

WORKFORCE AGILITY AND THE PERFORMANCE OF THE BANKING SECTOR IN NIGERIA

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ABSTRACT

Surviving and prospering in a competitive environment of continuous and unpredictable change by reacting quickly and effectively to changing markets requires an agile workforce. Despite increasing recognition that workforce agility is critical to achieve competitiveness, the influence of workforce agility on organizational performance has not yet been systematically studied. The study explored the significant influence of workforce agility attribute (proactivity) on organizational performance of selected firms in Nigerian Banking industry. Structured questionnaire was administered to a sample of 363 individuals involved in managerial activities in the three selected firms. Data were analyzed with spearman rank correlation coefficient using statistical package for social sciences (SPSS). Our findings revealed a positive and significant relationship between workforce proactivity and organizational performance. The study therefore recommended that organizations in the Nigerian Banking industry should focus on increasing their workforce's proactivity.

keywords: Agility, Banking Industry, Hypothesis Revealed

INTRODUCTION

Background of the Study

In today's fast changing and increasingly global business environment, hardly any company is safe from competition anymore. Nowadays, almost all companies operate in uncertain and dynamic competitive environments. There are many sources of changes, stemming from such factors as intensified global competition, reduction in lead-time and life expectancy of products, diversification of demand, and new technologies (Kettunen, 2009). Traditional long term strategic planning and the strategies that would not be altered are typically not anymore sources of competitive advantage, because in most industries there is no certainty about the evolution of the business environment and what it will be like a year from now (Doz and Kosonen, 2008; Hamel, 2007). The companies must nevertheless be able to compete in sustainable ways. In the early 1990s, the concept of agile manufacturing was devised to address those considerations (Goldman, et.al., 1995; Preiss, 2005). The key is to come over with irregular and unpredictable customer's demand and environmental changes, unlike in traditional mass production. Although numerous studies have identified agility as an important quality factor succeed in a competitive marketplace, most studies have focused on the concept of manufacturing agility (Preiss, 2005). Few researches have been done to study the determinants of agility and their impact on Organizational performance. Members agility is fundamentally different from manufacturing agility in that the former is knowledge based proactive while the latter is flexibility based and reactive. Thus, Members agility relies on gaining knowledge to anticipate market changes through inter firm collaboration while manufacturing agility relies on manipulating the speed (e.g. number of products) or nature of products (e.g. product mix) offered once a change is detected in the market. Agility addresses new ways of running companies to achieve success in a modern dynamically changing market (Gunasekaran, 2004). For an individual to be agile is to be capable of contributing to the bottom line of a company that is constantly reorganizing its human and technological resources in response to unpredictably changing customer opportunities (Dove, 2009). In the business context, agility is the ability of an organization to rapidly respond and adapt to market and environmental changes in productive and cost-effective ways. Thus, agility

emerged as a new solution for managing a dynamic and a changing business environment in the beginning of the 1990s and became a vital factor for the success of contemporary firms (Sherehiy, Karwowski & Layer, 2007). According to Hormozi (2001), in 1991, a group of researchers came up with the idea of agility when industries saw the environment changing rapidly and identified that their traditional style would not help them survive in the turbulent environment. Agility helps enterprises to adapt to the dynamic environment and act on it quickly with the help of production models. Agility is therefore seen as a necessity rather than an objective strategy for enterprises to survive (Breue/, Hemingway, Strathern & Bridge, 2001). Reviewing literature uncovered that the attribute 'agility' has been used as a general description of the organization, or as an attribute to one or more of the organizational components including goals, structure, operations, systems, and the workforce (Alberts & Richard, 2003).

It's clear that in a rapidly changing world only intelligent organizations survive; and the efficiency of organization is proportional with the usage of their intelligence requirement (Ercetin, Potas, & Hameddoglo, 2012).

In contrast with the old assumption that agility can be achieved through complicated technologies, recent research findings show that organizations cannot be an agile without an agile workforce because humans rather than machines anticipate changes and contribute to organizational success through their knowledge, ideas, judgment, and collaboration ((Sherehiy Karwowski & Layer,, 2007)). More than ever, today's global organizations are focusing their time and attention on maximizing the value of their workforces to shape and change the environment and to adapt to its environment. In agile organization employees put their heads together to milk opportunities, co-create products and services, find and solve problems ((Akgun, Byrne, & Keskin, 2007). Yaghoubi & Dahmardeh (2010) argued that workforce is a content enabler of organizational agility. Workforce agility (WFA) is commonly described as a strategy that facilitates profitability in rapidly changing, and uncertain business environments. It is widely believed that workforce agility will provide wide range of benefits such as quality improvement, better customer service, learning-curve acceleration, economy of scope and depth (Sherehiy, Karwowsky, & Layer, 2007). Other studies also focus on labour flexibility with its ability to change the number of workers, the responsibilities, and the tasks performed by them (Narain, Yadav, Sarkis & Cordeiro, 2000). Moreover, workforce agility – that is present in any organization independent of the industry it is operating in– is often defined as the employees' ability to troubleshoot problems day-to-day (Vanstone, 2009) and to respond strategically to uncertainty (Batten Institute, 2012). According to Chonko and Jones (2005) an agile workforce, who is cross trained, shows two important behaviors:

1. React and adapt to changes appropriately and in a timely manner.
2. Capable of taking advantage of changes and turn them into benefits for the firm.

The Banking industry in Nigeria has been faced with the dual challenge of the rise and collapse of industry boundaries. Characteristics of this industry are fast changing and complex system interaction (Doz & Kosonen, 2008). This places pressure on organizations, pushes them to anticipate new knowledge needs, deploy and update the available knowledge that does not depend on sophisticated technologies alone, but on a skilled and agile workforce that is capable of dealing with exceptional circumstances that helps the organization become more agile. This study therefore seeks to explore the workforce agility attributes (proactivity, adaptability and resiliency) and its influence on organizational performance of selected firms in the Banking industry in Nigeria.

STATEMENT OF PROBLEM

The liberalization and de-regulation of Nigerian's Banking industry and the economy as a whole has prompted the entry of many new players into this sector. Taking advantage of the opportunities provided by the de-regulation, many local and foreign investors of different sizes and strength have sought to create a niche for themselves. The level of activities in this sector has increased significantly over the past ten years and it is envisaged that this will not abate soon (Dickson, 2002). The environment of this industry is therefore becoming more competitive than before while some of

the leading banking companies have started expanding their operations overseas especially into the West African sub-region to compete with long established international players. In all of these, there is increasing demand and pressure on the management of these companies to achieve lower production costs, higher market share, meet customer needs, facilitate the rapid introduction of new product or service, eliminating activities without added-value and increase the competitiveness of companies (Yusuf et al, 2010). These demands require an agile workforce, that will use, create (Atwood, 2002), and increase performance using sophisticated technology (Chonko et al, 2005). In the past, it was believed that agility and responsiveness of flexibility strategy can be achieved through sophisticated technologies such as computer-integrated systems (Youndt, Snell, Dean Jr. & Lepak, 2006). However, recent research findings showed that achieving competitive advantage and flexibility depends much more on people than on technologies. Upton (2005) stated that although computer integration can provide important competitive advantages, results of his study showed that achievement of flexibility requires developing and maintaining a 'highly skilled, technologically competent and adaptable workforce that can deal with non-routine and exceptional circumstances. The demands of agile organization led to a conclusion that agility cannot be achieved without leveraging of employee's knowledge and skills (Dove, 2003; Nagel & Dove, 2001). It is widely believed that workforce agility may provide wide range of benefits such as quality improvement, better customer service, learning curve acceleration, economy of scope and depth (Hopp & VanOyen, 2004). Despite this fact, there are few studies investigating workforce agility. Furthermore, the influence of workforce agility attributes (proactivity, adaptability and resiliency) on organizational performance has not yet been systematically studied.

Research Questions

What is the nature of relationship between workforce proactivity and Organizational performance of selected banks?

Objectives of the Study

The broad objective of the study is to determine the influence of workforce agility on organizational performance of selected firms in Nigerian Banking industry.

Hypotheses of the Study

Hi: Workforce proactivity has significant relationship with Organizational performance of selected firms in Nigerian Banking industry.

Ho: Workforce proactivity does not have significant relationship with Organizational performance of selected firms in Nigerian Banking industry.

Significance of the Study

The study would help organizations to build a proactive and adaptive workforce that would implement and effectively manage their organizational performance in order to achieve competitive advantage in a dynamic business environment.

Scope of the Study

The study is focused on three dynamic and rapidly changing organizations (Zenith Bank, Skye Bank and Guaranty Trust Bank (GTB) which are working in the Banking industry in Warri Local Government, in Delta state, Nigeria.

Limitations of the Study

A major limitation of this study has to do with its focus on one sector in the country – the Nigerian Banking sector which might limit or hinder the generalizability of the study results.

REVIEW OF RELATED LITERATURE

Conceptual Review

The highly competitive and turbulent business environment is forcing organizations not only to flexibly adapt to changes when they occur, but also to proactively predict the changes before they impact business operations. The problem of how organizations can successfully deal with unpredictable, dynamic and constantly changing environments has been emerging as a topic of interest in both industry and academia for several decades (Sherehiy et.al, 2007). Organizations are changing strategy and structure quickly for keeping pace with the demands of uncertainty and change (Eisenhardt & Sull, 2001). This requires organizations to adopt agile thinking. As Jackson and Johansson (2003) observed, agility is not a goal in itself but the necessary means to maintain the competitiveness in the market characterized by uncertainty and change.

THE CONCEPT OF AGILITY

Agility concept originated at the beginning of century 20th in the research work sponsored by the US Government at Iacocca institute in 1991. In the beginning of the 1990s, a new way of coping with dynamic environments originated. This new concept was called the "organizational agility" concept. Organizational agility is a term that has many different definitions in literature (Bottani, 2009; Yusuf, Sharhadi and Gunasekaran, 2009). There are many definitions of agility appeared based on many research conducted in this field. For instance, Goldman and Nagel (1993) defined the concept of agility as being capable of operating profitability in a competitive environment of continuously and unpredictably, changing customer opportunities. Also, agility has been defined as the capability of surviving and prospering in the competitive environment of continuous and unpredictable change by reacting quickly and efficiently to changing markets, driven by custom designed products and services (Gunasekeran, 1999). The inventors of the "agility" concept at the Iacocca Institute, of Lehigh University (USA) described the term as: "A manufacturing system with capabilities (hard and soft technologies, human resources, educated management, information) to meet the rapidly changing needs of the marketplace (speed, flexibility, customers, competitors, suppliers, infrastructure, responsiveness)" (Yusuf et al., 2009, p. 36). Developed in the 1950s in the field of air combat, agility was defined as 'an air craft's ability to change maneuver state, or, put another way, as the time derivative of maneuverability' (Richards, 2006). The agility concept was popularized in manufacturing in the early 1990s and was soon extended into the broader business context, where it has been defined an organization wide capability to respond rapidly to market changes and to cope flexibly with unexpected change in order to survive unprecedented threats from the business environment (Huang, 2009). Agility is an enterprise-wide strategy for responding to a competitive and changing business environment. It is the capability of operating profitably in a competitive environment of continuous and unpredictable changing customer opportunities (Goldman, Nagel, and Preiss, 2005).

Table 1: Definitions of Agility

TERM	DEFINITION	REFERENCE
AGILITY	The capability of surviving by reacting quickly and effectively to changing markets, driven by Customer designed products and services.	Gunasekaran (1999)
AGILITY	The ability of an organization to thrive in a constantly changing, unpredictable business environment.	Rigby et.al. (2000)
AGILITY	The ability of enterprises to cope with unexpected changes, to survive unprecedented threats from the business environment, and to take advantage of changes as opportunities	(Sharifi & Zhang, 2000)

AGILITY	A set of interlinked changes in marketing, production, design, and organization.	Storey et.al. (2005)
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Table 2: Difference between Agile Organisation and Traditional Organisation

	AGILE ORGANISATION	TRADITIONAL ORGANISATION
Organizational structure	Network, platform, flat	Pyramidal, Vertical
Competence of team units	Multidisciplinary	Expertise
Information flow and decision making	Decentralized	Centralized
Role of Managers	Coordination	Control
Quality of Individuals	Adaptive, responsible, autonomous, creative	Efficient, respectful, compliant

Source: Audran, Arthur (2011). Strategic agility: a winning phenotype in turbulent environments

THEORETICAL FRAMEWORK

The study employed the Minnesota theory of work adjustment (TWA) as well as the Contingency theories of management as a theoretical model of workforce agility. The Minnesota theory of work adjustment (Dawis and Lofquist, 1984) was developed to explain the workers behavior during the entering the new work environment. This theory is based on the concept of the correspondence (fit) between individual and environment, which describes the mutually responsive relationship. Each side of this relationship has its own requirements that have to be fulfilled in order to achieve the fit. The main assumption of TWA is that each individual seeks the correspondence with the environment. The work environment requires certain tasks to be performed, and the individual brings certain abilities and skill that enable she or he to fulfill the work requirements. The individual also has needs such as relevant work conditions and compensations that have to be met by the work environment. TWA describes the process of a person's adjustment to the environment.

The theoretical framework of workforce agility is based on the Contingency theory of management. The contingency approach in organizational research are classes of behavioral theory that state that there isn't one universal way of managing or organizing a company, and that the organizing style is dependent on the situational constraints of the environment in which the company operates (Donaldson, 2001; Vecchio, 2006). This view is based on the approach that treats organizations as open systems that have to interact with their environment in order to be successful. This in turn implies that organizations cannot be considered and analyzed in isolation of the environment. The main premise of the contingency theory is that organizational effectiveness can be achieved by fitting the characteristics of the organization to contingencies that reflect the situation of the organization (Donaldson, 2001). Thus, in order to maintain effectiveness, organizations have to adapt overtime to fit changing contingencies. The environment, organizational size and organizational strategy are considered as main contingencies that shape the organization. The investigation of the relationship between the characteristics of the environment and organizations determined two main types of the organizational design, structure, or form: mechanistic and organic (Vecchio, 2006). The results showed that in relatively stable and predictable environments, the organizations tend to have a mechanistic design. This type of organization has highly hierarchical structure and form of management operation with centralized authority, large number of formal rules and procedures, precise division of labor, narrow span of control and a formal means of coordination. The organizations that operate in the unstable, changing and unpredictable environment usually have an organic design, which is less formal, less hierarchical

and less mechanistic. The organic design has a less precise division of labor, wider span of control, more decentralized authority, fewer rules and procedures and more personal means of coordination.

METHODOLOGY

Research Design:

This is an empirical study that will employ the use of correlational survey design, where the Organizational Performance will be assessed in relation to their work force agility. This design will enable the researcher to observe to observe two or more variables and will also be useful in describing the variables.

Population of the Study

The population of the study comprises of all employees involved in activities in the three selected firms (Zenith Bank, Skye Bank and Guaranty Trust Bank (GTB) in Nigeria.

Sample size and Sampling technique

Krejcie and Morgan (1970) method of sampling was employed to determine the sample size for the study.

Method of Data Collection

Data for the research were collected from secondary and primary sources.

DATA PRESENTATION AND ANALYSIS

Data Presentation

This section provides the data presentation, analysis and test of the relevant hypotheses of the study.

Table 3: Schedule of questionnaire administered and returned

S/N	Name of the selected organizations	Number of Questionnaires Administered	Number of Questionnaires Returned	Response Rate
1	Zenith Bank NIGERIA LTD	122	98	80.3%
2	SkyeBank Nigeria LTD	122	84	68.9%
3	Guaranty Trust Bank NIGERIA LTD	122	96	78.7%
	TOTAL	366	278	75.9%

Source: Field Survey 2018

Out of the 366 distributed surveys, 278 (75.9%) usable surveys were returned.

Table 4: Demographic characteristics of participants by companies

		ZENITH	SKYEBANK	GUARANTY	Total
Gender	Male	72	64	69	205
	Female	26	20	27	73
Age	<28	5	7	4	16
	29 - 37	12	15	21	48
	38 – 46	24	19	23	66
	47 – 55	31	25	20	76

	56>	26	18	28	72
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Field survey, 2018

From the demographic information above, majority of the participants were males (205). The age of the participants ranged from 29 to 56years with the highest age ranging from 47 to 55years.

TEST OF HYPOTHESIS

Interpreting spearman's correlation coefficient result:

The value of the Spearman's correlation lies between -1 & +1, the sign indicates the direction of association between the independent variable and the dependent variable. The Spearman correlation is positive if the dependent variable increase when the independent variable increases; and it's negative if the dependent variable decreases when the independent increases. A spearman correlation of zero shows no association between the variables (Wikipedia, 2015)

Decision Rule:

Reject the null and accept the alternative if p-value < .001: if otherwise, accept the null.

TEST OF HYPOTHESIS:

Hi: Workforce proactivity has significant relationship with Organizational performance of selected firms in Nigerian Banking industry.

Ho: Workforce proactivity does not have significant relationship with Organizational performance of selected firms in Nigerian Banking industry.

Table correlation between workforce proactivity and Organizational performance of selected firms in Nigerian Banking industry.

			Workforce proactivity	Organizational performance
Spearman's rho	Workforce Proactivity	Correlation Coefficient	1.000	.994**
		Sig. (2-tailed)	.	.001
		N	278	278
	Org. Performance	Correlation Coefficient	.994**	
Sig. (2-tailed)		.001	.	
N		278	278	
**. Correlation is significant at the 0.01 level (2tailed).				

Source: SPSS Ver. 22

Table 4.2.1 show significant positive relationship between workforce proactivity and organizational performance (.994). Hence, the null hypothesis is rejected.

DISCUSSION OF FINDINGS

Findings

The study explored the influence of workforce agility attribute: proactivity, on declarative and organizational performance of selected firms in Nigerian Banking industry. The results of the findings are given below:

The relationship between workforce proactivity and organizational performance of selected firms in Nigerian Banking industry

The findings of this study revealed a positive and significant relationship between workforce proactivity and organizational performance ($Rho=0.994$, $p<0.01$). Based on the above, it can be concluded that proactivity has an important role in predicting the development and updating efforts of organizational performance. For example, a proactive workforce searches actively for opportunities invents and implements new approaches to exploit these opportunities and deal with threats (Dyer & Shafer, 2003). In effect, it constitutes a valuable resource building and updating the organizational performance.

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

Summary of Findings

In general, the findings of our study indicate:

- 1) A significant positive relationship between workforce proactivity and organizational performance. This means that a workforce that has the required proactivity is significantly more engaged in organizational performance enrichment than a workforce that does not have it. It is evident that knowledge management practices help enterprise managers and organizations to develop new opportunities, create value and adaptive capacities, gain competitive advantages and improve performance to attain the organizations objectives and emerging needs (Anand, 2011). The result coincide with others who emphasized the importance of employees' proactive behavior for the innovation process and organizational effectiveness (e.g., Baer & Frese, 2003)

Conclusions

This study concluded that a proactive workforce has positive significant influence on and organizational performance. A proactive workforce can be raised through selection, training, and other organizational interventions.

Contribution to knowledge

This study clarifies the understanding that workforce proactivity plays a vital role in enriching the organizational performance. This is because proactive employees have personal initiatives and the abilities to take more responsibilities, find out opportunities, threats and change-related problems and to adopt new approaches for dealing with them. This study can help organizations to optimize work demands and conditions in the work environment that requires constant change and adaptation.

Recommendations

Following from the findings and conclusions, the following recommendations are made:

1. Organizations in the Nigerian Banking industry should focus on increasing their workforce's proactivity.
2. Complementary effort should be dedicated to cross training employees with a special concern for nurturing the unlearning capability that questions the existing routines, manages unexpected events and eventually leads to improved proactive workforce abilities, knowledge, skills, and even motivations.

3. Firms in the Nigerian Banking industry have to foster a corporate culture that promotes effective collaboration for presenting suggestions, for problem solving and for knowledge sharing in order to inspire the workforce to become agile in their views.
4. Selected human resource practices such as performance appraisal, and pay incentives can also be dedicated to reinforcing this required change.

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