveness of information systems.

The majority of previous works on the use of information in Nigerian banks and their relationship with organisational performance were based on countrywide data or mainly panned across banks in a highly industrialised city. Therefore, little is known about the influence of information use on organizational performance in smaller or developing urban areas such as Yenagoa. This void in the literature has implications for generalising current findings across all banking practice environments in Nigeria.

In addition, variation in organisational culture and managerial practice and in environmental factors can lead to differences between information use at the local level and the effects on performance. For instance, banks in Yenagoa, Nigeria, could experience peculiar operational challenges linked to infrastructure, security, and customer behaviour, which can have implications for the effectiveness of information systems and their influence on organizational performance.

Single bank studies in Nigeria have shown that effective information systems usage enhances organisational efficiency and competitiveness; they indicate, however, deficits in the use and integration of systems vis-à-vis international best practices (UNEGBU et al., 2016). These findings suggest that while information systems are widely adopted, their application may not always be optimal, particularly in less developed banking environments.

Given the increasing reliance on information-driven processes in the banking sector, it is imperative to examine how information application influences organisational performance in specific contexts. Understanding this relationship in Yenagoa, Bayelsa State, will provide valuable insights for bank management, policymakers, and stakeholders seeking to improve banking operations and performance through better information practices. Information application has become a critical determinant of organisational performance in commercial banks. While existing literature establishes a positive relationship between information application and performance, contextual differences necessitate location-specific studies. This study, therefore, seeks to investigate the relationship between information application and organisational performance in commercial banks operating in Yenagoa, Bayelsa State, by testing the following null hypotheses:

H01: There is no relationship between information application and responsiveness in commercial banks operating in Yenagoa, Bayelsa State.

H02: There is no relationship between information application and innovativeness in commercial banks operating in Yenagoa, Bayelsa State.

### **1.1. INFORMATION APPLICATION**

The term "information application" describes the process by which data collected from diverse sources is used to further an organization's aims. It comprises assisting in the development of goods and services by changing information via professional experience (Birasnav, 2014). When individuals or groups within an organisation use information to carry out tasks or solve problems, this is known as information application (Tseng & Lee, 2014). Businesses can only benefit from data if they know how to use it well.

With Compassion International in Imenti North District, Meru County, as a case study, Kinoti (2012) investigated how management approaches impact organisational success. Teamwork, good organisational communication, and participatory decision-making were determined to have a positive influence on performance in the study that examined the link between management practices and organisational performance. According to the results, Compassion International was able to achieve its success by implementing a set of management practices that allowed for the free flow of information, encouraged the growth of the organisation, and ensured that its goals were aligned with its strategies.

The connection between information strategy management and organisational performance was studied by Kombo (2015). The goals of the research were to determine how information strategy management affects performance, find out if aspects of the organisation moderate this connection, and see how innovation stacks up against information strategy in terms of impact on performance. Organisational traits acted as a mediator between information strategy and performance, according to the findings. In addition, innovation, organisational traits, and information strategy all had a greater impact on organisational success when coupled than information strategy alone.

Research by Maseki (2012) on the topic of information management and the efficiency of Kenyan commercial banks indicated that competent and efficient information management has a substantial impact on workers' productivity and efficiency on the job. It increased profitability and made banks more conducive to internal communication, better at creating new products.

Maina (2015) conducted research into the development and implementation of UNEP's (United Nations Environmental Programme) information management strategy. The literature review paid attention to theories linking information management with organisational value, and detailed the processes of developing and implementing an information management strategy as well as considerations for and against doing so. Commitment from the leadership, effective information system architecture, empowerment of employees, open and trustful cooperation, and training and involvement of employees are identified as important in achieving the successful outcomes of Information Management (Birasnav 2014). By prioritising training and information sharing, data confidentiality, organisation of the services, and the effectiveness of communication were all improved (Maina, 2015).

This should be formal structures and people specifically allocated to direct information management organization practices in organizations, as observed by Githua (2013); leadership involvement at information management operations within an organization was insufficient. Information handling processes were relatively well developed in a subset of non-profit health organisations in Nairobi, according to the research. A culture of constructive communication and co-operation inside an enterprise may well be encouraged with the aid of contemporary technology and a healthy corporate climate (Maina, 2015). The findings also confirmed that information management has a great role in increasing intellectual capital and organisational memory, which would result in the improvement of operational performance. One way to assist non-profit organizations (NPOs) in the health industry to effectively disseminate information is by integrating their information management practices with business strategies.

The performance of audit businesses in Kenya is positively and significantly impacted by information application, according to Muhoya (2016). Information identification, acquisition, and sharing were also shown to be major performance-enhancing elements in the study that studied information management procedures in Kenyan auditing businesses. Due to their strong correlation with organisational success, the results suggested that businesses should enhance their information transmission channels and data security procedures. Better information application tactics were also highlighted by the research.

Tubigi and Alshawi (2015) developed a methodology to evaluate the information management procedures' capacity to improve organisational performance by analysing their effects on performance. If you want your information management operations to have the greatest possible impact on your organization's performance, this model is for you.

### **1.2. ORGANISATIONAL RESPONSIVENESS**

An organization's responsiveness may be defined as its propensity to respond to data supplied by the market. As a result of learning and incorporating pertinent knowledge into its behaviours and operational operations, it demonstrates the

organization's ability to adapt (Hult et al., 2005). Another way that Hult et al. (2005) defined organisational responsiveness is as the two-part process of making good use of information inside the company. From this vantage point, responsiveness is the capacity of the organisation to identify certain difficulties and demands in the market and to modify its offerings accordingly. Companies that are attentive to their customers' needs also take the time to assess those needs and adjust their products and services accordingly.

According to Homburg et al. (2007), the capacity of an organisation to adapt to changing consumer and market expectations is what makes it responsive. Responding, they say, wouldn't be needed if market needs were constant, since old methods would work just as well. In spite of this, Day (2005) stresses the need for organisational responsiveness because of the unpredictable and ever-changing nature of organisational contexts (Hult et al., 2005). Due to its widespread recognition as an essential component of service quality, the responsiveness of an organisation is considered by many researchers to be a vital factor in its sustained relevance and effectiveness (Ngo & O'Casey, 2012; Day, 2005).

### **1.3. ORGANISATIONAL INNOVATIVENESS**

Nasierowski and Arcelus (2012) list innovativeness among the most talked-about ideas in terms of economic development and growth. While there is a lot of literature on innovation in general, innovativeness as a separate concept has received surprisingly little attention (Yusof & Abidin, 2011). According to Goswami and Mathew (2005), there is also a lack of a consistent and comprehensive definition of innovativeness in the literature. Organisational innovativeness, like innovation itself, has been defined differently by different people, leading to no consensus on what it means. Organisational innovativeness, in contrast to innovation, places an emphasis on the traits and abilities of an organisation to produce several inventions rather than on any one innovation in particular (Moos et al., 2010).

Organisational management, regional and national economic settings, and individual-level attributes are among the many angles from which innovativeness has been investigated. Individually, it has been studied as a personality trait that affects team or employee behaviour; research on customer inventiveness and product acceptability has focused on this trait in particular (Schweisfurth & Raasch, 2018). Innovation and innovativeness are frequently used interchangeably in literature because of their strong conceptual link. It is challenging to compare empirical results among research due to the overlap, vagueness of the concepts, and absence of standard theoretical and methodological frameworks (Nawrocki, 2015).

Organisational innovativeness has not been definitively defined, however several researchers have characterised it as a company's propensity to create and execute new ideas (Akgün, 2012; Engelen & Brettel, 2012; Ingram, 2013; Lenners et al., 2016; Sommer et al., 2017). Organisational innovativeness is therefore defined as the capacity and desire to bring new ideas, goods, or processes to market (Tajeddini et al., 2006). It has also been described as the degree to which companies create or enhance existing goods, spend money on R&D, and cultivate an environment that encourages innovation, adaptability, risk-taking, creativity, and openness to change (Sommer et al., 2017). In a similar vein, El-Kot and Gamal (2011) and Wang and Ahmed (2004) define innovativeness as the ability of an organisation to bring new goods to market or expand into new markets by coordinating their strategic direction, innovative behaviour, and internal procedures. A number of other researchers have defined innovation as the capacity to create novel goods, services, and procedures that boost an organization's competitiveness (Raj & Srivastava, 2014; Hult et al., 2004).

Hsu (2007) argues that another way of looking at innovation is as a company's capacity to quickly commercialise new goods and services and its preparedness to react to changes in the market. An innovative organisation is one that is ready to launch new product development and participate in innovation activities to a greater extent than its rivals, according to Theoharakis and Hooley (2008). Looking at it this way, innovation is actively seeking out and implementing new ideas in the organization's technical and administrative areas (Santos-Vijande & Álvarez-González, 2007).

The ability of the company to introduce new or successfully render obsolete existing processes through the mobilization, integration, and deployment of resources is referred to as process innovativeness (Das & Joshi, 2012). Advances in technologies, processes, and re-engineering are all aspects of this (Khazanchi, 2007), as well as enhancements to organisational structures and processes (Baer & Frese, 2003; Yusof & Abidin, 2011).

In comparison, product innovativeness is related to the degree of newness and usefulness that released products have when they are brought early in a market (Wang & Ahmed, 2004). The uniqueness and distinctiveness of the products are one of the things (Yusof et al., 2010). Individual consumers may, of course, attach different values to novelty, and it is therefore conceivable to assess the innovativeness of a product both from the producer's and the user's perspective. Characteristics like technological proficiency, marketing expertise, and product-firm match influence the degree of product innovativeness (Danneels & Kleinschmidt, 2001). For producers, novelty may be found in designs or materials that are new or in production processes. According to Szymanski et al. (2007), new products are perceived as those that satisfy either new needs or generate innovative ways of satisfying the existing ones. They could also be contributing to changes in how people interact with them, the risks they face using and when using them, and their patterns of behaviour.

In addition, the breadth of operation and competitive advantage of a firm can be broadened effectively by strategic innovation, where fundamental changes are made in its business management (Wang & Ahmed, 2004; Besanko et al., 2007; Yusof & Abidin, 2011). Strategic innovativeness, according to Wang and Ahmed (2004), also emphasizes a firm's ability to spot external opportunities in a timely manner and link them with internal resources for creating innovative products/services and exploring new market space.

#### **1.4. ORGANISATIONAL INFORMATION CREATION THEORY**

Organisational information generation theory was established by Nonaka and Toyama (2015) to describe how organisations produce new information. Their definition of organisational information production was the capacity of an organisation to create new knowledge, share it internally, and incorporate it into its products, services, and systems. The idea is based on the premise that there are four ways in which tacit and explicit knowledge interact with one another: socialisation, externalisation, combination, and internalisation. This interaction allows for the ongoing emergence of organisational information. The difference between explicit and tacit knowledge is that the former is easily conveyed through formal means due to its structure and organisation, while the latter is more intangible due to its personal nature, context-specific nature, and foundation in the individual's experiences, commitments, and involvement (Nonaka & Toyama, 2015).

## **2. PREVIOUS STUDIES**

There is substantial evidence between information application and organisational performance, according to several empirical investigations. The empirical link between information integration and service quality was investigated, for instance, by Ekeins and Odo (2023). The study's primary objectives were to examine the connection between data collection and service quality and to further examine the link between data sharing and service quality. With the resource-based view (RBV) theory as its foundation, this study used a correlational survey approach to gather data from the executive teams of chosen telecom companies. The Spearman Rank Correlation Coefficient was used for inferential analysis. Both the correlation between information sharing and service quality and the correlation between information collection and service quality were found to be statistically significant. The study found a positive relationship between information integration and service quality, and the researchers recommended that organizations should create industry standards for information technology to increase data collection and processing.

Eke and Odo (2023) also studied the information integration and communication with respect to firm growth. Specifically, among the most influential aspects were examination of how companies communicated and integrated information in relation to growth, as well as business integration and growth. Based on the resource-based view (RBV) theory, the present study adopted a correlation survey method and used questionnaires to collect data from top executives of telecommunication companies. The Spearman Rank Correlation Coefficient was used to analyze the data. Data integration was found to be significantly related to company growth, and so was data communication with business growth. For companies to grow, they don't have proper integration and communication of information, the study concluded, and organisations need to invest more in "information resources" to be competitive.

Lemchi et al. (2018) conducted research on seven bottling companies in Aba and Port Harcourt to find out the relationship between MIS and organisations' success. The research design was cross-sectional, and the sampling technique used was simple random sampling with Taro Yamane's formula, which yielded 117 samples for a population of 156. We evaluated 107 replies after cleansing the data. All of the items on the measurement met the Cronbach alpha level of 0.70 set by Nunnally (1970) in reliability testing. Descriptive statistics and Spearman's rank correlation were used to examine the data. According to the results, management information systems greatly improve the efficiency and effectiveness of businesses. In order to maintain increased performance, the research suggested that organisations examine their management information systems on a regular basis.

In their 2018 study, Young-Harry, Oparanma, and Ejo-Orusa looked at how Seven-Up Bottling Company in Aba and Port Harcourt used management information systems and how it affected their performance. The study drew 117 participants in all. In order to analyse the data, descriptive statistics and Spearman's rank correlation method were used. Management information systems were found to have a favourable and statistically significant effect on organisational performance. According to the results, management information systems significantly boost company output.

Management information systems were evaluated by Marire (2018) for their potential to improve service delivery and decrease paperwork in Nigerian colleges. The purpose of the research was to find out how much management information systems have helped universities with things like service delivery and paperwork reduction. The data was evaluated using chi-square and Z-test statistical procedures, and the sample size was 332 respondents. Management information systems considerably decreased paperwork and greatly improved service delivery, according to the results. A key impediment to efficient university administration in Nigeria, according to the report, is insufficient management information systems.

Among 133 companies in Mexico's Tamaulipas State, Almazan Tovar and Quintero (2017) looked at how information systems affected organisational results. For this data, we turned to the Partial Least Squares (PLS) method. According to the findings, the quality of the information was the single most important factor in determining how satisfied users were and how valuable the system was. Prior to system and service quality, users ranked information availability and accuracy as critical success criteria for information system implementations.

A study conducted by Guzman, Foster, Ramirez-Correa, Grandon, and Alfaro-Perez (2018) looked into how information systems impact the functioning of organisations in higher education. This research looked at the relationship between information system success and employee happiness, loyalty, and organisational output. Determinants of the study's outcomes were contentment with one's work, dedication to one's position, and the organization's overall success; independent variables included things like system, information, service, decision-making, and system utility. The Partial Least Squares approach was used to examine data from 50 respondents who were from Chilean higher education institutions. Results showed that information system competencies were important to their success, which boosted employee happiness and loyalty, which in turn boosted the company's bottom line.

### 3. METHODOLOGY

This study adopts a descriptive survey research design to examine the relationship between information application and organisational performance in commercial banks in Yenagoa, Bayelsa State. The design is considered appropriate because it enables the collection of quantitative data from respondents in their natural work environment and facilitates the analysis of relationships among study variables. The population of the study comprises employees of selected commercial banks operating in Yenagoa, Bayelsa State. These include management staff, supervisory staff, and operational staff who are directly involved in the application and use of information systems within their respective banks. A sample size of ninety-two (92) was determined using a purposive sampling technique. Data for the study are obtained from primary sources through the use of a structured questionnaire. The questionnaire is designed on a five-point Likert scale. The validity of the research instrument is ensured through expert review, while reliability is established using the Cronbach's alpha method to confirm internal consistency of the questionnaire items. Data collected are analysed using descriptive statistics such as mean, as well as inferential statistics specifically Pearson Product-Moment Correlation Coefficient (PPMC) to test the hypotheses with the aid of Statistical Package for Social Sciences (SPSS) Version 23.

## 4. ANALYSIS AND RESULTS

### 4.1. UNIVARIATE ANALYSIS OF THE VARIABLES

**TABLE 1** Descriptive results of information application (n = 92)

S/N	Items	Mean
1	The organisation applies information in solving new problems.	3.5786
2	The organisation does apply experiential information.	3.6957
3	The organisation does utilize information for practical use.	3.8495
4	The organisation does effectively manage different sources and types of information.	3.7625
5	The organisation has some processes for applying the information learned from the experiences.	3.7057
<b>Grand mean score</b>		<b>3.2641</b>

Source: Survey Data, 2025.

Table 1 provides a detailed overview of the descriptive results concerning the application of information as a key aspect of information management procedures. The table indicates that the mean scores for various aspects of information storage fall within the range of 3.5786 to 3.8495. Importantly, all these scores are higher than the mid-point score of 3.0, which serves as a benchmark for neutrality on the measurement scale. Together, the grand mean across all measures is 3.2641. The total score also helps in reinforcing that the respondents generally indicate consent with the statements used to measure effectiveness and application of information to their respective task performance. To summarize, the findings of Table 4.5 indicate that participants in general show a strong preference towards positively answered statements about how they apply information. This consensus implies that the respondents effectively possess and utilize the information management procedures.

**TABLE 2** Descriptive results of responsiveness (n = 92)

S/N	Items	Mean
1	My organisation responds to environmental changes that might affect the business	3.6020
2	Customers' complaints are quickly handled and treated.	3.6421
3	My firm immediately responds to market changes.	3.6421
4	Customers' demands are provided for quality service delivery.	3.7391
5	Technological development to meet global changes is part of our objectives.	3.4983
<b>Grand mean score</b>		<b>3.6675</b>

Source: Survey Data, 2025.

Table 2 presents the descriptive results concerning organizational responsiveness, which is used as an indicator of overall organizational performance. The data in the table shows that all the mean scores for the various aspects of organizational responsiveness are above the median score of 3.0. Specifically, the overall mean score is 3.6675. This consistent trend of scores above the midpoint indicates that the respondents generally agree with the statements used to measure organizational responsiveness. In other words, the majority of respondents perceive their organization as responsive based on the criteria assessed. These results collectively suggest that the respondents believe their organizations exhibit a notable degree of responsiveness. This conclusion is drawn from the fact that the agreement with the measurement items implies a recognition of their organization's ability to respond effectively to various demands of customers and clients.

**TABLE 3 Descriptive results of innovativeness (n = 92)**

S/N	Items	Mean
1	Technical innovations based on research results are accepted quickly.	4.0903
2	Importance is given to innovative ideas regarding products and services.	3.7793
3	In our firm, innovations are accepted easily in projects.	3.6856
4	Employees are not punished even if their new ideas do not work.	3.8261
5	Innovativeness is encouraged in the firm.	3.8428
<b>Grand mean score</b>		<b>3.8448</b>

Source: Survey Data, 2025.

In Table 3, all the descriptive statistics are reported for organizational innovativeness measures that define a proxy of the company innovation as perceived by its employees. The table shows the average scores of different dimensions of organizational innovativeness, which vary from 3.6856 to 4.0903. Notably, all of these average scores exceed 3.0 on the scale, indicating positively valenced perceptions positively among respondents. The operational grand estimated mean, the average performance of all dimensions, is 3.8448. This overall rating further indicates that respondents do, on average, agree with the statements applied to measure enterprise innovativeness. Therefore, it can be deduced that the respondents believe that their organisation is innovative. This is evidenced by the high level of agreement with all measurement items, which also implies a degree of shared recognition within the organization about its ability to stimulate and apply new practices.

**4.2. BIVARIATE ANALYSIS**

**TABLE 4 Correlation outcome on information application and responsiveness**

Correlation			
		Information application	Responsiveness
Information application	Pearson Correlation	1	.595**
	Sig. (2-tailed)		.000
	N	92	92
Responsiveness	Pearson Correlation	.595**	1
	Sig. (2-tailed)	.000	
	N	92	92
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: SPSS Computation, 2025

Based on the results presented in the table, a correlation coefficient (rho) of 0.595 indicates a positive relationship between information application and organizational responsiveness. This relationship is statistically significant with a p-value of 0.00, which is less than the conventional significance level of 0.01. Therefore, we reject the null hypothesis stated earlier. These findings suggest a significant and positive association between information application and organizational responsiveness among commercial banks operating in Bayelsa State.

**TABLE 5 Correlation outcome on information application and innovativeness**

Correlation			
		Information application	Innovativeness
Information application	Pearson Correlation	1	.537**
	Sig. (2-tailed)		.000

	N	92	92
Innovativeness	Pearson Correlation	.537**	1
	Sig. (2-tailed)	.000	
	N	92	92
**. Correlation is significant at the 0.01 level (2-tailed).			

Source: *SPSS Computation, 2025*.

Based on the results presented in the table, a correlation coefficient ( $\rho$ ) of 0.537 indicates a positive relationship between information application and organizational responsiveness. This relationship is statistically significant with a p-value of 0.00, which is less than the conventional significance level of 0.01. Therefore, we reject the null hypothesis that was initially proposed. These findings suggest a significant and positive association between information application and organizational responsiveness among commercial banks operating in Bayelsa State.

## 5. CONCLUSION

This study examined the relationship between information application and organisational performance in commercial banks operating in Yenagoa, Bayelsa State, with specific emphasis on responsiveness and innovativeness. The findings from the bivariate correlation analysis revealed that information application has a significant and positive relationship with both dimensions of organisational performance investigated. Based on these findings, both null hypotheses were rejected, confirming that information application is a critical determinant of organisational responsiveness and innovativeness in commercial banks in Yenagoa, Bayelsa State. The study therefore concludes that effective information application is indispensable for enhancing organisational performance and sustaining competitive advantage in the banking sector.

## 6. RECOMMENDATIONS

The recommendations of the study were as follows:

- Yenagoa commercial banks need to modernise and integrate their information systems to improve data accuracy, accessibility, and timeliness. This also enhances the responsiveness of organizations and adds value for banking best practices.
- Bank management must make it a priority to regularly train employees on how to adequately utilise information systems. It can be concluded that increasing its staff's capacity would help to ascertain that the information resources are used most effectively and encourage innovation in the banking business.
- Banks are required to establish and maintain clear policies on information management, ensuring appropriate data handling, transfer, and security. Effective governance of information will improve decision-making speed and reduce operational inefficiencies.
- Management should foster an organisational culture that encourages the use of information for creativity, problem-solving, and service improvement. This will enhance employees' willingness to adopt innovative practices and respond effectively to changing customer needs.

## CONTRIBUTION TO KNOWLEDGE

This study contributes to existing literature by providing empirical evidence on the relationship between information application and organisational performance within the specific context of commercial banks in Yenagoa, Bayelsa State, an area that has received limited scholarly attention. The study expands knowledge by demonstrating how information application influences non-financial performance indicators, particularly organisational responsiveness and innovativeness, thereby offering a broader understanding of performance measurement in the banking sector.

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