

Title: The Influence of Digital Communication Decency on the Effectiveness of Managers in Money Deposit Banks in Rivers State, Nigeria.

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Abstract: *This paper examines the influence of digital communication decency on managers' effectiveness of money deposit banks in Rivers State. The study's general objective was to empirically explore how digital communication decency affects interpersonal and informational effectiveness and decision effectiveness of managers of money deposit banks in Rivers State. The study adopted a cross-sectional exploratory survey research design. The study population consisted of 20 deposit money banks operating in Rivers State. The conveniently Sample technique has been used to obtain an eighty (80) sample size. A structured questionnaire entitled "Digital Communication Decency and Managers' Effectiveness Index (DCDMEI)" was designed on Four points Likert scale. It has the following response options: Very High Extent (4), High Extent (3), Moderate Extent (2), and Low Extent (1). Two expert experts in management validated the instrument. The instrument's reliability was tested using Crombach Alpha with a minor coefficient up to 0.743. Out of 80 copies of the questionnaire distributed, 72 out of the 80 questionnaires were retrieved. The data obtained from the field were analyzed using Spearman's Rank Order Correlation Coefficient and t-test with the aid of SPSS Version 22.0. Three hypotheses were tested using Spearman Rank Order Correlation. The following were the findings: digital communication decency has a powerful positive effect on the interpersonal effectiveness of managers of money deposit banks in Rivers State; digital communication decency has a strong positive impact on the informational effectiveness of managers of money deposit banks in Rivers State, and; digital communication decency has a robust positive effect on the decision effectiveness of managers of money deposit banks in Rivers State. The study concluded that applying decency in digital communication across the board would bring about etiquette, interpersonal, informational, and decision effectiveness, amongst others. The study recommended, amongst other things, that managers and employees in money deposit banks and sister organizations should with zest apply decency in video communication, as well as the use of environment and time while communicating digitally, as it will ensure the effectiveness of communication in their interpersonal relationships, information dissemination, and decision making.*

Keyword: *Digital Communication Decency, Managers' Effectiveness, Interpersonal Effectiveness, Informational Effectiveness, Decision Effectiveness.*

Introduction

Communication is an essential component of science that has historically served as a focal point for transmitting knowledge between individuals located physically apart. Communication is the process of exchanging information from a sender to a recipient (Fayol & Barnard, 2017). For example, a manager in a financial institution (sender) may send a message to his secretary (receiver) seeking the minutes of the most recent departmental meeting. The secretary would then respond (feedback) to the boss with the detailed minutes. In this case, the communication is internal (i.e., among workers of an organization). Communication connects all operations in a company and ensures that all employees are working toward the same objective and are familiar with the rules and operating hours.

The core of just about everything that you do as a manager is communication. According to studies, managers communicate for up to 80% of their working hours. In addition, you interact with others all day long through chatting, listening, presenting, and exchanging knowledge. You will understand your employees' needs more and be a more effective manager if you are good at sharing ideas and communicating.

Dictionary.com (2019) defines decency as "compliance to the acknowledged norm of decorum, good taste, meekness, and so on." The term "digital communication decency" refers to the moral and ethical standard that should apply to human behavior in digital communication technologies. This standard is based on the general agreement within a social group or society and is the foundation for expectations and judgments made in social interactions (Lengsfeld, 2017).

According to Lyn (2021), decency used to be defined as keeping to expected standards of morality and responsible behavior. Still, most of us now consider it as civility, helpfulness, and a commitment to those around us. We should pay attention to the term

"common decency" because I believe decency is indeed common – much more common than its opposite. We often don't notice decent behavior – we expect it. We are currently in a time when decency seems less common, but I think it's primarily civility in public discourse that has declined".

Furthermore, Chris McCusker (A senior Consultant at Turknett Leadership Group) explained that decency entails following responsible and respectful standards of behavior. Decency is a duty, an expectation, or an obligation. Simple examples include arriving on time for meetings, giving others a chance to speak by listening carefully and avoiding gossip. Going above and beyond expectations can also be a virtue. For example: Without being asked, sending an e-mail meeting summary and positive feedback and appreciation for others (McCusker, 2021).

According to Harrison (2007), decencies represent many things. However, etiquettes must be more if they are to be influential in shaping corporate culture, and effective decencies exhibit all or most of the following attributes:

- **Actionable:** Decency is an action as well as a catalyst for action. The only way for an organization to change is to change its behavior; This is why choosing to perform decency results in an immediate change in the manager who offers it. Likewise, the person receiving the decency's behavior may also change. Somebody may be inspired to perform better or communicate more effectively due to decency, or they may emulate the decency towards other co-workers. When the initial action and the catalyzed action are combined, they positively impact the organization's culture.
- **Tangible:** Decency is visible or results in a measurable environmental change. In contrast, intangible decency is a core value such as honesty or integrity. These are admirable characteristics to have. When these characteristics are expressed tangibly, they are called decencies. They are perceptible and memorable to the senses.
- **Pragmatic:** A sensibility that refers to sound judgment, discrimination, and the balance must guide business decency. It's easy to let one's imagination go wild in a world without constraints, but in business, where restrictions are genuine, pragmatic decencies have the best chances of success.
- **Affordable:** Business decency must be within the manager's or organization's financial capabilities. By definition, little decencies come at very little or no expense. However, small manners must also be accessible on other levels. They cannot burden the company with high costs, unfunded demands, legal obligations, or expensive precedents.
- **Replicable:** A small act of decency is always appreciated when it is extended to an individual, but it is not considered a small act if it can only be extended to one person. It is unique. In organizations of all sizes, little decency should be able to perform elegantly for more than one person. As an organization's size changes, it should also be able to adapt inside a single organization.
- **Sustainable:** Decencies work best when they are put into practice for the now while also being available for the future. When the goodwill it generates for the organization over the long term outweighs the resources used to support it, it is said to be sustainable.

When speaking with digital devices like phones, laptops, tablets, or any other digital tool used for engaging, digital communication decency (DCD) refers to the observation and adherence to digital etiquette (Lengsfeld, 2017), video conferencing decency, digital environment decency, and time zone decency are only a few examples of what is included in digital communication decency.

The efficacy of a manager refers to how well they implement managerial techniques and skills in their team members, peer groups, and subordinates to meet organizational output goals (Michael et al., 2017). Every employee contributes to the organization's success, resulting in the most extreme developments and outcomes thanks to the manager. The manager serves as a tool for the organization's growth and development. Each level of internal corporate operations relies heavily on several assets, namely cash, materials, equipment, and labor. In the fields of management and organizational behavior science, the idea of DCD and managers' effectiveness is generally new. Therefore, further research into the concept is required, as well as empirical studies to determine its applicability and the interaction between the understudied elements. As a result, the focus of this seminar paper is to explore the idea.

STATEMENT OF PROBLEM

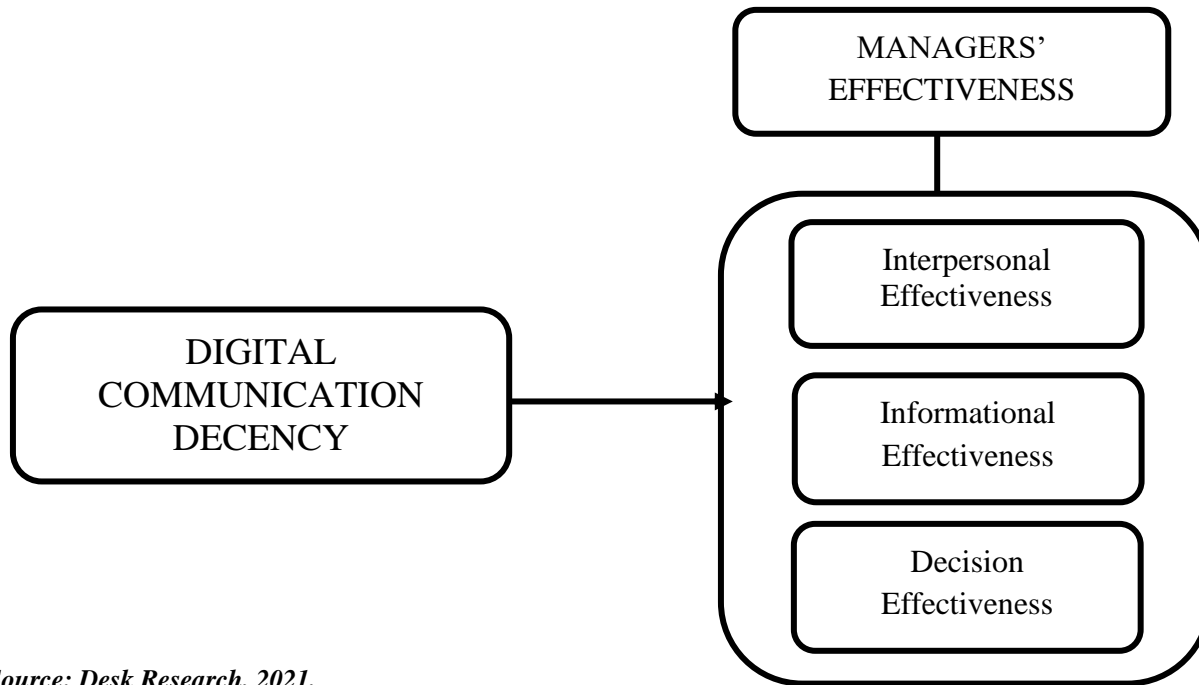
There is a general notion that it is access to banking services in Nigeria is poor, mainly because the main problem is lousy customer service. From providing incorrect information to being generally unhelpful or just ignoring your Twitter DMs, only to reply a few months after the problem has been rectified. Nigerians frequently complain about poor customer service at their banks.

A financial institution like a money deposit bank should be the first place where digital communication decency is implemented, if possible. However, it seems that managers operating in digital businesses, such as money deposit institutions, are ineffectual when connecting with their recipients using digital means. The aforementioned problem may be due to their unethical, immoral, and insulting attitudes and behaviors when interacting with employees and other stakeholders utilizing these technologies. In addition, these managers might not know how to communicate politely online.

However, the amount of digital communication decency (if any) practiced by digital enterprises is low. Studies do not adequately explain managers' effectiveness and appropriate digital communication.

CONCEPTUAL FRAMEWORK

Fig. 1.1: Relationship between digital communication decency and managers' effectiveness



Source: Desk Research, 2021.

AIM AND OBJECTIVES OF THE STUDY

This essay investigates the connection between managers' efficiency and decency in digital communication. The following are some examples of the study's precise goals:

1. To ascertain the relationship between digital communication decency and managers' interpersonal effectiveness in Money Deposit Banks in Rivers State.
2. To ascertain the relationship between digital communication decency and managers' informational effectiveness in Money Deposit Banks in Rivers State.
3. To ascertain the relationship between digital communication decency and managers' decision effectiveness in Money Deposit Banks in Rivers State.

RESEARCH HYPOTHESES

The following null hypotheses were tested at a 0.05 level of significance:

- Ho₁: Digital communication decency does not significantly affect managers' effectiveness with regards to interpersonal effectiveness in Money Deposit Banks in Rivers State.
- Ho₂: Digital communication decency does not significantly affect managers' effectiveness with regards to informational effectiveness in Money Deposit Banks in Rivers State.
- Ho₃: Digital communication decency does not significantly affect managers' effectiveness with regards to decision effectiveness in Money Deposit Banks in Rivers State.

THEORETICAL FRAMEWORK

Diffusion of Innovation Theory

The Diffusion of Innovation by Rogers (1962) is what this work is grounded on as it serves as its theoretical basis. According to this theory, social systems and individuals will adopt new technologies and innovative ideas at various times. When innovation is accepted into a system, it influences its consequences. The following are the theory's presumptions:

- i) There will always be differences in how quickly and to what extent people within a given social system accept new concepts, methods, and technologies.
- ii) Early adopters of innovations, both as individuals and as parts of organizations, will inevitably beat laggards and late adopters. (Odu, 2017).

This concept implies that as long as organizations continue to demand that their managers and employees use decent digital communication, there will be inconsistency in how and when they (managers and employees) accept to adopt this thought that can

increase their effectiveness. The theory assumes that managers and companies that embrace the wellness programs early enough and implement them would perform better than those who accept them later.

The Diffusion of Innovation Theory was chosen as the theoretical framework for this study because it explains and forecasts how the managers and employees of a business will adopt digital communication decency early to gain a competitive edge.

THE CONCEPT OF DIGITAL COMMUNICATION DECENCY

According to Patrick (2019), digital communication refers to exchanging thoughts, knowledge, and messages with people at a specific time and location using digital devices like computers, tablets, and other similar electronic gadgets. It might incorporate businesses' internet communication initiatives (Doyle, 2019). Most companies today communicate with their present and potential customers, employees, and other stakeholders through various online channels, including their websites, mobile chats, and blogs. Organizations need digital marketing gurus who know how to take advantage of this confluence of communications and technology. Professionals in digital communications are in charge of everything, from developing online brand assets to growing an active social media following.

One should follow appropriate digital protocol when using digital devices like phones, computers, tablets, etc., to communicate (Raju, 2017). The idea of "digital communication decency" expresses the presumption that members of a social group share a common understanding of the moral and ethical principles that should guide human behavior and that expectations and judgments of behavior in social interactions are based on these principles. There is now a digital nativity era. Technology is influencing how businesses operate. Social media is used for interviews, and meaningful choices are made over e-mail and air while flying. Given the preceding, politeness is necessary to smooth over some technological difficulties. When we consider mobile phone decency as an example, most people in the twenty-first century were born with a cell phone. It is indispensable and inescapable. But as with all beautiful things, people eventually become enslaved by their phones without realizing they are the ones who own them. This study's digital communication decency characteristics are time zone decency, environment decency, and video conferencing decency.

Video Conferencing Decency: When participating in a video conference with one or more people, decency is the conduct that should be observed (Bedford, 2016). There needs to be some decency/decorum in place for remote communication where people would need to see each other. This encompasses everything from how people are dressed to the way the site looks, the activities and ambiance present, the gestures people make, etc. For example, it will be considered impolite to find a worker participating in an organizational video virtual meeting while they are ill-dressed or in the restroom. Additionally, it will be deemed unacceptable to attend such a meeting while licking one's tongue or remaining in a noisy atmosphere. In a video conference, participants are expected to be punctual, appropriately attired for the occasion, turn off the microphone when finished speaking, and refrain from being sidetracked (Hart, 2020).

Environment decency: In terms of digital communication, "environment decency" refers to the usage of a formal setting when conversing via digital devices such as smartphones, tablets, and laptops. Every kind of digital communication (including phone, video, audio/visual, chat, text messaging, etc.) is affected by environmental decency. It is inappropriate for someone to make a voice call, especially a business call, in a noisy environment with people or animals. When communicating digitally, it is not a good idea to be among distractions because it may be difficult to maintain consistency with voice calls, video calls, chat sessions, and text messages. All parties engaged in communication at that time are harmed by the noise or distraction.

Time Zone Decency: When interacting digitally, time zone decency refers to the careful consideration of individual time differences and current circumstances (Buckle, 2016). Any digital communication must adhere to decency in accordance with the rules of courtesy to prevent miscommunication between the parties engaged or one of them. Making a video call while using the restroom, especially a formal one, will be seen as exceedingly immoral and indecent. Calling a family man or woman after 10 p.m. is generally regarded as unacceptable in this region of the world (Nigeria and all of Africa). When contemplating any type of call, time zone is crucial. For instance, when calling someone in Washington, DC, USA, someone in Nigeria should take into account the time zone difference. The individual needs to be aware of the five-hour time difference; doing so will enable them to decide when it is suitable to make that call. Therefore, time zone decency continues to be a crucial sign of digital communication decency.

THE CONCEPT OF MANAGERS' EFFECTIVENESS

"Managers' effectiveness" can refer to several things, including the accomplishment of organizational objectives, a rise in production and profit, worker satisfaction, growth, and diversification (Michael, 2018). The effectiveness of managers focuses on the best allocation and utilization of limited resources to realize particular organizational goals. It aims to increase yield while using the least amount of input possible. Successful managers may maintain their momentum in the workplace. A company needs to be able to operate well, expand, and evolve in the future. An organization's mission and longevity are often destroyed when the later years are not taken into consideration. The goals of managerial effectiveness are organizations' survival, expansion, and environmental adaptability. An excellent manager actively listens while interacting with personnel to ensure disputes are heard and addressed, claims McQuerrey (2019). Instead of simply telling his team what to do, he leads by example and ensures they have the resources

they need to complete their jobs well. To help his staff attain their full potential, he coaches and mentors them. Effective managers are aware of this and give their workers chances to succeed. Because they have more confidence in their leadership style and better respect for their staff, effective managers practice what they preach, even when it is difficult or inconvenient. A good manager ensures that their staff members are completely satisfied by fostering a supportive work environment and maintaining a healthy balance between their personal and professional lives. However, the concepts used in this work to quantify managerial effectiveness are interpersonal, informational, and decisional effectiveness.

MEASURES OF MANAGERS' EFFECTIVENESS

Interpersonal Effectiveness: A manager's ability to interact with others, particularly as a manager, in a way that advances the company's goals and objectives while preserving positive relationships is known as interpersonal effectiveness. Managers communicate with employees both individually and in groups. He tries to perform his managerial duties successfully and efficiently in each of these ways, which is the primary goal. A wise businessperson is believed to be more than just a good businessman; he is also a savvy communicator. He can handle and resolve all problems through interaction with other people. Big Think Edge (2018) asserts that to practice effective interpersonal behavior at work, any professional—especially a manager—should possess the following interpersonal skills.:

- **Verbal communication:** This is vital while driving a group. Supervisors should have the option to talk compactly, expertly, and forthrightly. They should have the jargon expected to get their point across; otherwise, their staff will not be able to complete their tasks. Be that as it may, there is a distinction between communicating and communicating effectively. The best managers make messages and information clear and simultaneously utilize their relationship-building abilities to convey it that the other employees comprehend and put them into use in order to enhance performance.
- **Nonverbal communication:** This is frequently more important than verbal, despite being disregarded often. This includes voice inflections, hand gestures, volume, looks, and dress choices, among other things. For example, an awkward or aloof manager may be perceived if they consistently fold their arms while attending to their personnel. A boss who is unable to maintain eye contact during a conversation will come across as worn out and indifferent. What is remembered more is how you say something, not what you say.

Listening skills: These are crucial for inspiring innovators like directors. This necessitates paying close attention in a group setting or during a one-on-one conversation to ensure all comments, questions, and concerns have been heard and addressed. Effective listening can significantly improve communication by preventing common blunders and errors.

Motivation skills: An essential management skill is to know what makes people tick. They can effectively manage and lead their workers because they know their motivations and motivators. However, inspiration is more than just a source of income.

Empathy: Since interpersonal skills are all about people, it won't be easy to connect with them and get the most outstanding performance if you can't understand them, their reality, and what they could be going through. Consider life from the perspective of others by putting yourself in their position. That is the primary purpose of feeling sympathy.

Informational Effectiveness: In part, people use informational resources (such as books, films, etc.) to learn new things. Such resources have several crucial qualities that will influence the standard and scope of such learning. When measured most precisely, information effectiveness is agent, reader, or writer-specific (Ozziegoon, 2019). It is particular to many subjects. The ability of management to communicate thoroughly and intensively with all of his issues at work, as well as to monitor that they pay attention to it, is known as information effectiveness. A manager is responsible for using every effective tool at their disposal to guarantee that all employees are successfully communicated with to ensure the effectiveness of information. The management can use digital tools like phone calls, social media, video calls, video conferences, e-mailing, etc., thanks to digitization. This will enable him to follow up on the information he has delivered in the form of instructions or requests to ensure that it is fulfilled, rather than just communicating it.

Decision Effectiveness: The anticipated outcome or the method used to conclude can be what drives a practical decision. If you pursue the result, you cannot assume that it was the result of pure luck or that the success can be duplicated in the future. Some claim that efficient decision-making processes are necessary for efficient decisions. A function cannot provide an adequate basis for business decisions alone, though, without the addition of checks and balances. The primary sources of conflict in business decisions include a poor knowledge of customer wants, which is fueled by biased data and accidental assumptions. A decision-making process alone cannot improve our understanding of our options, possibilities, and risks. There needs to be a quality check to guarantee those decision makers participate in the process with the highest calibre intentions and clear minds.

Decisions made in business are generally seen as rational because they are based on facts and circumstances. However, there aren't enough facts and pieces of knowledge in the world to predict outcomes with absolute certainty. The most effective option is to examine the "heart vs mind" conflict while continually considering both your assumptions and the facts. Is it the foundation of your

company data or energy? An outstanding choice is made with passion (heart) and supported by facts (head). Our mental cycle for making judgments and choices transforms from natural to sane regarding choice viability with focused instinct, which is governed by five factors (Leading Lotus, 2017).

Contrary to what popular culture would have us believe, we are neither left-brained nor right-brained. A successful decision produces the desired result. Therefore, to ensure decisions made at work are effective in the long run, managers must use all available scientific and psychological instruments. To ensure that the decision is carefully followed and carried out and that its intended outcome is achieved, the manager must also put mercenaries in place.

METHODOLOGY

The cross-sectional exploratory survey research design was adopted for this study. The population of the study was twenty (20) deposit money banks operating in Rivers State, Nigeria, whose state headquarters are situated in the garden city of Port Harcourt. The sample size of this study was conveniently selected by selecting four (4) top managers from the headquarters of each of the banks, which amounts to eighty (80). A structured questionnaire entitled "Digital Communication Decency and Managers' Effectiveness Index (DCDMEI)" was designed on a Four-point Likert scale with the following response options: Very High Extent (4), High Extent (3), Moderate Extent (2), and Low Extent (1). Two experts in management validated the instrument. The instrument's reliability was ascertained using Crombach Alpha with the most negligible coefficient of up to 0.743. Out of 80 copies of the questionnaire distributed, the researchers retrieved 72 copies of the questionnaires. The data obtained from the field were analyzed using Spearman's Rank Order Correlation Coefficient and t-test with the aid of SPSS 22.0 (Statistical Package for Social Sciences).

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

RESULTS/FINDINGS

Table 1: Correlations between Digital Communication Decency and Managers' Effectiveness

			Digital Communicati on Decency	Interpersonal Effectiveness	Informational Effectiveness	Decision Effectiveness
Spearman's rho	Digital Communication Decency	Correlation Coefficient	1.000	0.817**	0.762**	0.772**
		Sig. (2-tailed)		.000	.000	.000
		N	72	72	72	72
	Interpersonal Effectiveness	Correlation Coefficient	0.817**	1.000	0.755**	0.767**
		Sig. (2-tailed)	.000		.000	.000
		N	72	72	72	72
	Informational Effectiveness	Correlation Coefficient	0.762**	0.755**	1.000	0.632**
		Sig. (2-tailed)	.000	.000		.000
		N	72	72	72	72
	Decision Effectiveness	Correlation Coefficient	0.772**	0.767**	0.632**	1.000
		Sig. (2-tailed)	.000	.000	.000	
		N	72	72	72	72

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

Source: SPSS data Output, 2021.

Column two of table 1 above shows an r-value of 0.817 at a significance level of 0.00, less than the chosen alpha level of 0.05 for the hypothesis relating digital communication decency and interpersonal effectiveness. Since the significance value is less than the alpha level of 0.05, the null hypothesis (Ho₁), which states that digital communication decency does not significantly affect managers' effectiveness with regards to interpersonal effectiveness in Money Deposit Banks in Rivers State, is rejected. The alternate hypothesis (Ha₁) is accepted. This implies that digital communication decency has a very strong positive effect on the interpersonal effectiveness of managers in money deposit banks in Rivers State.

Column three of table 1 above shows an r-value of 0.762 at a significance level of 0.00, which is less than the chosen alpha level of 0.05 for the hypothesis relating digital communication decency and informational effectiveness. Since the significance value is less than the alpha level of 0.05, the null hypothesis (Ho₂) states that digital communication decency does not significantly affect

managers' informational effectiveness in Money Deposit Banks in Rivers State is rejected. The alternate hypothesis (H_{a2}) is accepted. Which implies that digital communication decency has a strong positive effect on the informational effectiveness of managers in money deposit banks in Rivers State.

Column four of table 1 above shows an r-value of 0.772 at a significance level of 0.00, which is less than the chosen alpha level of 0.05 for the hypothesis relating digital communication decency and decision effectiveness. Since the significance value is less than the alpha level of 0.05, the null hypothesis (H_{03}), which states that digital communication decency does not significantly affect managers' effectiveness with regards to decision effectiveness in Money Deposit Banks in Rivers State, is rejected and the alternate hypothesis (H_{a3}) is accepted. This implies that digital communication decency has a strong positive effect on the decision effectiveness of managers in money deposit banks in Rivers State.

These results show that digital communication decency brings about improved effectiveness amongst managers in money deposit banks in terms of interpersonal effectiveness, informational effectiveness, and decision effectiveness.

SUMMARY OF FINDINGS

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

1. Digital communication decency has a powerful positive effect on the interpersonal effectiveness of managers of money deposit banks in Rivers State.
2. Digital communication decency has a robust positive effect on the informational effectiveness of managers of money deposit banks in Rivers State.
3. Digital communication decency has a robust positive effect on the decision effectiveness of managers of money deposit banks in Rivers State.

DISCUSSION OF FINDINGS

The test of hypothesis one revealed that digital communication decency has a significant positive relationship with the interpersonal effectiveness of managers in deposit money banks in Rivers State. This implies that digital communication decency, in terms of video conferencing decency, environment decency, and time zone decency, can bring about interpersonal effectiveness amongst managers and those they work with, in and outside the organization. According to Doyle (2019), managers in all organizations will be regarded as the best in the near future because they can build strong relationships inside and outside their workplaces. These managers should be able to effectively present themselves during video communication, call at the right time, and be aware of their surroundings. There are many ways for managers to improve their interpersonal skills, but digital communication decency has emerged as one of the most successful. However, managers unable to conduct themselves professionally when communicating on digital platforms risk losing many positive connections they have cultivated over time. For example, when a manager decides to call a potential client while his children are making a lot of noise, it may take a very long time before the client returns the management's attention.

Additionally, the customer's investment plan with the bank may slow down towards the end of the day. Employees who don't communicate properly are only responsible for themselves because they will need to patch up one or more relationships (Raju, 2017). When a manager acts with decorum, it might encourage others to follow suit, increasing their efficacy in interpersonal situations. As managers engage in video and voice conversations with clients, co-workers, superiors, and subordinates, it becomes imperative that they pay close attention to time zone differences, the surroundings, as well as their appearance and gestures.

The test of hypothesis two revealed that digital communication decency has a significant positive relationship with the informational effectiveness of managers in deposit money banks in Rivers State. This indicates that video conferencing decency, environment decency, and time zone decency positively change the way managers relate information to those they work with. A crucial virtual meeting could be disrupted because of excessive noise from employees or the manager's background. An indecent environment such as a toilet, bathroom, slum, etc., is not where a manager should be positioned to have video communication with employees. A haphazard room is also indecent for a manager or employee to be set to have a video conference. Such situations will not permit a manager to pass messages of impact effectively. His effectiveness in the area of informational effectiveness, among other things, is significantly enhanced by being in a decent atmosphere while talking digitally. For digital communication to be productive and efficient, participants must be located in a hitch-free environment (Hart, 2020). Such communication would be productive.

The test of hypothesis three revealed that digital communication decency has a significant positive relationship with the decision effectiveness of managers in deposit money banks in Rivers State. It is an implication that managers with high decency levels will do considerably well in making decisions of high positive impact in an organization such as a money deposit bank. Courtesy requires

that a manager be very conscious of their appearance, environmental condition, time zone, and situation of whoever they want to have that digital communication with. This will enable the manager and whoever is involved with to take a very clear and working decision for the improvement of the organization. According to McQuerrey (2019), decisions made in a chaotic setting or meeting are frequently bad decisions since they are hastily made. Having a video business conversation with whoever it is when a boss is half-dressed at home is improper. This could be seen as seduction, which would be detrimental to the company. There are instances and possibly days when the manager's communication with the staff should only be done via SMS, e-mails, WhatsApp, Facebook, etc. The manager needs to be aware of each employee's personal time. It may not be appropriate to schedule a vital virtual conference for decision-making that involves an employee who has just experienced a death. Each one of them has the potential to render the manager ineffective. A manager is consequently expected to show a significant deal of regard for employees' time. Their ability to communicate, get information, and make decisions will all be improved. Even if digital communication can be used at any time of day, people should still respect one another's time and think twice before talking with them (Buckle, 2016).

CONCLUSIONS

Digital communication has been an age-long practice. It has enhanced business, social and personal lives. No business today can survive without any form of digital communication. This is because the world has adopted it and has come to stay. However, there is a great need for the application of decency in all of its usage. Individuals in formal and informal settings such as money deposit banks and sister organizations need to understand that decorum should be the watchword that should be put to action while engaging in digital communication. Therefore, the study concludes that the application of decency in digital communication across the board will bring about decorum, interpersonal, informational, and decision effectiveness, amongst others. Managers in money deposit banks and other organizations who refuse to employ the machinery of digital communication decency such as video conferencing decency, environment decency, and time zone decency will have themselves blamed, as it might even cost them their job.

RECOMMENDATIONS

1. Managers and employees in money deposit banks and sister organizations should with zest apply decency in video communication, as well as the use of environment and time while communicating digitally, as it will ensure the effectiveness of communication in their interpersonal relationships and information dissemination and decision making.
2. Organizations such as money deposit banks should host seminars and workshops that will cut across decency in digital communication to enable their managers and employees to inculcate it as a lifestyle.
3. Money deposit banks and other organizations should impose strict measures that will discipline managers and employees that carelessly show indecency when communicating digitally.

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