MOBILE MESSAGING AND EMPLOYEE PERFORMANCE IN NIGERIAN BANKING INDUSTRY

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Abstract

The integration of mobile messaging apps into workplace communication systems has transformed organizational operations, particularly in the banking sector. Despite the promising benefits, the impact of these tools on employee performance requires empirical examination. Globally, mobile messaging apps like WhatsApp, Telegram, and text messaging platforms are praised for enhancing communication efficiency, facilitating quicker decision-making, and improving overall productivity. However, the relationship between these tools and employee performance metrics remains underexplored, especially within the Nigerian banking sector. This study examines the effect of messaging apps on employees' work attitudes and the influence of multimedia messaging apps on target achievement. Adopting a quantitative research approach, data were collected through structured questionnaires distributed to employees across six branches of Guaranty Trust Bank in Kwara State. The population for this study comprised of all employees of Guaranty Trust Bank in Kwara State. The data was analyzed using multiple regression analyses. The findings reveal that text messaging apps significantly improve employees' work attitudes, evidenced by positive changes in behavior and engagement, with an R Square value of 0.555. Similarly, multimedia messaging apps, including WhatsApp and Telegram, significantly enhance target achievement by facilitating better communication and task efficiency, with an R Square value of 0.669. The study concludes that mobile messaging apps are crucial in boosting employee performance in the banking sector, aligning with previous research that highlights the importance of technological communication tools in enhancing workplace performance. It recommends that Guaranty Trust Bank implement comprehensive training programs for employees, focusing on effective use of both text and multimedia messaging apps to enhance work attitudes and achieve targets.

Keywords: Mobile messaging apps, text messaging app, multimedia messaging apps, employee performance, work attitude, target achievement

Introduction

Rapid change in the digital communication has gradually evolved owing to the introduction of various innovations that transform the dynamics of communication among individuals and business across globe. One of such technological innovation is mobile message apps. These apps have revolutionized how employees interact, collaborate, and manage tasks, hence offering real-time communication that transcends geographical barriers. More than 2.7 billion persons across globe make use of mobile messaging apps as affirmed by Statista (2023). This exemplified the wide adoption of mobile messaging apps and their significant role in modern communication infrastructures. These apps majorly include text messaging apps and multimedia messaging platforms which have proved to be highly resourceful in fostering efficient communication, ensure quick decision making, and contribute to ensuring overall improvement in organizational performance (Liu et al., 2020).

The use of mobile communication apps have experienced significant growth particularly in African continent and this has resulted from increased acceptance of internet technology and mobile phone usage. The continent has embraced these technologies to bridge communication gaps and improve operational efficiencies in various sectors, including banking as evidenced by various researches. Molefe and Ndlovu (2020) in their study established a significant positive effect of mobile messaging apps on employee productivity in a South African telecommunications company, demonstrating the effectiveness of mobile messaging apps in enhancing communication efficiency and task performance. In a similar study of Omondi and Mutua (2021), it was found that internal social media platforms lead to a significant improvement in employee collaboration in a Kenyan financial institution, underscoring the importance of digital communication tools in fostering teamwork and organizational cohesion.

Furthermore, Guaranty Trust Bank stands out as a prominent player in the banking industry, committed to leveraging technological advancements to enhance operational efficiency and service delivery in various parts of Nigeria, including Kwara State. The use of mobile messaging apps within the organization represents a strategic effort to streamline internal communication, foster collaboration among employees, and ultimately improve performance. By integrating text messaging apps and multimedia messaging apps into their communication infrastructure, GTB can enhance information flow, reduce communication delays, and create a more responsive and efficient workforce.

Statement of the Problem

Workplace communication systems have experience significant improvement as a result of integration of mobile messaging apps which transformed how organizations operate, particularly in the banking sector. Despite numerous benefits associated with these technological tools, the extent to which they effect on employees' performance remains an area requiring rigorous empirical examination. Globally, WhatsApp, Telegram, and various text messaging platforms are some of the mobile messaging apps that have been praised for their ability to assist organization in achieving enhanced communication efficiency, facilitate quicker decision-making, and improve overall organizational productivity (Liu et al., 2020). However, the nature of the relationship between these technological communication tools and employee performance metrics, such as employees' work attitude and target achievement remains underexplored, particularly within the Nigerian banking sector.

Furthermore, the rapid adoption of mobile messaging apps has been severally researched by African researchers with most of the studies emphasizing the potential to improve task coordination and productivity through their adoptions (Molefe & Ndlovu, 2020). Yet, there exists significant observable gap in understanding how these apps specifically influence employee performance in high-stakes environments like banking, where precision and speed are critical (Akanbi, *et al,* 2024). This gap need to be bridge particularly in Nigeria, where the banking sector faces unique challenges such as high customer demands, regulatory pressures, and the need for continuous innovation to stay competitive (Ogunleye & Adeyemi, 2020).

Research Objectives

The major objective of this study is to examine the effect of mobile messaging apps of employees' performance. The specific objectives are to:

i. determine the effect of text messaging applications on performance of in Guaranty Trust Bank in Kwara State.
ii. evaluate the effect of multimedia messaging apps on performance of in Guaranty Trust Bank in Kwara State.

iii.

Literature Review

Mobile messaging apps have become a universally adopted tools for communication, transforming how individuals and organizations interact. Numerous functionalities that transcend basic text messaging, including multimedia sharing, voice and video calls, and integration with other digital services were provided by this technology. Liu et al. (2020) conceptualized mobile messaging apps as various software applications designed for instant communication via text, images, voice, and video over internet protocols, typically installed on mobile devices such as smartphones and tablets. This definition emphasizes the multi-functional nature of these apps, highlighting their capability to support diverse communication needs beyond traditional text messaging.

In addition, Singh and Verma (2022) define mobile messaging apps as applications that provide end-to-end encrypted communication channels, ensuring that messages, calls, and multimedia shared between users are secure and private. This definition considered the **s**ecurity and privacy as crucial components of mobile messaging apps and major features pertinent in corporate environments where sensitive information is frequently exchanged.

Molefe and Ndlovu (2020) offer another perspective on the concept which highlights the important of user engagement and interactivity. The authors see mobile messaging applications as interactive communication tools that improve the responsiveness and immediacy of digital communication by providing real-time engagement features like voice notes, read receipts, and group conversations. This definition recognizes the dynamic nature of interactions facilitated by these apps, which can significantly enhance collaborative efforts and real-time decision-making in professional settings.

The above definitions identified the multidimensional nature of mobile messaging apps, encompassing functionalities, integration capabilities, security features, user engagement, and customization. Each of these elements plays a crucial role in defining the utility and relevance of these apps in both personal and professional endeavours. Mobile messaging apps are essential tools for communication in both personal and professional settings. This applications are broadly categorized into two major types: Text Messaging Apps and Multimedia Messaging Apps. Each type offers unique features and functionalities that cater to different communication needs. These are discussed as follows:

Text Messaging Apps

Text messaging applications, also known as Short Message Service (SMS) apps, are primarily used for sending and receiving text messages. Due to their simplicity, reliability, and universal compatibility with all mobile phones, regardless of internet connectivity, SMS apps are considered essential for mobile communication. Liu et al. (2020) highlighted that text messaging applications are particularly beneficial in areas with poor internet connectivity, as they allow for constant communication. In the business context, SMS apps are widely used for sending notifications, reminders, and quick updates because of their straightforwardness. However, their functionality is limited by their inability to handle multimedia content, making them less versatile compared to more advanced messaging platforms (Martinez & Gonzalez, 2021).

The relationship between text messaging apps and employee performance can be understood through the lens of communication efficiency. The fundamental nature of SMS ensures that employees remain connected even in areas with limited internet access. This constant communication capability can lead to improved coordination, timely updates, and quick responses to work-related issues, thereby enhancing overall employee performance. However, the lack of multimedia support may hinder more complex communication needs, which could limit their effectiveness in certain business scenarios.

Multimedia Messaging Apps

Multimedia messaging apps, such as WhatsApp, Telegram, and Snapchat, offer advanced functionalities beyond basic text messaging. These applications enable the sharing of documents, photos, videos, audio files, and other types of multimedia content, requiring internet access for their operation. WhatsApp, for instance, provides features like group chats, status updates, and real-time video calls, creating a comprehensive communication platform (Molefe & Ndlovu, 2020). Telegram is noted for its robust security features and capacity to handle large group chats, making it suitable for both personal and business use. Snapchat offers unique features such as multimedia stories and ephemeral messaging, fostering a more casual and dynamic communication style (Ogunleye & Adeyemi, 2020).

The impact of multimedia messaging apps on employee performance can be attributed to their ability to facilitate richer and more interactive communication. These apps support the sharing of diverse content types, which can enhance collaboration, information sharing, and engagement among employees. Features like real-time video calls and group chats enable more dynamic and immediate interactions, which can improve team coordination and productivity. Moreover, the advanced security features of apps like Telegram can ensure the confidentiality of business communications, further supporting efficient and secure workflows.

Employee Performance

Employee performance is a concept that has been defined in various ways by varying scholars over the years. Traditionally, employee performance has been associated with the output and efficiency with which employees complete their assigned tasks. According to Armstrong and Taylor (2020), employee performance is define as the accomplishment of work tasks in accordance with predefined standards of accuracy, completeness, cost, and speed. This conceptualization highlight quantifiable aspects of performance which aligning with the classic management principle that performance can be measured through productivity metrics. On the other hand, modern definitions of employee performance extend beyond mere output to include qualitative aspects such as creativity, innovation, and teamwork (Viswesvaran & Ones, 2020). One of such definitions is that of Campbell (2018) which sees employee performance as behaviors or actions that are relevant to the organization's goals. This modern perspective highlights the importance of behavior and effort, recognizing that the process by which tasks are performed is as important as the final output.

The definition of employee performance has been further broadened by recent research like Griffin, Neal, and Parker (2021) to include intangible components like cooperation, engagement, and flexibility. According to Griffin, Neal, and Parker (2021), employee performance consists of proactive and adaptable actions that enhance organizational effectiveness. This definition is in line with the growing understanding that workers must be able to not only complete duties but also adjust to new problems and take the initiative to streamline procedures in the quickly evolving business environment.

The concept of employee work attitude is diverse and has been characterized in a variety of ways by academics, reflecting the complexity of the ways in which employees view and interact with their workplace. Fundamentally, work attitude implies an employee's views, emotions, and behavioral patterns regarding their jobs, coworkers, and the company as a whole. According to Robbins and Judge (2019), work attitude is described as a psychological tendency that manifests itself as a degree of favoritism or disfavor in the evaluation of a certain thing regarding an employee’s job, coworkers and employers. This wide definition emphasizes how attitudes are evaluative in nature and implies that attitudes can affect how workers react to different aspects of their jobs. This viewpoint is essential for comprehending how attitudes and actions in the workplace are related.

Like other management concepts, employee target achievement has also been conceptualized in varying ways. Basically, the term refers to the extent to which individuals meet or exceed

predetermined goals and objectives set by their organization. At its core, target achievement encompasses both quantitative and qualitative dimensions, indicating not only the completion of tasks but also the effectiveness and impact of those tasks within an organizational context.

Theoretical Review

The Technology Acceptance Model (TAM) was proposed by Davis (1989). This theory is based on the assumption that perceived usefulness (PU) and perceived ease of use (PEOU) are fundamental determinants of user acceptance of technology. The theory described perceived usefulness as the degree to which a person believes that using a particular system would enhance their job performance, while perceived ease of use refers to the degree to which a person believes that using a system would be free from effort. These perceptions according to this theory can influence users' attitudes towards the technology, which in turn affects their intention to use it and ultimately their actual usage behavior (Davis, 1989; Venkatesh & Davis, 2000).

Another key assumption of TAM is that users are rational decision-makers who assess the benefits and ease of use of technology before deciding to adopt it. This rationality implies that individuals will naturally gravitate towards technologies that offer the most benefits with the least effort. Furthermore, TAM assumes that external variables such as system design characteristics, training, and support influence PU and PEOU, thereby indirectly affecting technology adoption. These assumptions underline the model's emphasis on user perceptions as pivotal factors in technology acceptance and usage (Venkatesh & Bala, 2008).

The relevance of TAM to the study of instant messaging apps and employees' performance in Guaranty Trust Bank in Kwara State is evident. The banking sector is highly dynamic, with employees often required to adopt new technologies to enhance communication, collaboration, and overall efficiency. By focusing on the perceived usefulness and ease of use of instant messaging apps, the study can provide insights into how these perceptions influence employees' adoption and utilization of such tools. Understanding these dynamics is crucial for banks to implement strategies that enhance technology acceptance and, consequently, employee performance.

Empirical Review

A number of studies have explored the impact of mobile messaging apps on employee performance. Liu et al. (2020) aimed to examine the effect of mobile messaging apps (MMAs) on employee efficiency in a large manufacturing company. The study population comprised 300 employees, from which a sample was drawn using random sampling techniques. Data were collected using structured surveys that measured the frequency of MMA usage and various efficiency indicators such as task completion time and error rates. The researchers employed multiple regression analysis to determine the relationship between MMA usage and employee efficiency. The findings revealed a significant positive relationship between the frequency of MMA usage and employee efficiency ($\beta = 0.42$, $p < 0.01$). The results indicated that increased use of MMAs was associated with faster task completion and fewer errors, suggesting that MMAs contribute to improved efficiency by enabling quicker communication and reducing the likelihood of errors. The study concluded that organizations should encourage the use of MMAs to enhance communication and efficiency among employees.

In another study, Martinez and Gonzalez (2021) explored the impact of internal social media platforms (ISMPs) on employee engagement in a financial services firm. The study involved a population of 250 employees, with the sample selected through stratified sampling methods to ensure representation across various departments. Data collection was performed using surveys that measured engagement levels and the extent of ISMP usage. Hierarchical regression analysis was utilized to assess the impact of ISMP usage on employee engagement, controlling for demographic

variables such as age, gender, and tenure. The analysis showed that ISMP usage significantly predicted employee engagement ($\beta = 0.34$, $p < 0.01$), even after controlling for demographic variables. The correlation coefficient between ISMP usage and employee engagement was 0.40, indicating a moderate positive relationship. The study found that engagement levels were higher among employees who frequently used ISMPs to share information and collaborate with colleagues. Martinez and Gonzalez concluded that ISMPs are effective tools for enhancing employee engagement by facilitating communication and collaboration and recommended that organizations invest in robust ISMPs to foster a more engaged and connected workforce (Martinez & Gonzalez, 2021).

Also, Omondi and Mutua (2021) examined the impact of internal social media platforms (ISMPs) on employee collaboration in a Kenyan financial institution. The study involved a population of 500 employees, with a sample of 350 employees selected through purposive sampling. Data were collected using surveys that measured the extent of ISMP usage and its effect on collaboration. The researchers used ANOVA to assess the differences in collaboration levels among employees with varying degrees of ISMP usage. The ANOVA results indicated a significant difference in collaboration levels ($F(2, 347) = 5.67$, $p < 0.01$), with employees who frequently used ISMPs reporting higher levels of collaboration. The study found that ISMPs facilitated information sharing and teamwork, contributing to enhanced collaboration among employees. Omondi and Mutua concluded that ISMPs play a crucial role in enhancing employee collaboration by providing a platform for seamless communication and information exchange, recommending that organizations invest in ISMPs to foster a more collaborative workforce (Omondi & Mutua, 2021).

Furthermore, the topic has also attracted the attention of some of our Nigerian indigenous researchers. For instance, Ogunleye and Adeyemi (2020) conducted a study to investigate the impact of mobile messaging apps (MMAs) on employee efficiency in Nigerian banks. The main objective of the study was to assess how the usage of MMAs influences employee task completion time and customer response rates. The study population comprised 1000 bank employees across various branches in Lagos, with a sample size of 500 employees selected using stratified random sampling. Data were collected through structured surveys that measured the frequency of MMA usage and various efficiency indicators. The researchers employed correlation analysis to determine the relationship between MMA usage and employee efficiency. The results revealed a significant positive correlation between the frequency of MMA usage and employee efficiency ($r = 0.38$, $p < 0.01$). Employees who frequently used MMAs reported faster task completion times and improved customer service, attributing these benefits to the immediacy and convenience of mobile messaging. The study concluded that MMAs enhance employee efficiency in Nigerian banks by facilitating faster communication and response times, recommending that organizations invest in robust mobile communication tools to improve operational efficiency and customer satisfaction (Ogunleye & Adeyemi, 2020).

Methodology

This study adopted a quantitative research design, which is appropriate for examining the effect of mobile messaging apps on employee performance. Quantitative research allows for the collection and analysis of numerical data, which can be used to identify patterns, relationships, and trends within the data. This approach is suitable for the objectives of the study, which aim to evaluate the impact of text messaging and multimedia messaging apps on employee performance.

The study employed a survey research method, utilizing questionnaires as the primary instrument for data collection. Surveys are effective for gathering large amounts of data from a significant

number of respondents and are particularly useful in quantitative research for capturing standardized information across a study population.

The study population comprised the staff of Guaranty Trust Bank (GTBank) in Ilorin, Kwara State. GTBank has a notable presence in Kwara State with six branches, as represented in the table 3.1. Given the manageable size of the population (169 staff members), the study adopted a census approach. This approach involves including the entire population in the study rather than selecting a sample. The census method ensures comprehensive data collection and eliminates sampling error, thereby providing a complete representation of the staff's perspectives on the impact of mobile messaging apps on their performance.

The primary instrument for data collection was a structured questionnaire. The questionnaire was designed to capture relevant information related to the use of text messaging apps and multimedia messaging apps and their perceived impact on employee performance. The questionnaire included a mix of closed-ended questions (such as Likert scale questions) to quantify responses and open-ended questions to gather qualitative insights. The questionnaires were distributed to all 169 staff members across the six branches of GTBank in Kwara State. The distribution and collection process was managed with the assistance of branch managers to ensure high response rates. The data collection period was set to ensure ample time for respondents to complete and return the questionnaires.

The collected data were subjected to quantitative analysis using statistical software. Descriptive statistics, such as mean, standard deviation, and frequency distribution, were used to summarize the data. Inferential statistics, specifically regression analysis, were employed to examine the relationships between the use of mobile messaging apps and employee performance.

Table 3.1: Study Population

Estimates	Offa Branch	Taiwo Branch	Unity Branch	Tanke Branch	Unilorin Branch	Kwarapoly Branch	Total
Population	28	38	36	41	13	13	169

Source: Head of Operations, GTBank Headquarters, Kwara State, 2024

The instruments used for gathering relevant data for this study are were close-ended questionnaire and interview. The questionnaire serves as the primary instrument for the quantitative component of the study. It consists of structured items designed to gather data on the usage of informal technological channels of communication and perceptions of employee performance among employees at GTB Ltd in Kwara State. Key Informant Interview (KII) on the other hand serves as the qualitative instrument for exploring the subjective experiences and perceptions of key employees regarding the use of informal technological channels and its impact on employees' performance. It consists of a set of semi-structured questions designed to elicit rich, in-depth responses from participants. The interview guide complements the questionnaire by capturing qualitative data that probe deeper into employees' subjective experiences, perceptions, and attitudes towards the research topic.

Furthermore, in order to test for the validity of the research instrument to be used in this study, face and content validity was considered. Draft copies of the study instruments were submitted to the project supervisor and other management research expert, who used their expertise in research to ascertain that it contained all variables that are germane to this study and that items contained were structured enough to draw necessary data from the audience without any difficulty or misunderstanding.

In order to test for the reliability of the study instrument, Cronbach's Alpha statistical tool utility of the Statistical Package for Social Sciences (SPSS) were used. Using Cronbach's Alpha test of reliability, coefficients not less than .70 are acceptable as an indication that the instrument is reliable and has high level of internal consistency (Chelsea, 2015). Therefore, for the purpose of this study a pilot test was conducted by administering the few copies of the study instrument was administered to Unity Branch and Taiwo Branch randomly selected among the branches in Ilorin in addition to the only Branch in Offa, and 60 copies of the study instrument were distributed equally across the three branches, making a total of 20 copies distributed in each of the 3 branches. Collected data were then tested for reliability using the Cronbach's Alpha tool of the Statistical Packages for Social Sciences which estimated a Cronbach's Alpha coefficient of .814 (i.e Ca>.70) indicating that the instrument has high level of internal constituency and reliability.

For the analysis of the data gathered, this study employed multiple regression analysis for the quantitative data and thematic analysis for the qualitative data, hence adopting a complementary methods of data analysis that together provide a comprehensive understanding of the relationship between technological channels of communication and employees' performance. Thematic Analysis was then employed to analyze the qualitative data collected through semi-structured interviews with employees at GTB Ltd. This is to ensure a systematic and in-depth exploration of the qualitative data, enabling researchers to identify recurrent patterns, themes, and meanings embedded within participants' responses. Results of the data collected using questionnaire is then corroborated with that elicited using the key informant interview.

Results and Discussions

The analysis and interpretation of the data gathered from the study respondents is presented here. It is worth noted that 169 copies of the research instrument were produced and submitted to the various branches of the organization, 137 copies were properly completed and returned. The makes of total returned response rate of 118 copies of the questionnaire were administered, a total of 114 were properly completed and returned. This is further summarized in the following table:

Table 2: Response Rate

Responses	Frequency	Percentages
Returned	137	81%
Missing	32	19%
Total	169	100%

Source: Field Survey, 2024

From the table 2 above, 137 copies of the administered questionnaire were returned, while the remaining 32 copies were not returned by the respondents. This indicates 81% response rate and 19% missing responses.

Analysis of Demographic Information of Study Respondents

Table 3: Respondents' Demographic Information

Demographic Data		Frequencies	Percentages
Age	30 & Below	46	33.6%
	31 to 40	57	41.6%
	41 to 50	29	21.2%
	51 & Above	5	3.6%
Gender	Male	61	44.5%
	Female	76	55.5%

Source: Researcher's Analysis, 2024

The demographic data of the study respondents gathered from the six branches of Guaranty Trust Bank in Kwara State reveals the age and gender distribution of the participants. The majority of respondents fall within the age group of 31 to 40 years (41.6%), followed by those aged 30 and below (33.6%). Respondents aged 41 to 50 years account for 21.2%, while only a small proportion (3.6%) are aged 51 and above. This age distribution suggests that the study predominantly reflects the perspectives of younger and middle-aged employees, who are likely more familiar and comfortable with the use of mobile messaging apps for communication and performance-related tasks. Gender distribution also indicates that the study sample comprises 44.5% males and 55.5% females. The slightly higher representation of females may provide insights into any gender-specific preferences or challenges associated with the use of these technological communication tools. The balanced gender representation also ensures that the findings are not skewed towards a particular gender, enhancing the generalizability of the results.

Hypotheses Testing

Ho_1: Text messaging apps have no significant effect on employees' work attitude in Guaranty Trust Bank in Kwara State.

In testing this hypothesis, text messaging app (TMA) was used as the sub-variable for the independent variable of the hypothesis, while employees' work attitude (EWA) is used as sub-variable for measuring the dependent variable of the hypothesis. In order to get a broader understanding of how text messaging app as a mobile messaging app has effect on work attitude of employees, a linear regression analysis was conducted. The result of the analysis are presented and interpreted below:

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.555[a]	.308	.301	1.798

a. Predictors: (Constant), Text Messaging Apps

Source: SPSS Output (2024)

The Model Summary indicates an R value of .555, which shows a moderate positive correlation between the use of text messaging apps and employees' work attitude. The R Square value of .308 implies that approximately 30.8% of the variance in employees' work attitude can be explained by the use of text messaging apps, while the remaining 69.2% is due to other factors not included in the model.

Table 5: ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	141.303	2	141.303	43.710	.000[b]
	Residual	316.807	135	3.233		
	Total	458.110	136			

a. Dependent Variable: Employee Work Attitude

b. Predictors: (Constant), Text Messaging App

Source: SPSS Output (2024)

The ANOVA table shows an F-value of 43.710 and a significance level (p-value) of .000. Since the p-value is less than the level of significance set at 0.05, this is an indication that the model is fit and that text messaging app is a good predictor of employee work attitude. Hence, we reject the null hypothesis and accept its alternative.

Table 6: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.119	.662		10.755	.000
	Text Messaging Apps	1.452	.220	.555	6.611	.000

a. Dependent Variable: Employee Work Attitude

Source: SPSS Output (2024)

The Coefficients table reveals that the unstandardized coefficient (B) for text messaging apps is 1.452 with a standard error of .220. The standardized coefficient (Beta) is .555, indicating that for every unit increase in the use of text messaging apps, there is a .555 unit increase in employees' work attitude. The t-value is 6.611, and the significance level is .000, confirming that the effect of text messaging apps on employees' work attitude is statistically significant. The implication of this is that text messaging apps have a significant positive effect on employees' work attitude in Guaranty Trust Bank in Kwara State. This implies that increasing the use of text messaging apps for communication within the bank can lead to a more positive work attitude among employees.

Ho_2: Multimedia messaging apps have no significant effect on employee target achievement in Guaranty Trust Bank in Kwara State.

In order to test this second hypothesis, Multimedia messaging app (MMA) which is the independent variable of the hypothesis was measured using WhatsApp and Telegram which are the most commonly used multimedia messaging apps used for sending multimedia related messages in Nigerian Banks. And then tested against employee target achievement, which is the dependent variable of the hypotheses using multiple regression analysis. The result of the analysis are presented and interpreted as follows:

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.818[a]	.669	.662	1.251

a. Predictors: (Constant), WhatsApp, Telegram

Source: SPSS Output (2024)

The Model Summary indicates an R value of .818, showing a strong positive correlation between the use of multimedia messaging apps (WhatsApp and Telegram) and employee target achievement. The R Square value of .669 implies that approximately 66.9% of the variance in employee target achievement can be explained by the use of these multimedia messaging apps, while the remaining 33.1% is due to other factors not included in the model.

Table 8: ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	306.360	2	153.180	97.914	.000[b]
	Residual	151.750	133	1.564		
	Total	458.110	135			

a. Dependent Variable: Employee Target Achievement

b. Predictors: (Constant), WhatsApp, Telegram

Source: SPSS Output (2024)

The ANOVA table shows an F-value of 97.914 and a significance level (p-value) of .000. This indicate that the model is fit and that multimedia messaging apps is a good predictor of employee target achievement. However, since the p-value is less than the level of significance set at 0.05, we reject the null hypothesis and accept its alternative. Hence, multimedia messaging apps have significant effect on employee target achievement.

Table 9: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.102	.546		7.510	.000
	Telegram	1.043	.158	.399	6.605	.000
	WhatsApp	1.218	.119	.620	10.272	.000

a. Dependent Variable: Employee Target Achievement

Source: SPSS Output (2024)

The Coefficients table reveals that the unstandardized coefficients (B) for Telegram and WhatsApp are 1.043 and 1.218, respectively, with standard errors of .158 and .119. The standardized coefficients (Beta) are .399 for Telegram and .620 for WhatsApp, indicating that both apps positively contribute to employee target achievement. Specifically, for every unit increase in the use of Telegram, there is a .399 unit increase in employee target achievement, while a unit increase in the use of WhatsApp results in a .620 unit increase in employee target achievement. The t-values are 6.605 for Telegram and 10.272 for WhatsApp, with significance levels of .000, confirming that the effects of both apps on employee target achievement are statistically significant. By implication of this is that multimedia messaging apps, specifically WhatsApp and Telegram, have a significant positive effect on employee target achievement in Guaranty Trust Bank in Kwara State. Consequently, increased use of these apps for communication and coordination within the bank can lead to improved target achievement among employees. This study conforms with the submission of Omondi & Mutua, (2021) and Liu et al. (2020) who concluded that concluded that organizations should encourage the use of MMAs to enhance communication and efficiency among employees.

Conclusion and Recommendations

The significant positive effects of mobile messaging apps variables observed in this study concludes that adopting and promoting the use of text and multimedia messaging apps within the banking sector can lead to improved employee attitudes and target achievement. Based on the study findings and conclusions, the study recommends that Guaranty Trust Bank should implement comprehensive training programs for employees. These programs should focus on educating employees about the effective use of both text messaging apps and multimedia messaging apps, ensuring they are fully aware of the functionalities and best practices for enhancing work attitudes and achieving targets. This will help employees leverage these tools to their full potential, improving overall performance. Given the significant positive impact of multimedia messaging apps like WhatsApp and Telegram on target achievement, it is recommended that the bank encourages their use for collaborative tasks. This could involve setting up group chats for teams, using these platforms for sharing important updates and multimedia content, and integrating them into daily work routines to streamline

communication and coordination. To ensure the effective and secure use of mobile messaging apps, Guaranty Trust Bank should develop a clear mobile messaging policy. This policy should outline guidelines for the appropriate use of these apps, data security measures, and protocols for professional communication. By establishing clear rules and expectations, the bank can mitigate potential risks and ensure that the use of mobile messaging apps aligns with organizational goals.

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