

## DIGITAL LEADERSHIP PRACTICES AND ORGANISATIONAL RESILIENCE OF COMMERCIAL BANKS IN SOUTH-SOUTH NIGERIA

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### ABSTRACT

This study examined the relationship between digital leadership practices and organisational resilience of commercial banks in South-South Nigeria. The study explored digital leadership practices through its dimensions such as digital mindset, change management, and data-driven decision-making. A cross-sectional design and used structured questionnaires to collect data from 179 respondents across 26 commercial banks. Spearman Rank Order Correlation analysis revealed a strong positive relationship between digital leadership practices and organisational resilience, with organisational culture playing a moderating role. The findings of this study revealed significant positive relationships between the dimensions of digital leadership practices and organisational resilience of commercial banks in South-South Nigeria. The study concluded that digital leadership significantly related to organisational resilience of commercial banks in South-South Nigeria. Thus, the study recommended that commercial banks in the region invest in value innovation training programs to enhance agility and operational efficiency and adaptive capacity of commercial banks. They should leverage digital tools and automation to improve operational efficiency and minimize service disruptions during uncertainties. Additionally, commercial banks should strongly engage in digital leadership practices to improve organizational resilience.

**Keywords:** *Digital leadership practices, Organisational resilience, Commercial banks, Value innovation focus, Agility, Change management, Operational Efficiency*

### Introduction

Organisational "resilience has become a critical strategic priority in today's volatile and uncertain business environment, especially in the banking sector. It refers to an organisation's capacity to anticipate, respond to, recover from, and adapt to disruptions while sustaining core operations and long-term performance (Duchek, 2020). For commercial banks in South-South Nigeria, resilience is particularly important due to economic instability, regulatory reforms, technological disruptions, fluctuating oil prices, and currency devaluation. Key dimensions of organisational resilience include agility, operational efficiency, and adaptive capacity (Burnard & Bhamra, 2011). Agility enables banks to respond quickly to regulatory and technological changes (Lengnick-Hall et al., 2011), operational efficiency ensures service continuity during crises (McManus et al., 2008), and adaptive capacity allows organisations to learn from disruptions and reposition strategically for improved outcomes (Teo et al., 2017).

Leadership significantly influences organisational resilience, particularly during crises where strategic decisions determine survival and stakeholder confidence (Lengnick-Hall et al., 2011). Contemporary discourse highlights digital leadership practices as a key driver of resilience. Digital leadership involves leveraging digital technologies, innovation, and data-informed decision-making to enhance transformation and performance (Sposato, 2025). It promotes digital fluency, openness to change, and value innovation, enabling banks to utilise technologies such as artificial intelligence and big data analytics for competitiveness (Bonnet et al., 2014; Bharadwaj et al., 2013). Effective change management through communication and training further strengthens adaptability (Teo et al., 2017;

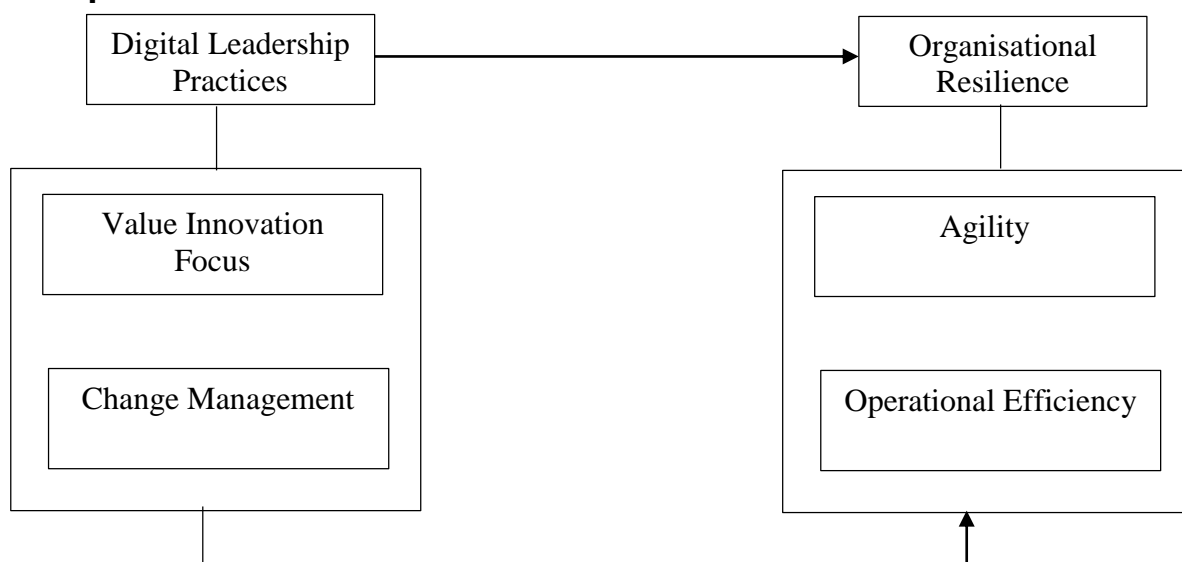
Sposato, 2025). Despite its relevance, limited empirical studies have examined this relationship within commercial banks in South-South Nigeria (Adebayo & Akintoye, 2021), creating a research gap this study seeks to address.

### Statement of Problem

The increasing volatility and technology-driven nature of today's business environment have exposed the poor level of organisational resilience in many firms. Numerous organizations exhibit low agility, limited innovation, and weak responsiveness, which restrict their capacity to scale operations, sustain efficiency, and deliver quality customer service. Challenges such as slow transaction processing, ineffective business continuity planning, inadequate cybersecurity investment, infrequent IT infrastructure upgrades, and delayed digital adoption further weaken competitiveness in the digital economy. A major contributor to these weaknesses is the absence of well-developed digital leadership practices. Many firms lack a digital-first mindset characterized by digital fluency, openness to change, and continuous engagement with emerging technologies. The absence of structured change management processes often results in employee resistance, poor communication, low engagement, and weak collaboration, thereby limiting innovation and reducing overall resilience.

Additionally, management's failure to promote data-informed decision-making significantly undermines organisational flexibility and proactive risk management. Poor data utilization leads to delayed feedback, weak strategic responses, and low-quality decisions, preventing firms from optimizing processes and enhancing customer experiences. Without real-time insights and adequate investment in digital tools and analytics, organizations struggle to improve operational efficiency and achieve sustainable growth. Consequently, the study emphasizes the role of digital leadership practices in strengthening organisational resilience by fostering agility, innovation, effective decision-making, and long-term sustainability in the digital era.

### Conceptual Framework



**Figure 1.1** Conceptual Framework on Digital Leadership Practices and Organisational Resilience. Source: Adapted from Westerman et al. (2014), Gandolfi and Stone (2017), Bughin et al. (2018), Umoh and Amah (2013), Nwosu and Sylva (2024), Nwiyii et al. (2022).

### **Aim and Objectives of the Study**

The aim of the study was to examine the relationship between digital leadership practices and organisational resilience of commercial banks in South-South of Nigeria. The specific objectives of the study were to:

1. examine the relationship between value innovation focus and agility of commercial banks in South-South of Nigeria
2. investigate the relationship between value innovation focus and Operational efficiency of commercial banks in South-South of Nigeria
3. explore the relationship between change management and agility of commercial banks in South-South of Nigeria
4. investigate the relationship between change management and Operational efficiency of commercial banks in South-South of Nigeria

### **Research Questions**

The following research questions guided the study

1. What is the relationship between value innovation focus and agility of commercial banks in South-South of Nigeria?
2. How does value innovation focus relate with operational efficiency of commercial banks in South-South of Nigeria?
3. How does change management relate with agility of commercial banks in South-South of Nigeria?
4. What is the relationship between change management and operational efficiency of commercial banks in South-South of Nigeria?

### **Research Hypotheses**

The following statements of null hypotheses were tested in this study.

**Ho<sub>1</sub>:** There is no significant relationship between value innovation focus and agility of commercial banks in South-South of Nigeria.

**Ho<sub>2</sub>:** There is no significant relationship between value innovation focus and operational efficiency of commercial banks in South-South of Nigeria

**Ho<sub>3</sub>:** There is no significant relationship between change management and agility of commercial banks in South-South of Nigeria.

**Ho<sub>4</sub>:** There is no significant relationship between change management and operational efficiency of commercial banks in South-South of Nigeria.

### **Review of Related Literature**

#### **Concept of Digital Leadership Practices**

Digital "leadership has increasingly become a critical issue in contemporary management discourse, particularly as organisations navigate rapid technological changes and digital transformation. Digital leadership practices, according to Mihardjo and Sasmoko (2019), represent the fusion of a leader's culture and capacity to effectively utilize digital technology to create value for the organization. Digital leadership practices as the management of human assistants and ICT use in achieving ICT-driven goals, while El Sawy et al. (2016) view digital leadership as the successful strategic digitization of a company within its business ecosystem. This distinction aligns with Northouse (2014), who differentiates leadership—concerned with setting direction and inspiring a shared vision—from management, which focuses on planning and operational efficiency. Despite these conceptual clarifications, many commercial banks in South-South Nigeria continue to struggle with aligning digital initiatives with strategic direction, raising concerns about whether digital leadership practices are adequately fostering organisational resilience.

Previous studies have emphasized that digital leadership extends beyond technical competence to include visionary and strategic capabilities. Larjovuori et al. (2016) define digital leadership as the

ability to craft a meaningful digitalization vision and implement strategies to actualize it. Oberer and Erkollar (2018) further characterize it as a rapid, collaborative, cross-hierarchical leadership style focused on innovation, while Klein (2020) highlights the importance of being astute and forward-thinking. In addition, Larjovuori et al. (2016) identify innovative thinking, strong networks, teamwork, committed participation, and vision as distinguishing characteristics of digital leadership practices. Although these attributes are well documented, there is limited empirical evidence on how such competencies translate into enhanced organisational resilience, particularly within the banking sector in South-South Nigeria, where institutions face regulatory pressures, cybersecurity threats, economic volatility, and technological disruptions.

In the digital era, Kane et al. (2019) argue that transformational vision, forward-looking perspective, digital literacy, and flexibility are essential competencies for effective leadership. The integration of digital technologies into virtually every corporate process has transformed business operations, competitive positioning, and service delivery (Valizada, 2022). Digital tools, databases, algorithms, and information technology systems are now central to processing and storing information capital, a vital organizational resource. For commercial banks, these technologies influence not only operational efficiency but also risk management, customer experience, and strategic adaptability. However, the extent to which leaders in commercial banks in South-South Nigeria possess and effectively deploy these digital leadership practices to strengthen organisational resilience remains unclear.

This gap between digital leadership practices and organisational resilience creates a significant problem for commercial banks operating in a volatile and technology-driven environment. While theoretical and global studies underscore the importance of digital leadership competencies, there is insufficient context-specific research examining their impact on organisational resilience in South-South Nigeria. Consequently, banks may invest heavily in digital technologies without achieving corresponding improvements in adaptability, crisis response, and long-term sustainability. This study therefore seeks to address this gap by examining the relationship between digital leadership practices and organisational resilience of commercial banks in South-South Nigeria, while retaining key concepts such as digital leadership, ICT use, transformational vision, digital literacy, flexibility, innovation, and strategic digitization as highlighted in existing literature" (Mihardjo and Sasmoko, 2019; El Sawy et al., 2016).

## **Dimensions of Digital Leadership Practices**

### **Value Innovation Focus**

Although "value innovation has been widely recognized as a strategic approach for creating uncontested market spaces and achieving superior performance (Kim & Mauborgne, 2025), its integration within digitally driven financial institutions remains insufficiently explored. Commercial banks in South-South Nigeria operate in an environment characterized by rapid technological disruption, regulatory pressures, cybersecurity threats, and intense competition. While value innovation emphasizes aligning utility, price, and cost to deliver superior customer value, many banks still compete within "red oceans" through incremental service improvements rather than transformative digital strategies. The growing demand for digital banking, fintech integration, and customer-centric solutions requires leadership that can strategically combine innovation with resilience-building capabilities. However, the extent to which digital leadership practices stimulate value innovation and strengthen organisational resilience in commercial banks remains unclear. This gap raises concerns about whether banks are adequately leveraging digital leadership to create sustainable competitive advantage and long-term stability.

Empirical evidence suggests that value innovation significantly enhances profitability, market share, customer loyalty, and sustainable growth (Hajar et al., 2022). These studies demonstrate that value innovation improves both tangible and intangible assets, particularly when supported by organizational alignment, strategic resource allocation, and customer-focused practices. In the context of commercial banking, digital transformation initiatives such as mobile banking platforms,

automated service systems, and data-driven decision-making can be viewed as mechanisms of value innovation. Nevertheless, despite increasing investments in digital technologies, many banks in South-South Nigeria continue to experience operational disruptions, cybersecurity vulnerabilities, fluctuating customer trust, and limited adaptive capacity. This suggests that digital investments alone may not guarantee organisational resilience unless guided by effective digital leadership practices that integrate innovation with strategic goals. Consequently, there is a need to examine how digital leadership practices influence organisational resilience through value-driven digital initiatives.

Furthermore, literature highlights conceptual ambiguities and measurement inconsistencies in assessing value innovation and its performance outcomes (Hajar et al., 2022). While prior studies emphasize mediating variables such as customer satisfaction, loyalty, and organizational learning, limited empirical attention has been given to resilience as a strategic outcome, particularly within the Nigerian banking sector. Organisational resilience defined as the ability to anticipate, adapt, and recover from disruptions—has become critical in today's volatile digital environment. Yet, the role of digital leadership in fostering a culture of innovation, strategic alignment, and adaptive capability in commercial banks in South-South Nigeria remains underexplored. Without clear empirical evidence, policymakers and bank executives may lack the strategic direction necessary to align digital leadership practices with resilience-building initiatives. Therefore, this study seeks to address this gap by examining the relationship between digital leadership practices and organisational resilience of commercial banks in South-South Nigeria, while drawing insights from value innovation theory and its multidimensional performance" implications.

### **Change Management**

The "digital transformation of commercial banks in South-South Nigeria has heightened the need for effective change management practices that align technological innovation with human and organisational dynamics. Change management involves structured processes that guide transitions in operations, culture, and strategy, especially in technology-driven environments. In the banking sector, the adoption of digital platforms, electronic payment systems, data analytics, and cybersecurity measures requires not only technical upgrades but also behavioural and cultural adjustments among employees. Al-Haddad and Kotnour (2015) stress the importance of leadership alignment, clear communication, stakeholder engagement, and cultural integration in driving successful change. However, many banks in the region still face implementation gaps, employee resistance, and slow adaptation to digital systems, which undermine organisational resilience and long-term sustainability.

While traditional models promote structured and top-down approaches to change, emerging perspectives view digital transformation as complex, iterative, and non-linear. Ford, Ford, and D'Amelio (2018) caution against rigid models that limit adaptability, while Hiatt (2006) emphasizes addressing the emotional and psychological aspects of change. Leadership is therefore central to articulating vision, motivating employees, and embedding cultural values that support transformation, as noted by Beer and Nohria (2020) and Kanter (2023). Although Kotter's model remains influential, the evolving banking environment requires a more integrative approach combining digital leadership, communication, and cultural sensitivity. Despite scholarly insights, there is limited empirical evidence on how digital leadership practices enhance organisational resilience in commercial banks in South-South Nigeria, highlighting the need for further" investigation.

### **Concept of Organisational Resilience**

Organisational "resilience, derived from the Latin *resilire* meaning "to bounce back," has evolved from its ecological roots into a multidisciplinary concept used in management and organisational studies. While ecological scholars such as Linnenluecke (2017) describe resilience as a system's capacity to absorb disturbances and maintain core functions, organisational scholars like Lengnick-

Hall et al. (2011) define it as a firm's ability to anticipate, prepare for, respond to, and adapt to change and disruption. Despite contributions from resilience engineering (McManus et al., 2008), psychology, and systems theory, there is no universally accepted definition (Linnenluecke, 2017). This lack of conceptual consensus creates challenges in measuring and applying resilience, particularly in highly regulated and uncertain sectors such as commercial banking.

In today's volatile environment marked by technological disruption, regulatory changes, and digital competition (Pisano & Teece, 2007), commercial banks in South-South Nigeria face increasing pressure to build absorptive, adaptive, and transformative capacities (Lengnick-Hall et al., 2011). However, many organisations focus more on risk anticipation than long-term adaptive growth. Although resilience maturity models emphasize cultivating a resilience-oriented culture (Pisano & Teece, 2007), empirical evidence on how digital leadership practices influence organisational resilience in the Nigerian banking sector remains limited. This gap highlights the need to examine how digital leadership enhances absorptive capacity, adaptive capability, and transformational response among commercial banks in South-South Nigeria.

## **Measures of Organisational Resilience**

### **Agility**

Agility "is widely recognized as a vital indicator of organisational resilience because it reflects a firm's ability to adapt effectively within volatile, uncertain, complex, and ambiguous (VUCA) environments. Agile organisations can swiftly respond to disruptions, technological shifts, regulatory changes, and evolving customer demands, thereby strengthening their long-term sustainability. According to Lengnick-Hall et al. (2011), firms that fail to react promptly to environmental uncertainties risk significant setbacks. In commercial banks in South-South Nigeria, rapid digital transformation, cybersecurity threats, and competitive pressures have heightened the need for agility. Scholars such as Pisano and Teece (2007) and Doz and Kosonen (2010) further argue that agility fosters dynamic capabilities, continuous learning, and strategic renewal, while Westerman et al. (2014) emphasize digital agility as central to successful digital transformation. However, empirical evidence remains limited regarding how digital leadership practices translate agility into sustained organisational resilience in this context.

Despite the strong theoretical link between agility and resilience, agility alone does not guarantee long-term stability. Eisenhardt and Martin (2000) contend that agility must be supported by strong structures, processes, and effective resource management to prevent inefficiency and strategic drift. Similarly, Lengnick-Hall et al. (2011) and McManus et al. (2008) highlight that resilience during crises requires coordination and proper resource alignment, not just flexibility. In the banking sector, where compliance and risk management are critical, excessive agility without strategic control may create instability. Therefore, digital leadership practices—through vision, governance, infrastructure development, and capability building—may provide the necessary balance between agility and structural stability. The key problem remains the limited understanding of how digital leadership influences organisational resilience among commercial banks in South-South Nigeria.

### **Operational Efficiency**

Operational "efficiency is widely acknowledged as a key driver of organizational performance, profitability, and sustainability. Essuman et al. (2020) describe it as the optimal utilization of resources, reduction of waste, and streamlining of processes, while Banker et al. (2020) highlight performance indicators such as cycle time, capacity utilization, and overall equipment effectiveness (OEE) as measures of efficiency. Kumar and Harms (2004) further argue that improved efficiency enhances profitability and long-term growth, especially in competitive industries. In resource-constrained environments like South-South Nigeria, Obiki-Osafiele and Efunniyi (2024) emphasize that operational efficiency is critical for organizational survival. Despite its importance, many commercial banks in South-South Nigeria continue to face operational bottlenecks, service delays,

high operational costs, and system downtimes, which weaken their resilience in a volatile and technology-driven financial environment.

Scholars identify technological integration and digital transformation as major enablers of operational efficiency. Lam et al. (2016) and Banker et al. (2020) note that enterprise systems and IT infrastructure enhance real-time monitoring, decision-making speed, and operational responsiveness. Sullivan et al. (2010), Bueno et al. (2024), Ross and Droge (2004), and Trojanowska et al. (2017) emphasize that process optimization, digitization, scheduling, and efficient resource management improve productivity, reduce redundancy, and strengthen competitiveness, while Eller et al. (2011) link efficiency gains to higher revenue. Essuman, Boso, and Annan (2020) also connect efficiency to agility and adaptability. However, despite these insights, limited empirical evidence exists on how digital leadership practices specifically drive operational efficiency to enhance organisational resilience in commercial banks in South-South Nigeria, particularly amid cyber risks, regulatory pressures, and market volatility.

### Theoretical Review

**Dynamic "Practices Theory (Teece et al., 1997):** The Dynamic Practices Theory, developed by Teece et al., (1997), focuses on a firm's ability to adapt to changing environments. This theory assumes that in dynamic markets, firms must sense opportunities and threats, seize them by mobilizing resources, and transform their practices to sustain competitive advantage. It integrates ideas from evolutionary economics, emphasizing that firms evolve through path-dependent processes and deliberate capability-building efforts. Managers can apply this theory by fostering Organisational agility, investing in innovation, and creating systems that allow quick reconfiguration of resources in response to market changes. For instance, dynamic practices are critical for firms in industries like technology or retail, where customer preferences and competitive landscapes shift rapidly. Leaders must act as change agents, ensuring that their organizations remain proactive and resilient through collaboration, resource orchestration, and strategic decision-making. The integration of dynamic capabilities—specifically sensing, seizing, and transforming—holds profound and direct managerial implications for commercial banks operating in the distinctive economic landscape of South-South Nigeria. The foundational practice of sensing compels bank managers to move beyond traditional financial analysis and develop robust, localized systems for scanning a volatile regional environment" (Pisano and Teece, 2007).

### Empirical Review

Okoro and Agbo (2022) "conducted a study to examine how digital leadership practices influence organisational resilience in commercial banks across the South-South region of Nigeria. The population comprised 420 managerial and supervisory staff from five commercial banks in Rivers and Akwa Ibom States. Using a cross-sectional survey design, the authors collected data through structured questionnaires and analysed responses with multiple regression and descriptive statistics. The results indicated a significant positive relationship between digital leadership practices—such as digital vision setting, digital technology integration, and innovation leadership—and organisational resilience ( $\beta = 0.62, p < 0.01$ ). The study found that commercial banks with proactive digital leadership reported higher capacity to withstand operational disruptions, adapt to market changes, and maintain service continuity during crises. The conclusion posited that digital leadership is a critical driver of resilience in contemporary banking, particularly within volatile economic environments like South-South Nigeria. The authors recommended that commercial banks should institutionalise digital leadership development programs and invest in digital strategy training for managers to reinforce resilience capabilities.

Eze and colleagues (2023) investigated the effects of digital leadership competencies on organisational resilience among commercial banks in the South-South geopolitical zone. The study engaged a population of 350 employees, including IT directors, branch managers, and resilience officers, sampled from seven banks in Bayelsa and Delta States. Data were gathered using a

validated questionnaire and analysed through Structural Equation Modelling (SEM). The results revealed that digital leadership competencies—especially digital decision-making, digital communication, and knowledge sharing—explained 51% of the variance in organisational resilience indicators like crisis response speed and recovery turnaround. The findings showed that banks with digitally competent leaders demonstrated superior resilience performance compared to those with traditional leadership orientations. The authors concluded that digital leadership competencies are pivotal to building resilient banking organisations capable of withstanding operational shocks. They recommended targeted leadership training in digital analytics, digital culture management, and collaborative platforms for bank executives and resilience units.

Uwajumogu (2021) explored the influence of digital leadership strategies on organisational resilience in commercial banks operating in Delta State and Edo State. The study drew its population from 280 frontline managers and digital transformation officers. Using a mixed-method approach, quantitative data were obtained through structured questionnaires while key informant interviews provided qualitative depth. Quantitative data were analysed using correlation and thematic analysis for interview data. The results demonstrated a moderate to strong positive correlation between digital leadership strategies—such as digital risk governance and digital change management—and organisational resilience ( $r = 0.58, p < 0.05$ ). Qualitative responses further illustrated that leaders who champion digital transformation create resilient cultures that minimise service disruptions during cyber incidents and economic downturns. The study's findings underscored the importance of adopting integrated digital leadership frameworks to strengthen banks' resilience. It concluded by recommending that commercial banks in the zone adopt holistic digital governance structures, enhance ICT leadership roles, and align digital strategies with resilience planning.

Nwachukwu and Essien (2024) examined how digital leadership culture affects organisational resilience in commercial banks in Cross River and Rivers States. The target population included 390 bank employees across different functional departments. Data collection was executed via structured questionnaires, and results were analysed through hierarchical regression analysis. The study found that a strong digital leadership culture—characterised by digital inclusivity, continuous digital learning, and a supportive digital mindset—was significantly associated with increased organisational resilience ( $\Delta R^2 = 0.47, p < 0.01$ ). Specifically, banks that fostered open digital communication and empowered employees in technology adaptation reported faster recovery during disruptions. The authors concluded that fostering a positive digital leadership culture is essential for enhancing banks' adaptive and recovery capabilities. They recommended that commercial banks establish continuous digital literacy programs and reward systems that reinforce innovative and resilient behaviours among staff.

Bamidele and Udom (2023) researched the role of digital leadership practices in shaping organisational resilience among commercial banks in the South-South zone, focusing on customer service continuity and operational resilience. The population included 315 bank staff and branch service managers. The study employed a quantitative survey method, and data were analysed using factor analysis and regression. Results indicated that digital leadership practices—especially digital customer engagement systems, agile digital workflows, and digital risk foresight—were positively associated with improved resilience outcomes ( $\beta = 0.55; p < 0.01$ ). Banks with leaders who prioritised digital engagement strategies recorded fewer service interruptions and stronger customer retention during stressful market periods. The findings led the authors to conclude that digital leadership not only enhances internal resilience but also strengthens external stakeholder trust. They recommended banks invest more in customer-centric digital platforms and train leaders to integrate digital tools into resilience planning and customer service" frameworks.

## Methodology

This "study adopted a cross-sectional research design to examine variables and relationships among commercial banks in South-South Nigeria. The cross-sectional approach enabled data to be collected at a single point in time, providing a snapshot of the phenomenon under investigation and allowing

for the identification of patterns, trends, and correlations within the defined population. The general population comprised all twenty-six (26) functional commercial banks operating in South-South Nigeria, all of which were licensed by the Central Bank of Nigeria at the time of the study. These banks operated across the six states in the region—Rivers, Bayelsa, Delta, Edo, Akwa-Ibom, and Cross-River. The focus of the study was on the regional and zonal offices of these banks. The actual population consisted of three hundred and twenty-three (323) regional and zonal managers, from which a sample size of one hundred and seventy-eight (178) respondents was determined using Taro Yamene's sampling technique alongside a purposive sampling method. Primary data were collected from the selected respondents using appropriate research instruments. Two major methods of data analysis were employed: descriptive and inferential statistics. Descriptive analysis involved univariate techniques, while inferential analysis covered both bivariate and multivariate analyses. The tools used for descriptive analysis included percentage rates, mean scores, and standard deviations to summarize and describe the characteristics of the data. For hypothesis testing, non-parametric statistical techniques were applied to make inferential decisions. Specifically, Spearman's Rank Order Correlation Coefficient was used to examine the relationships among the study variables, considering the nature of the data. This structured analytical procedure ensured systematic interpretation of findings and supported valid conclusions regarding the relationships among the variables" studied.

### Data Presentation and Analysis

**Table 1: Distribution "of Response Status**

<b>Response Status</b>	<b>Frequency (f)</b>	<b>Percentage (%)</b>
Total Distributed	179	100.0
Retrieved (Filled)	174	97.2
Not Retrieved	5	2.8
<b>Total Returned</b>	<b>179</b>	<b>100.0</b>

**Source:** Survey Data, 2026

The distribution of response status on table 1 indicates a very high level of questionnaire retrieval. Out of the 179 questionnaires distributed, 174 were successfully retrieved, representing 97.2 percent of the total. This high retrieval rate suggests effective follow-up procedures, strong respondent cooperation, and good accessibility to the target population. Only 5 questionnaires, accounting for 2.8 percent, were not retrieved. The low rate of non-retrieval implies minimal data loss, which strengthens the reliability and representativeness of the dataset. The total returned aligns with the total distributed, confirming that all administered questionnaires were properly accounted for. Overall, the response rate demonstrates robustness and supports the validity of the subsequent analysis.

### Demographic Data Analysis

**Table 2: Gender Distribution**

<b>Gender</b>	<b>Frequency (f)</b>	<b>Percentage (%)</b>
Male	100	57.5%
Female	74	42.5%
<b>Total</b>	<b>174</b>	<b>100%</b>

**Source:** Survey Study (2026)

The gender distribution on table 2 indicates that there are more males (57.5%) than females (42.5%) in the workforce. This suggests a possible gender imbalance, which may reflect industry-specific gender dynamics. Organizations may need to implement gender diversity initiatives to ensure equal representation and inclusion.

**Table 3: Position in the Organization**

Position	Frequency (f)	Percentage (%)
Manager	40	23.0
Top-Level Manager	34	19.5
Middle Manager	60	34.5
Lower Manager	40	23.0
<b>Total</b>	<b>174</b>	<b>100</b>

**Source:** Survey Study (2026)

In table 3, the highest proportion of employees (34.5%) are middle-level managers, indicating that most employees operate at the intermediary level between strategic and operational roles. Organizations must ensure strong leadership development programs to facilitate upward mobility and improve decision-making processes.

### Bivariate Data Analysis (Test of Hypotheses)

#### Hypothesis 1

**Ho<sub>1</sub>:** There is no significant relationship between value innovation focus and agility of commercial banks in South-South of Nigeria.

**Table 4: Value innovation focus and Agility**

			Correlations	
			Value innovation focus	Agility
Spearman's rho	Value innovation focus	Correlation Coefficient	1.000	.654**
		Sig. (2-tailed)	.	.000
		N	174	174
Agility	Agility	Correlation Coefficient	.654**	1.000
		Sig. (2-tailed)	.000	.
		N	174	174

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

**Source:** Survey Study (2026)

The correlation analysis in Table 4 reveals a strong positive relationship between value innovation focus and organizational agility. With a Spearman's rho coefficient of 0.654, the results indicate that organizations emphasizing digital transformation, technological integration, and innovation-driven decision-making are more likely to respond swiftly to market changes, adjust business models, and encourage continuous innovation. The p-value of 0.000 shows that this relationship is statistically significant at the 0.01 level, suggesting the findings are unlikely due to chance. Based on a sample size of 174, the evidence is considered robust and reliable. The findings are consistent with existing literature, which highlights value innovation as a key driver of organizational agility. Digitally oriented organizations tend to be more adaptable and responsive to evolving customer demands and technological disruptions. However, although the relationship is strong, correlation does not imply causation, and other factors may also influence agility. Therefore, organizations should sustain investments in digital transformation, leadership, and innovation-focused strategies.

#### Hypothesis 2

**Ho<sub>2</sub>:** There is no significant relationship between value innovation focus and Operational efficiency of commercial banks in South-South of Nigeria.

**Table 5: Value innovation focus and Operational efficiency**

Correlations			Value innovation focus	Operational efficiency
Spearman's rho	Value innovation focus	Correlation Coefficient	1.000	.659**
		Sig. (2-tailed)	.	.000
		N	174	174
	Operational efficiency	Correlation Coefficient	.659**	1.000
		Sig. (2-tailed)	.000	.
		N	174	174

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

**Source:** Survey Study (2026)

The correlation analysis in Table 5 examines the relationship between value innovation focus and operational efficiency. The Spearman's rho coefficient of 0.659 shows a strong positive relationship, indicating that organizations with a well-developed value innovation focus tend to achieve higher operational efficiency. This includes embracing digital transformation, using technology for decision-making, and promoting digital skills. The p-value of 0.000 demonstrates that the relationship is statistically significant at the 0.01 level, meaning it is unlikely to have occurred by chance. With a sample size of 174, the findings are considered reliable and robust. The results support existing research emphasizing the importance of digital adoption for sustaining business operations and resilience. Organizations that invest in digital tools, cybersecurity, and data-driven strategies are better positioned to manage disruptions and adapt to market changes. However, the strong correlation does not establish causation, as other factors such as leadership and organizational culture may also influence operational efficiency.

### Hypothesis 3

**Ho<sub>3</sub>:** There is no significant relationship between change management and agility of commercial banks in South-South of Nigeria

**Table 6: Change management and Agility**

Correlations			Change management	Agility
Spearman's rho	Change management	Correlation Coefficient	1.000	.807**
		Sig. (2-tailed)	.	.000
		N	174	174
	Agility	Correlation Coefficient	.807**	1.000
		Sig. (2-tailed)	.000	.
		N	174	174

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

**Source:** Survey Study (2026)

The results in Table 6 reveal a strong positive relationship between change management and organizational agility, with a Spearman's rho of 0.807 and a p-value of 0.000. This statistically significant finding indicates that organizations that effectively manage change are more likely to demonstrate high levels of agility. Change management—through the adoption of digital tools, continuous improvement practices, employee training, and adaptability—enables firms to respond quickly to market changes and technological disruptions. The strength of the correlation suggests

that agility largely depends on structured change management strategies. Organizations that embrace digital transformation, promote technological adaptation, and communicate change effectively are better equipped to remain competitive. Leadership also plays a key role by fostering learning and guiding employees through transitions. Although change management strongly drives agility, external factors such as regulations, customer expectations, and economic conditions may also influence adaptability. Future studies should examine how these external factors interact with internal change practices.

#### Hypothesis 4

**Ho<sub>5</sub>:** There is no significant relationship between change management and operational efficiency of commercial banks in South-South of Nigeria

**Table 7: Change management and Operational efficiency**

		Correlations		
			Change management	Operational efficiency
Spearman's rho	Change management	Correlation Coefficient	1.000	.794**
		Sig. (2-tailed)	.	.000
		N	174	174
	Operational efficiency	Correlation Coefficient	.794**	1.000
		Sig. (2-tailed)	.000	.
		N	174	174

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

**Source:** Survey Study (2026)

The results in Table 7 indicate a strong and statistically significant positive relationship between change management and operational efficiency, with a Spearman's rho of 0.794 and a p-value of 0.000. This suggests that organizations that effectively manage change are more likely to sustain smooth operations during transitions, disruptions, or digital transformation initiatives. Effective change management involves structured strategies such as adopting digital tools, strengthening leadership communication, training employees on emerging technologies, and promoting a culture of continuous improvement. These practices help minimize operational downtime, enhance cybersecurity, and support business continuity, thereby strengthening organizational resilience. The findings emphasize the vital role of leadership in guiding organizational change to maintain stability and efficiency. Organizations that embrace digital transformation, proactive decision-making, and employee adaptability are better positioned to withstand technological and market pressures. However, external factors such as regulations, economic conditions, and competition may also affect resilience, warranting further research on their interaction with internal change" strategies.

#### Discussion of Findings

##### **Positive and Significant Relationship exist between Value innovation focus and Agility:**

Empirical studies consistently demonstrate a positive and significant relationship between value innovation focus and organizational agility, showing that firms prioritizing superior customer value through innovative differentiation enhance their adaptive capacity. Research across ICT and non-ICT firms found that agility directly increases innovativeness, with knowledge sharing and helping behaviors acting as mediators, while customer orientation strengthens this effect. Studies in public sector organizations reveal that agility mediates the relationship between change readiness and value-driven innovation performance, though excessive formalization may weaken outcomes. Evidence from Tanzanian firms indicates that innovation adoption rooted in customer value improves agility and responsiveness. Strategic agility research in German electronics companies and

multinational corporations further links value creation to business model innovation and improved performance metrics. Dynamic capabilities theory also confirms that value-focused agility enhances firm survival in turbulent markets, reinforcing its strategic importance.

**Positive and significant relationship exist between Value innovation focus and Operational Efficiency:** Digital transformation strategies maintain greater operational stability during crises. Firms with integrated digital platforms, automated workflows, cloud systems, and remote technologies demonstrated stronger resilience, uninterrupted service delivery, and faster recovery from disruptions. Teece et al. (2016) similarly showed that embedding digital tools into operations improves agility, decision-making, and proactive responses to external shocks. Companies using real-time analytics, AI-driven systems, digital twins, and blockchain were better able to prevent disruptions and sustain efficiency. Brynjolfsson and McAfee (2014) further provided empirical evidence that automation, artificial intelligence, and cloud-based systems reduce downtime and increase productivity, particularly during turbulent periods such as the COVID-19 pandemic. Collectively, these studies support the argument that a strong value innovation focus combined with digitalization strengthens business continuity, enhances operational efficiency, mitigates risks, and ensures long-term organizational performance in dynamic and uncertain environments.

**Positive and Significant Relationship exist between Change Management and Agility:** Change management enhances organisational agility by enabling firms to respond effectively to market disruptions and technological change. Jabri (2017) found that organizations implementing structured change practices—through leadership engagement, employee training, and clear communication—demonstrate greater flexibility and improved decision-making. Firms that treat change as a continuous process and combine it with agile methodologies achieve better workflow efficiency, collaboration, and innovation adoption. Awareness, Desire, Knowledge, Ability, and Reinforcement—further shows that structured change frameworks reduce resistance and strengthen adaptability. Organizations applying ADKAR develop digital and strategic capabilities, leading to faster product development and improved customer responsiveness. Similarly, McKinsey & Company (2021) revealed that firms embedding change agility into corporate culture through adaptive leadership and cross-functional collaboration outperform competitors. Collectively, these studies confirm that proactive change management fosters flexibility, innovation, and sustained competitive advantage in dynamic business environments.

**Positive and Significant Relationship exist between Change Management and Operational efficiency:** Empirical research consistently demonstrates a positive and significant relationship between change management and operational efficiency. It was found that firms with mature change management capabilities reported significant efficiency gains ( $\beta=0.42$ ,  $p<0.01$ ). Burnes and Cooke (2013) also identified a strong correlation ( $r=0.55$ ,  $p<0.01$ ) between effective change management and process efficiency. Integrating change into daily operations reduces costs and improves responsiveness. Studies in the public sector confirm similar improvements in service delivery efficiency. Overall, proactive change management reduces downtime and inefficiencies, fostering adaptable, resilient, and competitive organizations, particularly in sectors such as banking in South-South Nigeria.

## Conclusion

In "conclusion, the findings of this study highlight the critical role of digital-first mindset, change management, and data informed decision capacity in enhancing agility, operational efficiency, and adaptive capacity among commercial banks in South-South Nigeria. The results emphasized that fostering a digital culture, leveraging real-time data analytics, and implementing structured change management frameworks significantly contribute to organisational resilience and sustainability.

Furthermore, the moderating role of organisational culture in the relationship between Digital leadership practices and resilience underscores the importance of aligning leadership strategies with corporate values and employee engagement. To remain competitive and responsive in an evolving financial landscape, commercial banks must continuously invest in digital transformation initiatives, cultivate adaptive practices, and integrate data-informed decision capacity processes into their strategic operations.

### Recommendation

Based on the findings, the study made the following recommendations:

- i. Commercial Banks should invest in digital tools and training that drive a value innovation focus to improve agility in responding to market shifts.
- ii. They should embed a value innovation focus in banking operations that will ensure Operational efficiency during disruptions like system failures or economic shocks.
- iii. Commercial Banks should promote a value innovation focus that will build the adaptive capacity of banks to adjust quickly to new technologies and customer expectations.
- iv. They should embrace a change management to strengthen agility in product delivery and service innovation.
- v. Commercial Banks should encourage change management that will sustain Operational efficiency by ensuring smooth transitions during digital" upgrades.

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