

ADMINISTRATIVE COMPETENCY COMPONENTS ADOPTION AND GROWTH OF COMMERCIAL BANKS IN RIVERS STATE**DR. CHUX-NYECHE, Gloria Chinyere**

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ABSTRACT

The study examined the relationship between administrative competency components adoption and growth of commercial banks in Rivers State. The objective of the study was to ascertain how dimensions of administrative competency such as analytical competency, interpersonal competency, and technical competency interact with measures of growth such as operational expansion, financial expansion, and service quality. The explanatory cross-sectional survey research design was adopted for the study. The population of the study consisted of 28 commercial banks operating in Rivers State in Port Harcourt. The census method was adopted. A total of 168 managerial respondents selected across the commercial banks were engaged. A total of 168 copies of the questionnaire were administered after establishing the reliability of the instrument using Cronbach Alpha and validation by the supervisor and two other experts in Office and Information Management. However, 125 copies representing 74% of the total copies administered. Mean and standard deviation were used for the univariate analysis, while the bivariate analysis was done using Pearson's Product Moment Correlation Coefficient. The multivariate analysis was done using Partial Correlation. The findings revealed that there is a significant positive relationship between administrative competency and the growth of commercial banks in Rivers State. It was also found that organizational resources significantly moderate the relationship between administrative competency components and growth of commercial banks in Rivers State. The study concluded that administrative competency components adoption enhances the growth of commercial banks in Rivers State. The study recommended amongst others that the management of commercial banks should invest in continuous learning and development programs to equip managers with the latest industry knowledge for organisational growth.

Key Words: *Administrative Competency, Analytical Competency*

Introduction

Growth has long been regarded as a central marker of organisational success and sustainability. It represents not only an increase in size or output but also an enhancement in capability, market reach, and performance efficiency. Within the banking industry, growth is an intricate concept that extends beyond financial outcomes to include institutional capacity, service quality, and stakeholder satisfaction. For commercial banks in Nigeria, and particularly those operating in Rivers State, growth has been shaped by economic reforms, digital transformation, and intense competition within the financial services sector (Gonzalez & Mehrotra, 2019; Akinyemi, 2021). Organisational growth, in this sense, reflects a bank's ability to improve its performance and expand its capacity to serve clients effectively while maintaining resilience in a volatile business environment (Eze, 2023;

Chukwu, 2021). It remains a crucial indicator of long-term competitiveness, operational strength, and institutional stability.

The growth of commercial banks can be assessed through several indicators that reflect the extent of their operational and strategic progress. One key dimension is operational expansion, which is typically characterized by the increase in branch networks, diversification of services, and growth in customer base (Mintzberg, 2009). In Rivers State, commercial banks have pursued aggressive branch expansion to reach both urban and semi-urban areas, particularly in Port Harcourt and Obio-Akpor, where economic activities are dense. However, this form of expansion has not been without challenges, including high infrastructural costs, regulatory barriers, and the emergence of fintech competitors providing online banking solutions (Tannenbaum, 2020; Chukwu, 2021). Despite these challenges, operational expansion continues to serve as a tangible indicator of growth, reflecting not only the bank's visibility but also its strategic intent to deepen financial inclusion and customer accessibility across the region.

Another important dimension of growth in commercial banks is financial expansion, which includes profitability, capital base, and market share (Gonzalez & Mehrotra, 2019; Akinyemi, 2021). Profitability represents the ability of a bank to generate sustainable earnings from its operations, reflecting both managerial efficiency and market adaptability. In Rivers State, banks face profitability pressures resulting from economic uncertainties, fluctuating oil revenues, and currency depreciation. The capital base, which denotes the financial strength of a bank, remains a vital measure of its resilience and capacity to absorb shocks. A well-capitalised bank is better positioned to undertake investment opportunities, comply with regulatory requirements, and sustain lending activities (Eze, 2023; Chukwu, 2021). Similarly, market share serves as an indicator of competitive positioning, reflecting the institution's ability to attract and retain customers. Collectively, these indicators determine how effectively commercial banks in Rivers State balance growth, stability, and competition.

In Rivers State, where economic volatility and market competition are pronounced, growth depends on the effectiveness of administrative structures and managerial capabilities. Administrative systems influence how banks formulate strategies, allocate resources, and manage both internal and external challenges (Akinyemi, 2021; Gonzalez & Mehrotra, 2019). Therefore, understanding the relationship between administrative competency and the growth of commercial banks becomes critical for explaining performance differences across institutions and identifying strategies for sustained development.

Administration can be described as the coordinated management of human, financial, and material resources aimed at achieving defined organisational objectives (Hislop et al., 2018; Nonaka & von Krogh, 2009). Administrative competency, in this regard, refers to the combination of analytical competency, knowledge, and technical competency abilities that enable administrators to make sound decisions and direct institutional processes effectively (Davenport & Prusak, 2020; Schein, 2017). In banking, administrators play strategic roles in policy formulation, compliance, financial planning, and performance monitoring. Their competencies directly influence how effectively an organisation responds to environmental challenges, implements reforms, and sustains innovation. Within the context of Rivers State, where banking institutions operate in a dynamic economic and regulatory environment, administrative competency has emerged as a vital determinant of organisational growth and competitiveness (Nonaka & von Krogh, 2009; Hislop et al., 2018).

A major component of administrative competency is analytical competency, which involves the ability to assess problems, interpret financial data, and apply critical thinking in decision-making (Grant, 2013; Ezenwa, 2023). Analytical competence allows administrators to diagnose organisational issues, identify opportunities, and evaluate risks in complex environments. Indicators of analytical competence include the ability to analyse problems logically, make data-driven decisions, and assess the financial implications of strategic choices. In Rivers State, where the performance of commercial banks is closely linked to the oil-dependent economy, analytical

competence enables managers to interpret market trends and respond proactively to external shocks. Administrators with strong analytical competency are therefore better positioned to ensure stability, optimize profitability, and promote strategic growth (Obasi, 2023).

The growth of commercial banks is also influenced by the nature and utilisation of organisational resources. These resources include financial, technological, informational, and human assets, each of which contributes to strategic performance (Eze, 2023; Okeke, 2022). Financial resources determine the bank's ability to fund operations and pursue investment opportunities, while information technology resources support digital transformation and innovation.

Empirical evidence provides considerable support for the link between administrative competency and organisational growth. Katz (2010) and Mintzberg (2009) highlighted the significance of managerial technical, human, and conceptual in sustaining organisational performance. Nonaka and von Krogh (2009) and Garvin et al. (2008) demonstrated that knowledge-driven administration enhances adaptability and institutional learning. Studies by Gonzalez and Mehrotra (2019), Davenport and Prusak (2020), and Akinyemi (2021) established that administrative competence fosters innovation and market growth in financial institutions. Similarly, research conducted by Eze (2023), Chukwu (2021), and Obasi (2023) in Nigeria revealed that managerial expertise and leadership technical competency influence profitability, customer retention, and service quality in commercial banks. However, there remains limited empirical focus on the specific dynamics of administrative competency components adoption and its impact on the growth of commercial banks in Rivers State, a region with distinctive industrial and socio-economic characteristics. This study therefore sought to fill that gap by examining how analytical, interpersonal, and technical competencies among bank administrators contribute to operational, financial, and service growth within commercial banks in Rivers State.

1.2 Problem Statement

The growth trajectory of commercial banks in Rivers State has in recent years exhibited clear signs of sluggishness, stagnation, and even regression despite the increasing number of financial institutions operating within the region. Evidence of this backwardness can be seen across several dimensions of growth; operational, financial, and service-based. In terms of operational expansion, most banks have slowed down their branch development efforts, with some closing outlets due to high infrastructural costs, regulatory challenges, and declining foot traffic resulting from the rise of fintech alternatives. The expected expansion into semi-urban and rural communities has equally been limited, thereby constraining financial inclusion and access to banking services (Ejikeme et al., 2023; Onunwor, 2025). Financially, many commercial banks in Rivers State struggle with inconsistent profit margins, weak capital adequacy, and shrinking market shares, largely as a result of inefficiencies in cost control, poor investment decisions, and economic instability (Adegbite & Alabi, 2022; Eze, 2023).

One major explanation for this unsatisfactory performance lies in the dearth of administrative competencies among bank managers and administrators. Many banking institutions in Rivers State face a shortage of skilled administrators capable of navigating the complex dynamics of modern financial management. A notable deficiency exists in analytical competency components adoption, as several administrators lack the capacity to conduct effective financial analysis, interpret economic trends, and make data-driven decisions (Adegbite & Alabi, 2022; Eze, 2023). This often leads to misallocation of resources and poorly informed strategies that fail to respond to environmental changes. Similarly, weaknesses in technical competency, particularly in the use of advanced banking software, cybersecurity tools, and digital transaction platforms—have prevented many banks from achieving efficiency and innovation in service delivery (Eze, 2023). As a result, administrative inefficiency continues to jeopardize organisational adaptability, employee productivity, and customer satisfaction, which are all essential ingredients for sustained growth.

While previous studies have highlighted the relevance of administrative competency to organisational success, most have approached the subject from a general or national perspective without focusing specifically on the commercial banking context of Rivers State. For instance, studies by Ejikeme et al. (2023) and Onunwor (2025) discussed administrative effectiveness and organisational sustainability but did not dissect how specific dimensions of administrative competency; analytical and technical; affect growth indicators such as operational expansion, financial strength, and service quality within regional banking systems in Rivers State. Similarly, Adegbite and Alabi (2022); Eze (2023) examined managerial analytical competency and organisational performance but did not contextualise their analyses within the peculiar economic and infrastructural realities of Rivers State's banking environment. Moreover, the few empirical works that exist have not fully explored how the interaction among these competencies influences strategic outcomes such as innovation, customer satisfaction, and market competitiveness (Osama et al., 2015; Torres & Pedraza, 2023; Fabian et al., 2022). This gap in literature underscores the need for the present study, which examined how administrative competency components adoption interacts with the growth of commercial banks in Rivers State, thereby providing an evidence-based understanding of how competency enhancement can drive sustainable banking development. The conceptual framework is displayed in figure 1.1 below:

Fig 1:1 Conceptual Framework

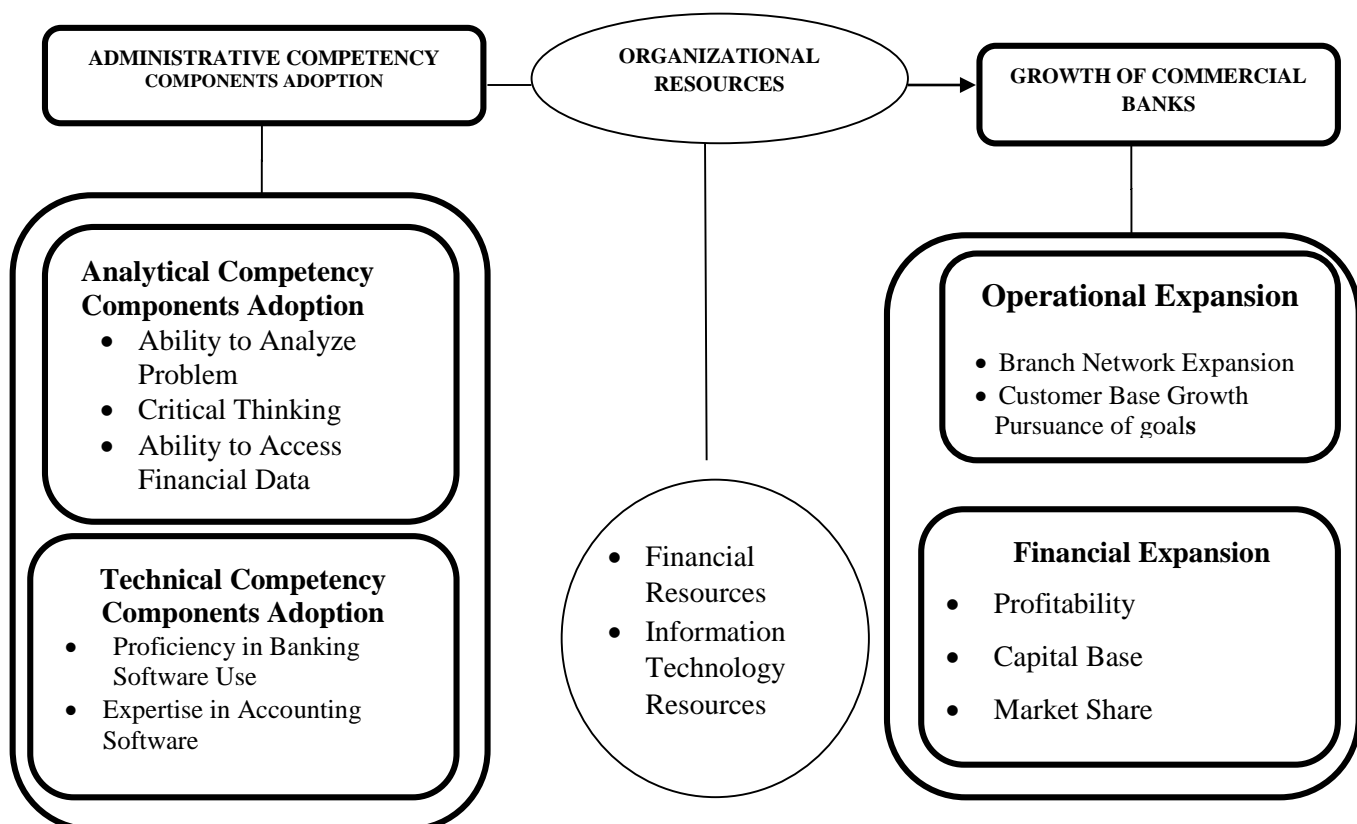


Fig. 1.1: Conceptual Framework

Source: Gonzalez and Mehrotra (2019); Akinyemi (2021); Tangus and Omar (2017); Researcher's Conceptualization (2025).

1.4 Aim and Objectives of the Study

The study aimed to determine the relationship between administrative competency components adoption and growth of Commercial Banks in Rivers State. Specifically, the study sought to:

1. ascertain the relationship between analytical competency components adoption and operational expansion of Commercial Banks in Rivers State.
2. establish the relationship between analytical competency components adoption and financial expansion of Commercial Banks in Rivers State.
3. ascertain the relationship between technical competency components adoption and operational expansion of Commercial Banks in Rivers State.
4. establish the relationship between technical competency components adoption and financial expansion of Commercial Banks in Rivers.
5. determine the moderating effect of organizational resources on the relationship between administrative competency components adoption and growth of Commercial Banks in Rivers State.

Research Questions

Based on the objectives of the study, the following research questions guided the study:

1. What is the relationship between analytical competency components adoption and operational expansion of Commercial Banks in Rivers State?
2. What is the relationship between analytical competency components adoption and financial expansion of Commercial Banks in Rivers State?
3. What is the relationship between technical competency components adoption and operational expansion of Commercial Banks in Rivers State?
4. What is the relationship between technical competency adoption and financial expansion of Commercial Banks in Rivers State?
5. What is the moderating effect of organizational resources on the relationship between administrative competency components adoption and growth of Commercial Banks in Rivers State?

Research Hypotheses

Based on the research questions, the following hypotheses were formulated and tested at 0.05 level of significance.

- Ho₁: There is no significant relationship between analytical competency components adoption and operational expansion of Commercial Banks in Rivers State.
- Ho₂: There is no significant relationship between analytical competency components adoption and financial expansion of Commercial Banks in Rivers State.
- Ho₃: There is no significant relationship between technical competency components adoption and operational expansion of Commercial Banks in Rivers State.
- Ho₄: There is no significant relationship between technical competency components adoption and financial expansion of Commercial Banks in Rivers.
- Ho₅: Organizational resources do not significantly moderate the relationship between administrative competency components adoption and growth of Commercial Banks in Rivers State.

Method

Research Design

The Cross-Sectional Survey research design was adopted. This implies that the study focused on surveying the opinions of managers across Commercial Banks in Rivers State. This involved administering a questionnaire once to the respondents and using primary data collected from the

process to correlate the interaction between administrative competency and growth of Commercial Banks in Rivers State.

Research Population

The population of the study consisted of twenty-eight (28) Commercial Banks operating in Rivers State, Nigeria.

Sample/Sampling Techniques

The study adopted the census method, which involved covering the entire twenty-eight (28) Commercial Banks operating in Rivers State. In terms of respondents six (6) managers were engaged at their Rivers State Head Office. They included: Branch Managers, Operations Managers, Human Resource Managers, Customer Service Managers, IT or Systems Managers, and Marketing Managers. By engaging six (6) managers from the Rivers State head office of the twenty-eight (28) Commercial Banks, the study made use of a total of One Hundred and Sixty-Eight (168) respondents.

Instrumentation and Measurement

A structured questionnaire was used as the main instrument for the collection of primary data. The instrument was titled "Administrative Competency Components Adoption and Growth Index (ACCAGI). The design of the questionnaire was a four (4) point rating scale format with the following response options: Strongly Agree (4), Agree (3), Disagree (2), and Strongly Disagree (1).

Validity/ Reliability of the Instrument

Face and content validity was established by submitting copies of the questionnaire experts in measurement and evaluation. Their comments and adjustments were used to validate the version of the questionnaire that was administered. While the reliability was ascertained using the Cronbach Alpha method to establish a reliability index of 0.72

Administration of the Instrument

A total of 168 copies of the questionnaire were administered with the help of five independent research assistants. However, a total of 125 copies of the questionnaire representing 74% were retrieved within the time frame of two weeks.

Method of Data Analysis

Mean and Standard Deviation were used for the univariate analysis, while the bivariate analysis was done using Pearson's Product Moment Correlation Coefficient at 0.05 level of significance. The process of analysis was aided by the use of SPSS Version 26.0. Thus, if our statistical analysis shows that the significance level is below the cut-off value we have set (which is 0.05), we reject the null hypothesis and accept the alternate hypothesis. Alternatively, if the significance level is above the cut-off value, the null hypothesis was accepted.

1.1 Univariate Analysis:

The responses from the various research questions are summarized in the SPSS tables shown below:

Table 1.1: Descriptive Statistics of Analytical Competency Components Adoption

	N	Minimum	Maximum	Mean	Std. Deviation
AC 1	125	1.00	4.00	3.128	0.421
AC 2	125	1.00	4.00	2.904	0.32
AC 3	125	1.00	4.00	3.152	0.432
AC 4	125	1.00	4.00	3.048	0.451
AC 5	125	1.00	4.00	3.112	0.481
Valid N (likewise)	125				

Source: Survey Data, 2026.

Table 1.1 above reveals grand mean score of 3.048. This implies that the respondents agreed that their administrative heads demonstrate reasonable level of analytical competency, characterized by ability to analyze problems, critical thinking, and ability to access financial data in a secure manner.

Table 1.2: Descriptive Statistics of Interpersonal Competency Components Adoption

	N	Minimum	Maximum	Mean	Std. Deviation
IC 1	125	1.00	4.00	3.464	0.574
IC 2	125	1.00	4.00	3.272	0.487
IC 3	125	1.00	4.00	3.192	0.450
IC 4	125	1.00	4.00	3.336	0.588
IC 5	125	1.00	4.00	3.432	0.634
Valid N (likewise)	125			3.339	

Source: Survey Data, 2026.

Table 1.2 above reveals mean scores of 3 points across all the response items. With a grand mean of 3.339, the result revealed that the respondents agreed that their administrative staff demonstrate interpersonal competency components adoption in the way they relate with customers with sense of courtesy and clarity of communication which helps to improve customer experience in the banking system.

Table 1.3: Descriptive Statistics of Technical Competency Components Adoption

	N	Minimum	Maximum	Mean	Std. Deviation
TC 1	125	1.00	4.00	3.136	0.425
TC 2	125	1.00	4.00	3.4	0.545
TC 3	125	1.00	4.00	3.112	0.414
TC 4	125	1.00	4.00	3.264	0.554
TC 5	125	1.00	4.00	3.072	0.462
Valid N (likewise)	125				

Source: Survey Data, 2026.

Table 1.3 above reveals grand mean score of 3.228. This implies that the respondents agreed that most of the bank workers are technically competent particularly in the use of computer resources in providing banking services. With their technical analytical competency components adoption, most of the bank staff are seasoned to carry out their duties.

Table 1.4: Descriptive Statistics of Operational Expansion

	N	Minimum	Maximum	Mean	Std. Deviation
OE 1	125	1.00	4.00	3.312	0.505
OE 2	125	1.00	4.00	3.352	0.523
OE 3	125	1.00	4.00	3.2	0.454
OE 4	125	1.00	4.00	3.24	0.542
OE 5	125	1.00	4.00	3.136	0.493
Valid N (likewise)	125		Mean Set =	3.248	

Source: Survey Data, 2026.

Table 1.4 above reveals mean scores of 3 points across all the response items with a mean set of 3.248. This implies that the respondents were of the view that their banks have expanded their operations successfully, especially in terms of branch network expansion and customer base growth.

Table 1.5: Descriptive Statistics of Financial Expansion

	N	Minimum	Maximum	Mean	Std. Deviation
FE 1	125	1.00	4.00	3.248	0.476
FE 2	125	1.00	4.00	3.304	0.501
FE 3	125	1.00	4.00	3.296	0.498
FE 4	125	1.00	4.00	3.28	0.561
FE 5	125	1.00	4.00	3.272	0.558
Valid N (likewise)	125		Mean Set =	3.28	

Source: Survey Data, 2026

Table 1.5 above reveals mean scores of 3 points across all the response items with a mean set of 3.28. This implies that the respondents affirmed that their bank has expanded financially in recent times. The results indicate that the respondents agreed that the banks have recorded financial expansion in terms of profitability, capital base, and market share.

Table 1.6 Descriptive Statistics of Organizational Resources

	N	Minimum	Maximum	Mean	Std. Deviation
OR 1	125	1.00	4.00	3.312	0.505
OR 2	125	1.00	4.00	3.352	0.523
OR 3	125	1.00	4.00	3.2	0.454
OR 4	125	1.00	4.00	3.24	0.542
OR 5	125	1.00	4.00	3.136	0.493
Valid N (Listwise)	125		Mean Set =	3.248	

Source: Survey Data, 2026.

Table 1.6 above reveals mean scores of 3 points and above all the response items with a mean set of 3.248. This implies that the respondents affirmed that their bank has sufficient financial resources and technological resources to support its operations and growth. The respondents agreed that their bank has reasonable level of organizational resources such as financial and information technology resources.

2:1 Bivariate Analysis

Analytical Competency and Growth

H₀₁: There is no significant relationship between analytical competency and operational expansion of commercial banks in Rivers State.

Table 2:1: Correlation between Analytical Competency and Operational Expansion

			Analytical competency components adoption	Expansion
Pearson	Analytical Competency components adoption	Correlation Coefficient	1.000	.607**
		Sig. (2-tailed)	.	.000
		N	125	125
	Operational Expansion	Correlation Coefficient	.607**	1.000
		Sig. (2-tailed)	.000	.
		N	125	125

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

Source: Survey Data, 2026.

Table 2:1 above shows r value of 0.607 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating analytical competency components adoption and

operational expansion. Since the significance value is less than the alpha level of 0.05, the null hypothesis (H_{01}) which states that there is no significant relationship between analytical competency and operational expansion of commercial banks in Rivers State was rejected and the alternate hypothesis (H_{a1}) was accepted. This implies that there is a strong positive relationship between analytical competency components adoption and expansion of commercial banks in Rivers State.

H_{02} : There is no significant relationship between analytical competency components adoption and financial expansion of commercial banks in Rivers State.

Table 2:2: Correlations between Analytical Competency components adoption and Financial Expansion

			Analytical Competency Components Adoption	Financial Expansion
Pearson's Correlation	Analytical Competency Components Adoption	Correlation Coefficient	1.000	.717**
		Sig. (2-tailed)	.	.000
		N	125	125
	Financial Expansion	Correlation Coefficient	.717**	1.000
		Sig. (2-tailed)	.000	.
		N	125	125

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

Source: Survey Data, 2026.

Table **2:2** above shows r value of 0.717 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating analytical competency and financial expansion. Since the significance value is less than the alpha level of 0.05, the null hypothesis (H_{02}) which states that there is no significant relationship between analytical competency and financial expansion of commercial banks in Rivers State was rejected and the alternate hypothesis (H_{a2}) was accepted. This implies that there is a strong positive relationship between analytical competency and financial expansion of commercial banks in Rivers State.

Table 2:3: Correlation between Technical Competency Components Adoption and Operational Expansion

			Technical Competency Components Adoption	Operational Expansion
Pearson's Correlation	Technical Competency Components Adoption	Correlation Coefficient	1.000	.611**
		Sig. (2-tailed)	.	.000
		N	125	125
	Operational Expansion	Correlation Coefficient	.611**	1.000
		Sig. (2-tailed)	.000	.
		N	125	125

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

Source: Survey Data, 2026.

Table **2:3** above reveals an r value of 0.611 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating interpersonal competency components

adoption and operational expansion. Since the significance value 0.00 is less than the alpha level of 0.05, the null hypothesis (H_{03}) which states that there is no significant relationship between interpersonal competency components adoption and operational expansion of commercial banks in Rivers State was rejected and the alternate hypothesis (H_{a3}) was accepted. This implies that there is a strong positive relationship between Technical Competency Components adoption and operational expansion of commercial banks in Rivers State.

H_{03} : There is no significant relationship between technical competency components adoption and financial expansion of commercial banks in Rivers.

Table 2:4: Correlation between Technical Competency Components Adoption and Financial Expansion

			Technical Competency Components Adoption	Financial Expansion
Pearson's Correlation	Technical Competency Components Adoption	Correlation Coefficient	1.000	.888**
		Sig. (2-tailed)	.	.000
	Financial Expansion	N	125	125
		Correlation Coefficient	.888**	1.000
	Sig. (2-tailed)	.000	.	
	N	125	125	

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

Source: Survey Data, 2026.

Table 2:4 above reveals r value of 0.888 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating technical competency Components Adoption and financial expansion. Since the significance value 0.00 is less than the alpha level of 0.05, the null hypothesis (H_{03}) which states that there is no significant relationship between technical competency Components Adoption and financial expansion of commercial banks in Rivers was rejected and the alternate hypothesis (H_{a8}) was accepted. This implies that there is a very strong positive relationship between technical competency and financial expansion of commercial banks in Rivers.

H_{04} : There is no significant relationship between technical competency components adoption and service quality of commercial banks in Rivers State.

Table 2:5: Correlation between Technical Competency Components Adoption and Service Quality

			Technical Competency Components Adoption	Service Quality
Pearson's Correlation	Technical Competency Components Adoption	Correlation Coefficient	1.000	.466**
		Sig. (2-tailed)	.	.000
	Service Quality	N	125	125
		Correlation Coefficient	.466**	1.000
	Sig. (2-tailed)	.000	.	
	N	125	125	

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

Source: Survey Data, 2026.

Table 2:5 above reveals r value of 0.466 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating to technical competency components adoption and service quality. Since the significance value 0.00 is less than the alpha level of 0.05, the null hypothesis (H_{04}) which states that there is no significant relationship between technical competency and service quality of commercial banks in Rivers State was rejected and the alternative hypothesis (H_{a9}) was accepted. This implies that there is a moderate positive relationship between technical competency components adoption and service quality of commercial banks in Rivers State.

3.1 Multivariate Analysis

Organizational Resources as a Moderator between Administrative Competency components adoption and Growth

H_{05} : Organizational resources do not significantly moderate the relationship between administrative competency components adoption and growth of commercial banks in Rivers State.

Table 3.1: Partial Correlation of Organizational Resources as a moderator of Administrative competency components adoption and Growth

Control Variables		Management Competency Components Adoption	Growth	Organizational Resources	
Organizational Resources	Administrative competency components adoption	Correlation	1.000	0.608**	0.575**
		Significance (2-tailed)	.000	.000	.000
		Df	0	123	123
	Growth	Correlation	0.608**	1.000	0.575**
		Significance (2-tailed)	.000	.000	.000
		Df	123	0	123
	Organizational Resources	Correlation	0.575**	0.608**	1.000
		Significance (2-tailed)	.000	.000	.000
		Df	123	123	0
	Management Competency	Correlation	0.608**	1.000	
		Significance (2-tailed)	.000	.000	.000
		Df	123	0	123

** . a. Cells contain zero-order correlations.

Source: Survey Data, 2026.

Table 3.1 above shows r value of 0.608 at a significant level of 0.00 which indicates a strong relationship between administrative competency and growth without the moderating influence of organizational resources. With the introduction of the moderating variable (organizational resources), the correlation value reduced to 0.575 at 0.005 level. This indicates that organization resources only moderate the relationship between administrative competency components adoption and growth of commercial banks in Rivers State to a moderate level.

4.1 Findings

Based on the analyses the study found that:

1. There is a strong positive relationship between analytical competency components adoption and operational expansion of commercial banks in Rivers State.
2. There is a strong positive relationship between analytical competency components adoption and financial expansion of commercial banks in Rivers State.
3. There is a strong positive relationship between technical competency components adoption and operational expansion of commercial banks in Rivers State.
4. There is a very strong positive relationship between technical competency components adoption and financial expansion of commercial banks in Rivers.
5. There is a moderating effect of organizational resources on the relationship between administrative competency components adoption and growth of commercial banks in Rivers State.

Table 4 Summary of Findings

Hypotheses Statement	r value	Sig.	Decision
Ho₁: There is a strong positive relationship between analytical competency components adoption and operational expansion of commercial banks in Rivers State.	. 0.607**	P=0.00<0.05	Rejected
Ho₂: There is a strong positive relationship between analytical competency components adoption and financial expansion of commercial banks in Rivers State.	. 0.717*	P=0.00<0.05	Rejected
Ho₃: There is a strong positive relationship between technical competency components adoption and operational expansion of commercial banks in Rivers State.	0.611**	P=0.00<0.05	Rejected
Ho₄: There is a very strong positive relationship between technical competency components adoption and financial expansion of commercial banks in Rivers.	. 0.888**	P=0.00<0.05	Rejected
Ho₅: There is a moderate positive relationship between technical competency components adoption and service quality of commercial banks in Rivers State.	0.466**	P=0.00<0.05	Rejected
Ho₆: There is a moderating effect of organizational resources on the relationship between administrative competency components adoption and growth of commercial banks in Rivers State.	.0.575**	P=0.00<0.05	Rejected

Source: Desk Research Summarization, 2026.

Discussion of Findings

The findings of the study are discussed under the following headings:

Analytical Competency and Growth

The test of hypotheses one to three revealed that there is a strong positive relationship between analytical competency components adoption and operational expansion of commercial banks in Rivers State; there is a strong positive relationship between analytical competency components adoption and financial expansion of commercial banks in Rivers State; and there is a moderate positive relationship between analytical competency components adoption and service quality of commercial banks in Rivers State respectively. Administrative analytical competency components adoption plays a critical role in the successful growth of commercial banks. Effective administration encompasses strategic planning, decision-making, leadership, and the ability to adapt to changing market conditions. These analytical competencies are essential for identifying and capitalizing on growth opportunities, such as entering new markets, launching new products, and acquiring other financial institutions. These findings are in consonance with the findings of Nyasha and Odhiambo (2022), that strategic planning analytical competency components adoption enables managers to set clear expansion goals and develop detailed plans to achieve them, which is crucial for sustainable growth. Research shows that banks with highly skilled administrative teams are better positioned to navigate the complexities of expansion and achieve long-term success.

In another way, strong leadership analytical competency components adoption are vital for motivating and aligning the workforce with the bank's expansion objectives. Leaders who can effectively communicate the vision and strategy for growth can inspire employees to work towards common goals. This alignment is particularly important during periods of rapid expansion, which can be challenging and stressful for staff. Effective leaders also foster a positive organizational culture that supports innovation and adaptability, key factors in successful expansion. Studies have found that banks with leaders who excel in these areas are more likely to succeed in their expansion efforts (Muriuki, 2021).

A study conducted by Adedeji and Oluwafemi (2023) revealed that the ability to adapt to changing market conditions and regulatory environments is a crucial management skill for banks' growth in Lagos State. Commercial banks operate in a highly regulated industry, and expansion often involves navigating different regulatory frameworks. Managers with strong adaptive analytical competency can ensure compliance while pursuing growth opportunities, thereby mitigating risks associated with expansion. Moreover, adaptability allows banks to respond to competitive pressures and changing customer needs, ensuring that their growth strategies remain relevant and effective. Recent research highlights that adaptive management practices are strongly correlated with successful expansion outcomes in the banking sector (Akanbi & Oyewole, 2020).

Knowledge and Growth

The test of hypotheses four to six revealed that there is a significant positive relationship between interpersonal competency components adoption and measures of commercial banks' growth such as operational expansion, financial expansion, and service quality. This is noted on the fact that managers with comprehensive knowledge in these areas can make informed decisions about workforce planning, ensuring that the bank has the right number of employees with the necessary analytical competency components adoption to meet its strategic objectives. For instance, knowledge of workload analysis and labor market conditions enables managers to forecast staffing needs accurately, avoiding overstaffing or understaffing issues. This balance is crucial for maintaining operational efficiency and controlling labor costs (Adeoye & Elegbede, 2022).

A study conducted by Johnson and Nwachukwu (2021) found that people management skills enhance organizational success of manufacturing firms. Managers who are well-versed in HR practices can implement strategies that attract top talent and foster a supportive work environment, which is essential for maintaining a productive and motivated workforce. Additionally, managers

who are socially intelligent are adept at identifying and developing internal talent, ensuring that employees have opportunities for growth and advancement within the bank. This approach not only enhances employee satisfaction and retention but also reduces the need for external hiring, which can be costly and time-consuming.

Similarly, Akanbi and Oyewole (2020) found that strategic management knowledge enables managers to align the size and composition of the workforce with the bank's long-term goals. By understanding the relationship between workforce size and organizational performance, managers can optimize staffing levels to support expansion, innovation, and competitive positioning. For example, during periods of growth, managers might increase workforce size to handle higher transaction volumes and customer demands. Conversely, during economic downturns, they might implement strategic downsizing or redeployment of staff to maintain financial stability. Recent studies indicate that commercial banks with management teams that possess strong strategic management knowledge are better positioned to adjust their workforce size in response to changing market conditions and organizational needs.

Technical Competency Components Adoption and Growth

The test of hypotheses seven to nine revealed that there is a significant positive relationship between technical competency and the growth of commercial banks in Rivers State in terms of operational expansion, financial expansion, and service quality. Management behavior significantly influences the hierarchical structure of commercial banks, affecting both organizational dynamics and employee performance. Supportively, Hislop et al.(2018) revealed that effective management behavior, characterized by clear communication, decisive leadership, and empathetic engagement, can streamline hierarchical processes and promote efficiency. Managers who demonstrate transparent and consistent communication foster a culture of trust and clarity within the hierarchy, reducing misunderstandings and enhancing operational coherence. This is particularly crucial in commercial banks, where the complexity of operations requires precise coordination across various levels of the organizational structure.

Management behavior that emphasizes empowerment and participative leadership can flatten traditional hierarchical structures, promoting a more collaborative and inclusive work environment. By involving employees in decision-making processes and encouraging input from all levels, managers can reduce the rigidity of the hierarchy, leading to greater innovation and responsiveness to market changes (Tannenbaum, 2020). This approach not only improves employee morale and job satisfaction but also enhances the bank's ability to adapt to evolving financial landscapes. Research indicates that banks with more participative management styles tend to have more agile and adaptive organizational structures, which are better suited to navigate the dynamic banking sector.

In addition, it is good to note that the impact of management behavior on hierarchy also depends on the alignment between leadership styles and organizational goals. For instance, in highly regulated environments like commercial banks, a balance between authoritative and participative management is necessary to ensure compliance and operational stability while fostering innovation and employee engagement. Managers who can adeptly navigate this balance tend to maintain a hierarchical structure that supports both regulatory adherence and organizational flexibility. Recent studies, in the view of Akanbi and Oyewole (2020), found that the most effective commercial banks are those where management behavior is strategically aligned with the hierarchical needs of the organization, ensuring both stability and adaptability.

Organizational Resources as a Moderator in the Relationship between Administrative competency Components Adoption and Growth of commercial banks in Rivers State

The test of hypothesis ten revealed that there is a moderating effect of organizational resources on the relationship between administrative competency components adoption and growth of

commercial banks in Rivers State. This is because the growth of commercial banks in Rivers State, Nigeria, hinges significantly on the administrative competency components adoption that drives strategic initiatives and operational efficiencies. However, the relationship between administrative competency and bank growth is not straightforward and is moderated by various organizational resources. Financial resources, information technology (IT) resources, human capital, and organizational capabilities serve as critical moderators that can enhance or constrain the effectiveness of management competencies in driving bank growth. This discussion examines how these organizational resources moderate the relationship between administrative competency components adoption and the growth of commercial banks in Rivers State, drawing on seven Nigerian academic sources.

Financial resources are fundamental to a bank's ability to implement strategic initiatives and support management decisions. Adewuyi and Fapohunda (2022) found that adequate financial resources enable banks to invest in new technologies, expand their branch networks, and enhance service delivery. When management possesses strong competencies in strategic planning and financial management, the availability of substantial financial resources amplifies their ability to pursue growth opportunities. Conversely, limited financial resources can hinder even the most competent managers from executing growth strategies effectively, as they may lack the necessary funds to support expansion and innovation (Nwankwo, 2023). Thus, financial resources act as a critical moderator, either enhancing or limiting the impact of administrative competency on bank growth. Information technology (IT) resources significantly influence the efficiency and innovation capacity of commercial banks. Adebayo (2021) emphasizes that IT resources, such as advanced banking software, digital platforms, and cybersecurity measures, enhance operational efficiency and customer service. Competent management can leverage IT resources to streamline processes, reduce costs, and introduce innovative financial products. Eze (2023) asserts that IT resources are critical for maintaining competitive advantage in the modern banking sector. Therefore, the presence of robust IT resources strengthens the impact of management competencies on bank growth by enabling the implementation of tech-driven strategies and improving overall service delivery.

Human capital refers to the analytical competency, knowledge, and expertise of a bank's workforce. Chukwu (2021) revealed that well-trained and motivated employees are essential for executing management strategies effectively. Administrative competency in leadership and team development is enhanced by the quality of human capital. When a bank invests in continuous training and development programs, it equips its employees with the necessary analytical competency to adapt to changing market conditions and technological advancements. Nwankwo (2023) found that a competent management team, supported by skilled human capital, can drive innovation, improve customer satisfaction, and achieve sustainable growth. Thus, human capital acts as a crucial moderator by enhancing the effectiveness of management competencies in fostering bank growth. Organizational capabilities encompass a bank's ability to utilize its resources effectively to achieve strategic objectives. Ogunleye (2022) discusses how strong organizational capabilities, such as effective leadership, strategic planning, and adaptability, are essential for responding to market dynamics and regulatory changes. Competent management can leverage these capabilities to align resources with strategic goals, fostering an environment conducive to growth. The interplay between administrative competency and organizational capabilities determines how well a bank can navigate challenges and capitalize on opportunities. For instance, a bank with strong organizational capabilities can quickly adapt to regulatory changes, thus maintaining compliance and stability while pursuing growth (Ojo, 2022).

Conclusion

Based on the results and discussion of findings, the study concluded that administrative competency components adoption enhances the growth of commercial banks in Rivers State. It was also

concluded that organisational resources has a moderating effect on the relationship between administrative competency components adoption and growth of commercial banks in Rivers State. This is because competent managers possess the analytical competency, interpersonal competency components adoption, and technical competency components adoption necessary to make informed decisions, steer the bank through economic fluctuations, and adapt to regulatory changes. Their ability to strategize effectively, manage resources efficiently, and foster innovation enhances operational efficiency, customer satisfaction, and market competitiveness.

Recommendations

Based on the findings and conclusions, the following recommendations were made:

1. Management of commercial banks should invest in continuous learning and development programs to equip managers with the latest industry knowledge, technical competency components adoption analytical competency components adoption, and technological advancements for organizational growth enhancement.
2. Management of commercial banks should ensure that managers are trained to improve communication analytical competency both internally and externally.
3. Management of commercial banks should ensure that managers are up-to-date with changing banking regulations and compliance standards.
4. Managers of commercial banks should exemplify integrity, transparency, and ethical decision-making in their actions.
5. Management of commercial banks should ensure that organizational resources such as capital, technology, and human talent are strategically allocated to support the competencies of managers.

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