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The Interplay between Crisis Response Strategies and Employee Commitment in Financial Institutions

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Abstract

This study analyzed the relationship between crisis response strategy and employee commitment in financial institutions in southeast, Nigeria. The study adopted descriptive survey method, using both primary and secondary sources of data. Data were analyzed using statistical software- Statistical Package for Social Sciences (SPSS), to conduct descriptive and inferential statistics while correlation analysis was employed to test the hypotheses. Findings from the study revealed a statistically significant relationship between crisis response strategy and employee commitment. The study concluded that since crisis events have become a regular challenge become a widespread issue that regularly challenge organizations including financial institutions in southeast Nigeria, effective crisis management is expedient to maintain overall performance including that of the employees. The study also concluded that employees' performance with regards to commitment in financial institutions, can be significantly affected by crisis response strategies including the rebuild and diminish strategic crisis responses. The study therefore recommends that operational policy makers in financial institutions are encouraged to embrace the appropriate choice of strategy when responding to crisis events where applicable as good crisis response strategy will ultimately improve employee commitment.

Keywords: Crisis Management, Crisis Response Strategy, Employee Performance, Employees' Commitment

Introduction

In recent times, crises have been on the increase in organizations posing a threat to both business success and business continuity. In the dynamic landscape of financial institutions, the ability to effectively manage crises and maintain a committed workforce is essential for ensuring operational continuity and competitive advantage. Crisis response strategy is a very important aspect of crisis management post crises phase and hence should not be handled with kids' glove. This is imperative as the choice and method of

responding to crisis events have a far-reaching effect on the performance of the organisation both in the short and long run. Research underscores that the implementation of robust crisis response strategies can substantially enhance employees' perceptions of their workplace, fostering resilience and loyalty amidst challenging circumstances.

Employee commitment to their job and to the organization is usually a response to their perceived acceptance. The level of employee commitment plays a pivotal role in sustaining organizational resilience and fostering a positive work environment, particularly in times of

crises. Kpurunee and Zeb-Obipi, (2021), highlight the significance of fostering employee commitment for bank performance suggesting a positive relationship between organizational commitment and individual and organizational performance. According to Γεωργίου and Fragouli (2023),

Again, while effective crisis management can enhance employee commitment and satisfaction, organizations must also recognize that not all employees may respond similarly to crises. Individual differences in resilience and motivation can lead to varied outcomes, necessitating a nuanced approach to crisis response. Al-Ariki and Al-Abed, (2021), Ako (2023), Γεωργίου and Fragouli (2023)

Within the context of Southeast Nigeria, where financial institutions operate amidst various economic, social, and environmental challenges including cases of insecurity, fraud, escalated staff and customer grievances, management crises etc., More empirical research is needed to ascertain how aspects of crisis management, such as response strategies, interact with employee commitment in selected financial institutions, given the importance of crisis management and employees' performance in these institutions. Therefore, it is on the above basis that this study was carried out to ascertain the relationship between crisis response strategy (rebuild and diminish) and employee commitment in selected financial institutions in South-East, Nigeria.

Statement of the Problem

Crises in financial institutions can present a significant drag on the real economy (Kama 2010). Despite research existing on crisis management and its effect on organizational characteristics, there is a need for a comprehensive empirical examination of crisis response strategies which spans through post crises and then pre crises phases, and which may affect the current performance of employees in financial institutions. The influence of the above stated dimensions of crisis response strategies employee commitment remains unclear in these institutions. Crises management issues like a wrong choice and administration of crisis response strategies exist in these institutions and may lead to complicated organizational challenges which can constitute logs in the wheels of their progress if they are not addressed.

Most financial institutions in southeast, Nigeria have recently been confronted with political, operational, financial, technological and other challenges which may have affected their operations in recent times (Gololo 2018). This study aims to fill this gap by investigating the relationship between crisis response strategy (rebuild and diminish) and employee commitment in selected financial institutions in South-East, Nigeria. This will enhance our comprehension of the nature of the interaction between the two organizational components and provide recommendations for better crisis management.

Literature Review

Conceptual Framework

Crisis management

The inherent nature of the field of crisis management to human existence has earned it its roots cutting across various disciplines including human resource management, security and safety studies, public relations, financial management, war and conflict studies, leadership, organizational development, business management and a host of other areas. Identifying possible crises, creating plans to lessen their effects, and skillfully reacting to and recovering from crisis situations are all part of crisis management. It is a crucial part of organizational resilience and has a big impact on the long-term success, financial stability, and reputation of a business. Wu, Shao & Schwarz (2021) examine the function of leadership in crisis management and stress the significance of preemptive crisis planning and strong leadership communication during crisis situations. It is important for organizational leaders to manage crises with agility, transparency, and empathy since these qualities can improve how stakeholders and employees see the organization's crisis. The use of technology has also been discussed as important in crisis management. Advanced technological tools, such as social media monitoring, data analytics, and artificial intelligence, can be employed to enhance crisis detection, communication, and decision-making processes (Bukar *et al.*, 2022).

In identifying the various approaches to the discipline of crisis management, Vasickova (2020),

highlights only two basic approaches, namely, the reactive and the proactive approaches to crisis management. However, Sahin, Ulubeyli, & Kazaza, (2015), as cited in Alzoubi and Jaaffar, (2020) identifies more approaches to crisis management. These approaches include:

- ✓ The escaping approach,
- ✓ The solution approach,
- ✓ The proactive approach,
- ✓ Reactive approach,
- ✓ Interaction approach.

Crises Response Strategies

There exist three (3) fundamental reaction options for responding to crisis, they include: deal, diminish and deny response options as reviewed by Coombs (2007). The deny response options include: attack the accuser, denial, scape goat); diminish response options include excuse and justification while the deal response options include integration, concern, compassion, regret, apology.

Alternatively, Yuan, Ren, Liu, and Sun (2021) distinguish between two distinct strategies in the case of accidental crises in charitable organizations: the diminish strategy and the rebuild strategy. This indicates that there are two distinct systems-of-systems for crisis management: one emerges to handle the particular situation during crises, while the other, a response system, emerges in between crises. While the actors in the planning system are a major source of inspiration for the response system, they are not the same. It may contain system components created by actors outside the planning system (Eriksson and Hallberg, 2022).

Zhou, Draghici, Abbas, Mubeen, Boatca, and Salam (2022), in a systematic review and test of nuances, identifies nuances in the manipulation of three different types of crises response strategies namely: apology, diminishing and scapegoating strategies. According to Mitroff as Mitroff as cited in Hamidovic (2012), responding to crises with excuses may poses one or more of the following: Denial, Disavowal, Grandiosity, Idealization and Intellectualization.

Employees' Performance

Employees' performance on the other hand is the efficient use of organizational resources to achieve goals and is influenced by an employee's willingness to adhere to the organization's culture. (Elifneh & Embilo, 2023). Effective evaluation of performance is crucial for organizational success, as it helps management define priorities, formulate policies, and take corrective actions to improve work quality. Yong (2020) suggested that in the age of globalization and intensifying competition, the value of employees' performance is becoming more apparent. Employers must maximize each worker's potential in order to attain organizational objectives and provide additional value. As a result, in order to boost employee productivity and efficiency, businesses must create strong performance management plans. While technology can make it easier and more accurate for businesses to monitor employees' performance in the age of digitization, performance management is more than just keeping an eye on workers; it's also about giving them constructive criticism and helping them grow so they can become more skilled and capable. In

order to accomplish their goals, businesses must constantly assess and enhance employees' performance (Triansyah, Wang, & Stefania, 2023). Employees' performance metrics in a general sense can be split into four major categories according to VanVulpen (2024) of Academy to Innovate HR including:

1. Work quality metrics: 360 feedback, management by objectives, net promoter scores and subjective appraisals etc.
2. Work quantity metrics: including no of sales, no of unit produced, quantity of clients contacted etc.
3. Work efficiency metrics: the resources in time and money needed to produce a certain output.
4. Organizational performance metrics: including absenteeism rate, overtime per employee, revenue per employee etc.

Employees' Commitment

According to Zhenjing, Chupradit, Ku, Nassani, and Haffar (2022), the three dimensions of employee commitment namely, continuous commitment, normative commitment, and affective commitment, have an impact on employees' performance. Employee commitment pertains to the degree of devotion, allegiance, and involvement demonstrated by workers in relation to their employer. It is an important component of bank performance since loyal workers are more likely to be successful overall, be productive, and offer superior customer service. Staff satisfaction, performance, and turnover rates are frequently lower in

companies with strong staff commitment levels.

Within the last 20 years, there has been a growing school of thought that commitment should be viewed as a multidimensional subject. The three main themes that were reflected in the definitions of commitment at the time were the basis for the three-component model that Allen and Meyer established in their 1990 study:

- 1) **Affective Commitment:** An affective, sentimental bond with an organization
- 2) **Continuance Commitment:** the acknowledgement of the expenses related to departing from an organization.
- 3) **Normative Commitment:** Moral commitment to stick with a company.

Since commitment is not based on just one of the three elements, these three elements work together to create what is known as a "commitment profile." For instance, a staff member of a commercial bank would like to continue working for the bank due to the enjoyable work and competitive salary. Affective commitment is that. He might commit to continuity because he is unsure of finding another employment or because he does not want to lose these benefits. Eventually, normative commitment would convince him that he should continue working to assist in giving financially solutions to distressed clients.

Kpurunee and Zeb-Obipi, (2021), highlight the significance of fostering employee commitment for bank

performance suggesting a positive relationship between organizational commitment and individual and organizational performance. Aldhuhoori, Din, and Saoula (2023), examined employee commitment in crisis and found that there is a positive association between knowledge management and employee commitment, with crisis management playing a key role as a mediating variable in this relationship.

Theoretical Framework

This work is anchored on Social Exchange Theory:

Social Exchange Theory posits that individuals engage in interactions based on the assumption of mutual benefit, where they seek to maximize rewards while minimizing costs. In the context of organizational behaviour, this theory can be applied to understand the relationship between crisis response strategies and employee commitment in financial institutions. Employees may perceive crisis management strategies as an exchange of resources between themselves and the organization. Effective crisis management strategies that prioritize employee support and communication may enhance the perceived reciprocity and trust within the employee-organization relationship, consequently fostering higher levels of commitment. By analysing the interactions and exchanges between crisis management strategies and employee commitment through the lens of Social Exchange Theory, researchers can gain insight into the mechanisms that underpin the dynamics between these variables within financial institutions in Southeast Nigeria.

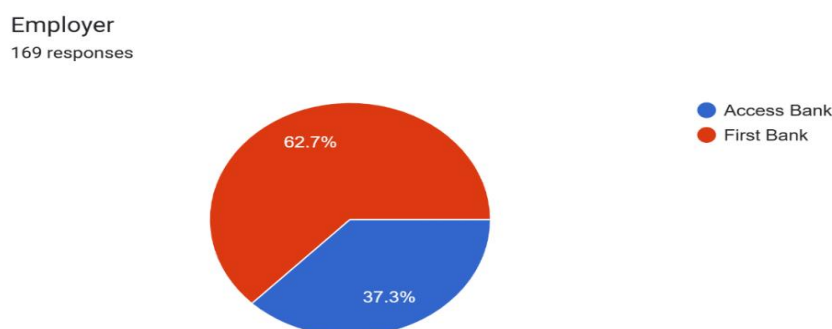
Methodology

The study adopted survey research design which is descriptive in nature, primary and secondary sources of data. The population of this study comprised of the 410 employees of different hierarchies (core and non-core staff) from both First Bank and Access Bank main branches across Anambra, Imo, and Enugu states in Southeast Nigeria. Purposive sampling technique was used to select the sample from the above stated population, Slovin formular 1960 was used to calculate the sample size which was used for the study while Bowley's proportional allocation formula was utilized to assign the sample size of 203 to the respondents. The instrument for data collection was designed in five-liket scale and was face validated by three validators, their comments and recommendations were incorporated to make sure the items were understandable, pertinent to the study, and clear. Test-retest was adopted to ensure the internal consistency using Cronbach's alpha coefficient which gave 0.88. Quantitative data were analyzed using statistical software, SPSS, descriptive and inferential statistics, comparison of means and correlation analysis.

Results and Discussion

Figure 1 below explains questionnaire administration among staff of First Bank and Access bank main branches located in Anambra, Enugu, and Imo states (Southeast) Nigeria to examine the relationship between crisis response strategy and employee commitment. As earlier indicated, a total of 203 respondents (90 in Anambra, 45 in Imo and 68 in Enugu) were sent the questionnaire link through google forms for completion. However, from the responses received from the link sent out, a total of 169 respondents completed the forms (questionnaire). This means that 34 respondents received the questionnaire but did not make any response. Hence 169 became the valid sample size (respondents) for the study as it is unethical and highly prohibited for researchers to manipulate data for a particular study to avoid uncertain and unreliable results. Thus 83.2% of the administered questionnaire was retrieved and confirmed valid. We obtained 106 responses from First bank staff and 63 responses from Access bank. This translates to 62.7% and 37.2% respectively of the total number of respondents.

Figure 1: Questionnaire Administration



Source: Google Forms- *Crisis management and Employees' performance* - Google Forms

Descriptive Statistics Based on Questionnaire Items

Relationship between crisis response strategy (diminish and rebuild) and employee commitment in financial institutions in southeast, Nigeria

Responses on the relationship between crisis response strategies (diminish and rebuild) and employee commitment in financial institutions in southeast, Nigeria was presented in Table 1 and Figure 2.

Table 2: Responses on Crisis Response Strategy (Diminish and Rebuild) and Employee Commitment in Financial institutions in Southeast, Nigeria

Please note: SD=strongly disagree, D=Disagree, N=Neutral, A=Agree and SA=Strongly agree

Statements	SD	D	N	A	SA	Total	Mean X	SD	Level of perception
The bank's response strategies in addressing both internal and external challenges during a crisis event is effective.	4	4	20	113	28	169	3.9	0.76	High perception
The banks choice of response strategy or the implementation of same contributes to a sense of trust and confidence in the organisation's direction and future and this in turn influences your willingness to go above and beyond for the bank	19	3	33	91	23	169	3.6	1.11	High perception
The rebuild strategy after crisis assists in enforcing the level of dedication or loyalty staff display towards the organisation or job.	2	6	20	106	35	169	4.0	0.76	High perception
The diminish strategy as a crisis's response strategy can influence the level of dedication or loyalty staff display towards the organisation or job.	2	6	37	102	22	169	3.9	0.75	Low perception
The bank considers your opinions or feedback in its coordination of activities including mobilization of resources in responding to a crisis event.	3	8	62	73	23	169	3.6	0.8	High perception

Figure 2 and Table 1 examines the responses to the research statements on the possible relationship between crisis response strategy (diminish and rebuild) and employee commitment selected financial institutions in southeast,

Nigeria. While 113 of respondents agreed that the bank's response strategies in addressing both internal and external challenges during a crisis event is effective, 28 of them were strongly convinced that this was the case. These both translated to 66.9% and 16.6%

respectively. Only 4 persons each strongly disagreed and disagreed that the banks crisis response strategy (diminish and rebuild) were effective. In the same vein, majority of respondents totaling 91 agreed that the banks choice and implementation of response strategy contributes to a sense of trust and confidence in the organization's direction and future and this in turn influences their willingness to go above and beyond for the bank. 33 of them assumed a neutral position and 19 of the respondents strongly disagreed.

When presented with the research statement that the rebuild strategy after crisis assists in enforcing the level of dedication or loyalty staff display towards the organisation or job, 106 respondents agreed and 35 strongly agreed to the statement. This made up to 62.7% and 20.7% respectively of the total no of respondents. Only 8 respondents disagreed to the statement in varying degrees. In same vein, the diminish strategy was attested to by 124 respondents out of 169 as a crisis's

response strategy that can influence the level of dedication or loyalty staff display towards the organisation or job. This translated to 73.4% of respondents. Again, 8 respondents disagreed to the statement and 37 others with a percentage of 21.9% stood as neutral to the statement. In response to the statement, "the bank considers your opinions or feedback in its coordination of activities including mobilization of resources in responding to a crisis event", 62 respondents stood at neutral position while 73 and 23 others respectively agreed and strongly agreed to the statement.

Hypotheses Testing

Ho1: There is no significant relationship between crisis response strategy (rebuild and diminish) and employee commitment in financial institutions in southeast, Nigeria.

Decision Rule: Accept null hypothesis if p value is greater than 0.05(5%) significance level.

Reject null hypothesis if p value < 0.05

Nonparametric Correlations

Spearman's rho	CRstgy	Correlation Coefficient	1.000	.431**
		Sig. (2-tailed)	.	<.001
		N	169	169
	ECmmt	Correlation Coefficient	.431**	1.000
		Sig. (2-tailed)	<.001	.
		N	169	169

The correlation coefficient between the variables CRstgy (crisis response strategy) and ECmmt (employee commitment) is 0.431 in the result. This suggests that these two variables have a moderately positive association. "<.001" indicates that the

correlation's significance level is less than 0.001 meaning that the correlation between CRstgy (crisis response strategy) and ECmmt (employee commitment) is statistically significant. This is unlikely to have happened by accident alone. The accuracy of the correlation estimate is further revealed by the confidence

intervals. We have 95% confidence that the true population correlation between CRstgy and ECmnt lies within the confidence interval, which spans from 0.295 to 0.549

Decision: Reject the null Hypothesis that states that there is no significant relationship between crisis response strategies (rebuild and diminish) and employee commitment in financial institutions in southeast, Nigeria.

Discussion of Results

The study assessed the banks' crisis response strategies. When addressing internal and external challenges during crisis, employees thought both the rebuild and the diminish response strategies worked well. Their enforcement affected employee personnel loyalty and dedication after a crisis. Given the effectiveness of these tactics in fostering employee commitment to the company, dedication and well-being among staff members are guaranteed during a crisis. This result corroborates that of Yankie and Justin (2023) which also revealed a positive association between crises management strategies and employee commitment of work organizations. One unanticipated aspect of the result was that while the employees perceive both the rebuilding and diminish crisis response strategy as contributing to their loyalty towards their organization and job, the rebuild strategy reported a higher mean and level of perception than the diminish strategy.

The findings of this research have implications both to organizational behaviour and human resource management experts in considering the role of employees to the overall culture,

resilience and performance of the banks. The management of the banks also play a key role in maintaining crisis management practices that already contribute to employees' performance and improving on those that have weaker relationships to employee outcomes in the best interest of the banks. This study only included the staff of First and Access bank in the main branches. There exists a possibility that the findings may not apply to bank employees in rural branches.

Conclusion

Crisis has become a widespread issue that regularly challenges organizations including financial institutions in southeast, Nigeria. To maintain employee commitment therefore, effective crisis management is expedient. Cases of fraud, insecurity, technological glitches, loss of customer funds, legal suits etc., are all compounding issues that hamper the performance of these banks. As the study has demonstrated, the commitment of employees in these institutions, can be significantly affected by crisis management practices such as crisis response strategy.

The findings from the research will be beneficial to both management of banks in decision making before, during and after crisis and students and researchers with interest in fields such as human resource management, organizational development, communications management, and disaster management.

Recommendations

From the findings drawn from the analyses done in this research, the following recommendations were made:

- ❖ Both Management and operational policy makers in financial institutions are encouraged to embrace the appropriate choice of strategy when responding to crisis events where applicable as good crisis response strategy will ultimately improve employee commitment.

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