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Effect of Information and Communication Technology (ICT) Adoption on Adaptive Performance of Bank Employees

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Abstract: *The rapid expansion in the use of Information and Communication Technology has reshaped the global banking industry and the manner in which its employees are expected to work and adapt to their changing work demands. Banks in Nigeria are under increasing compulsion to adopt ICT not only for operational reasons but also to enhance employee adaptability in terms of learning, creativity, and flexibility. This study was motivated by the need to evaluate how the adoption of ICT impacts bank employees' adaptive performance, given the crucial role of the sector in sustaining financial stability and competitiveness. The quantitative research design involved a structured questionnaire that was administered to 160 employees in a sample of selected Deposit Money Banks in Plateau State, Nigeria. A total of 98 questionnaires were returned, out of which 85 were usable for the research analysis. The research focused on three adaptive performance dimensions: adaptive learning, creativity, and worker flexibility. The needed correlation and regression analyses were carried out to test the hypotheses at 5% significance levels. The findings revealed that ICT significantly influences adaptive learning, creativity, and worker flexibility among employees. Results indicate that workers are able to learn new processes and devise innovative solutions to handle emergent issues and adjust flexibly to the challenges inherent in the workplace. In view of these findings, the study concludes that the adoption of ICT is not only an operational imperative but also a strategic enabler of employee adaptability. It recommends sustained investments in ICT, employee training, and supportive policies as necessary conditions to maximsze benefits.*

Keywords: Adaptive Learning, Adaptive Performance, Bank Employees, Creativity, ICT Adoption, Nigeria, Worker Flexibility

INTRODUCTION

The globally competitive strengths of modern strategic business leaders are directly proportional to the quality of technology adopted to cope with the dynamic business environment especially in the era of globalisation. Innovative strategies therefore becomes imperative for achieving sustainable profitability in modern business organisation (Gangele & Kumar, 2025). The environment of business is highly dynamic and volatile. Emerging technologies, and other global market factors have necessitated the need for adaptive work

actions aimed at driving the survival and competitiveness of organisations both within and outside the context of Africa.

In this regard, there has been a growing interest in line with research that addresses workers performance from a more dynamic perspective – especially, that which conceptualises their capacity for change and responsiveness to the evolving attributes of their industry and context (Park & Park, 2021).

Information Communication Technology has transformed modern workplaces in terms of how organisations operate, communicate, and respond to dynamic environments. As such, ICT is nowadays a crucial determinant of employee performance, especially within industries characterized by rapid changes in technologies, customer expectations, and regulatory environments, including the banking industry. ICT includes software, hardware, networks, and communication platforms that assist employees to conduct their duties more efficiently and effectively. In the context of the banking industry, ICT tools assist in key operations, customer service, and decision-making processes with the use of banking technologies including mobile banking, online transaction platforms, and automated services (Bilan et al., 2023).

The banking sector is experiencing radical changes due to the rapid growth of Information Communication Technology that has remarkably reshaped operations, service delivery, and performance management in financial institutions (Oyegbade et al., 2022).

As technology continues to change with each new day, employees remain confronted by the need to change with regard to systems and procedures, especially to suit the expectations of the customers. Despite the immense benefits from ICT in improving employee performance, the challenges are not under-discussed.

The banking sector also faces difficulties where workers are habituated to conventional working styles and thus find it difficult to conform to digitisation systems or automated processes, which thereby hinders their capabilities to demonstrate flexibility in response to altering job requirements.

This level of resistance to change inhibits them from achieving adaptive performance; therefore, they can struggle more with adapting to changed responsibilities or new organisational priorities (Doeze et al., 2022).

The purpose of this study was to investigate the effects of information communication technology on adaptive performance among bank employees. The specific objectives were to:

1. investigate the effect of Information Communication Technology (ICT) adoption on adaptive learning of bank employees.
2. evaluate the effect of Information Communication Technology (ICT) adoption on creativity of bank employees.
3. examine the effect of Information Communication Technology (ICT) adoption on worker flexibility of bank employees.

LITERATURE REVIEW

Information Communication Technology

Information and Communication Technology is an advanced concept of technological variables playing their role in enhancing easy information flow and communication to attain operational efficiency and performance sustainably in modern commercial banking operations.

In this regard, ICT is one of the modern technological variables that enhance the easy flow of digital business opportunities and flow of investment in modern business settings (Ullah, 2024).

Adaptive Performance

Adaptive performance is the degree to which individuals can acquire, analyse, and transform knowledge in order to change the pattern of behaviour in their work environment, an increasingly important competency within a constantly changing organisational world. It is the degree of flexibility, creativity, and problem-solving behaviour employees display when dealing with new, uncertain, or ambiguous situations.

According to Pulakos et al. (2020), adaptive performance consists of four critical dimensions: dealing with work stress, solving complex problems, learning new tasks, and being creative under unexpected circumstances.

Adaptive Learning

Matta and Alam (2023) stated that Adaptive Learning refers to the individual's openness to new knowledge and ideas. This is evidenced through the individual or workers' ability to internalise and express such knowledge in their work or functions within the workplace setting. Meng, et al. (2023) assert that learning comes before workers' skill development or behavioural change in accordance with the demands or requirements of the environment. Adaptive learning therefore postulates an attitude towards new information and also the readiness and ability to put to work.

Creativity

The concept of creativity is always highly debatable. Not only because it is context-based, implying novelty based on audience or time factor, but also because it is relative in terms of the dominant interpretations or value of the product or service in question. According to Adam (2020), creativity describes the expression of uniqueness or distinctiveness either in thinking or actions. To be creative means to have the capacity to think differently or act differently in a manner which is dissimilar to the norm yet considered as welcoming and acceptable due to the substantiality of its contributions.

Worker Flexibility

This means that workers can work effectively in various different roles or units within the workplace. This is largely possible when workers show interest and are willing to learn about the features and activities of other units or groups within the organisation-and in that manner demonstrate or express serious interest in acquiring and strengthening a range of skills that will make them useful, not just to one department or unit, but to various units or functions within the workplace.

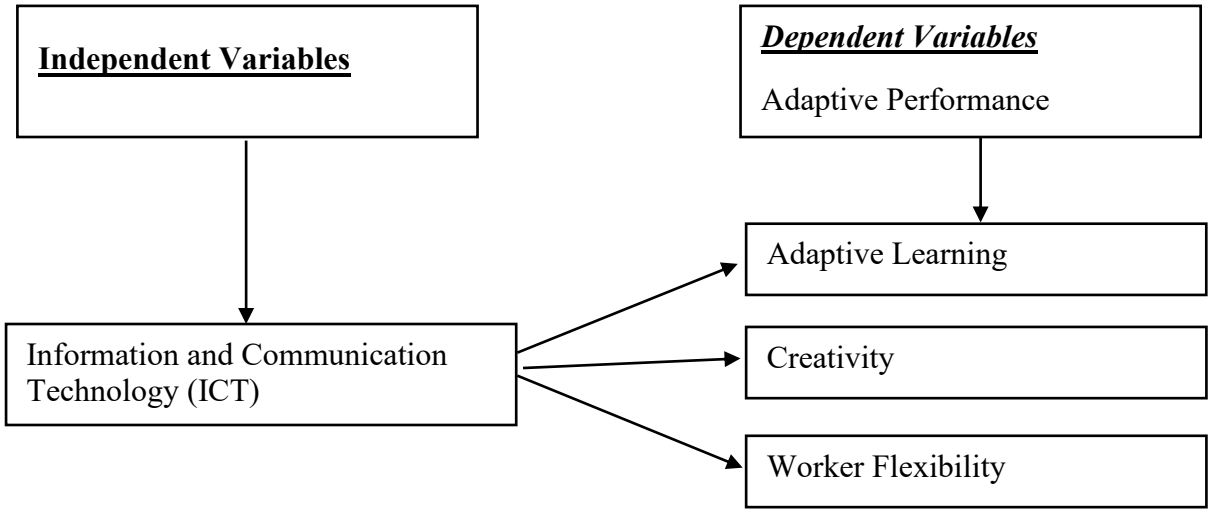

***Figure 1**: Conceptual Model of the Study*
***Source**: Researcher's Conceptualization, 2025.*

THEORETICAL REVIEW

Human Capital Theory (HCT)

First developed by economists Gary Becker and Theodore Schultz in the 1960s, this theory holds that the skills, knowledge, education, and experience that people possess are all forms of capital contributing to economic growth, productivity, and performance in the workplace. Quite simply, as investments are made in human capital through education, training, and experience, the individual's productivity rises which, in turn, increases his or her ability to be effective within an organisation in meeting its goals and objectives (Akdere & Egan, 2021). The important assumptions underlying the Human Capital Theory include the view that individuals and organisations invest in education and training to enhance the worker's skill levels and efficiency, and the belief that investment in human capital yields a return through gains in productivity and earnings (Tonini, 2021).

The prominent endorsers of Human Capital Theory are scholars such as Jacob Mincer, (1974), who expressed the relationship between human capital and wage determination human capital investments and earnings.

Other key proponents include James Heckman, who stressed that early education and lifelong learning are an important means of human capital formation that bears relevance to social and economic outcomes. Relevance of Human Capital Theory to the study: With increased evolution in technology, the demand for continuous training and upgrading of the skills of employees in ICT is paramount (Griffen, 2024).

Technology Acceptance Model (TAM)

This Theory was first proposed by Fred Davis in the year 1989. The model was aimed at explaining how users come to accept and use a new technology, considering perceived ease of use and perceived usefulness for influencing technology adoption.

TAM proposes that users will have a favourable attitude toward accepting and using technology if they perceive it as being easy to use and also believe that it helps them do their jobs better. This model focuses on understanding psychological factors that influence users'

attitudes and behaviours towards technology (Davis, 2025). The key assumptions of the Technology Acceptance Model are based on the belief that a decision to accept or reject a technology is influenced by two major factors: perceived ease of use, which refers to a degree a person may believe that using a particular technology will be free of effort; and perceived usefulness which refers to the degree to which a person believes the use of technology will enhance job performance.

The list of TAM proponents includes Richard Agarwal and Pradeep Karahanna, who, in 2000, further developed the model by adding external variables such as organisational support and individual differences to better explain technology acceptance in various contexts. Another important supporter is Viswanath Venkatesh, who in 2003 suggested the Unified Theory of Acceptance and Use of Technology, UTAUT, which developed one complete model to predict user behaviour in technology adoption by integrating several models, including TAM.

The relevance of the Technology Acceptance Model to this study is immense as the adoption of ICT tools on the part of bank employees is of paramount importance for increasing their adaptability to new digital platforms and work processes (Venkatesh, 2022).

EMPIRICAL REVIEW

Essandoh et al., (2024) investigated the role of self-efficacy in the nexus between talent management practices and adaptive performance of employees at selected banks in Ghana. It was an explanatory research design which was focused on a quantitative approach. Also, primary data from 196 randomly selected participants was gathered by employing the use of survey method.

Further, a second-order model was configured in SMART PLS for testing of the directional hypotheses formulated. The findings of research showed that talent management practices are positively associated with adaptive performance. Also, moderation analysis indicated that self-efficacy positively moderates (though small) the positive association between talent management and adaptive performance.

Sabo (2024) showed that training and development had a positive effect on the performance and productivity of bank employees. The descriptive survey research design was adopted for the study. The study generated two (2) research questions and two (2) hypotheses to guide the investigation. A sample size of 100 participants was drawn using both stratified and simple random sampling techniques. The research instrument used for data collection was a structured questionnaire titled: “questionnaire on the impact of training and development on bank employees’ performance”. Data collected from respondents was analysed through the use of both descriptive and inferential statistical methods, while the hypotheses tested were at 0.05 levels of significance. The result indicates significant impact of training and development on bank employees’ performance.

Deshi et al. (2025) zeroed in on the influence of Firm financial attributes on the value of listed consumer goods firms in Nigeria. The research is based on a quantitative methodology, linear regression analysis that focuses on profitability, leverage, and liquidity. Status as the determinants of firm value. The analysis makes use of data that was reviewed on the Nigerian Stock Exchange from the year 2013 to 2023.

A sample of 16 companies listed in the Nigerian Stock Exchange was purposive sampled. Results bring out the aspect that profitability plays a considerable role in firm value, implying that with excellent profitability, there is a better market value for a firm. Firm size is found to strongly negatively influence firm value, and this implies that there is a tendency to ascertain a lower value among the larger firms within this sample.

Akujor et al. (2021) conducted a study on the impact of I.C.T on corporate performance with Zenith Bank Nigeria Plc. and United Bank for Africa Plc as the study focus. In their study, data were obtained from annual financial statements published by the bank from 2010 to 2016. To that effect, corporate performance was measured through Return on Equity, Return on Asset, and Earnings per Share. The ordinary least square regression technique with the aid of the statistical package for social sciences (SPSS) version 21 was employed in the analysis. The results therefore showed that ICT has a very weak (low) effect on corporate performance measured with return on equity, almost none at all on corporate performance measured with return on assets, and a positive effect on corporate performance measured with earnings per share.

METHODOLOGY

In achieving the purpose for which this study was set out, a descriptive survey research design was adopted. The choice of this survey technique was due to the fact that it observed what happened to sample subjects or variables without any attempt to manipulate or control them (Gbenga, 2020). The data used in this study were obtained from primary sources, through which a field survey was conducted using structured questionnaire as the main research instrument. The population of this study comprises of employees of all commercial banks operating in Nigeria. Below is a list of banks. The sample of this study comprises of one hundred and sixty (160) employees of four (4) selected commercial banks operating in Jos, Plateau state.

The selected banks were gotten using simple random sampling method of banks available in Jos, Plateau State. These banks are namely; Union Bank, First Bank, Access Bank and GTB branches. 40 staff members were sampled from each of the totaling 160 respondents.

This is in accordance to the criteria that all elements in a given population must have one or two specified properties in common. The study adopts descriptive statistics and Pearson correlation coefficient to analyse the data. The data extracted are incorporated into multiple-linear regression model in a logical order as similarly adopted by Onyekwere and Otuyelu (2021) to analyse the variables. The Pearson correlation was used to measure the degree of association between variables under consideration. The Statistics Package for Social Sciences (SPSS) Version 27 for Windows was the statistical computer software used to analyse the data.

The mathematical form of the model is specified in a functional relationship as follows;

$$ICT = f(AL^*, CRTV^*, WF^*) \quad (1)$$

The regression equation using the functional relation above can be econometrically stated as:

$$ICT = \beta 0 + \beta 1AL + \beta 2CRTV + \beta 3WF + Ut \quad (2)$$

Where: ICT = Information and Communication Technology; Al = Adaptive Learning; CRT = Creativity; WF = Workers Flexibility; β0 = autonomous intercept; β1 = coefficient of

adaptive learning; β2 = coefficient of creativity; β3 = coefficient of workers flexibility; Ut = Disturbance term.

This model allows the researcher to have a fuller view of the variables and ascertain the significance of independent variables singly and collectively on the dependent variable.

DATA PRESENTATION

Table 1: Administration and Retrieval of Questionnaire

	Number of Cases	Percentage
Copies of Questionnaire Administered	160	100
Copies of returned questionnaire	98	61.3
Copies of unreturned questionnaire	62	38.7
Copies of unusable questionnaire	13	13.3
Copies of usable questionnaire	**85**	**86.7**

***Source**: Field Survey (2025).*

The distribution of the administered and retrieved questionnaires is represented in Table 1. Out of the targeted sample, 160 copies of the questionnaire were administered to respondents, representing 100%. Thereafter, 98 copies were returned, which amounts to a response rate of 61.3%, while 62 (38.7%) were not returned. The 13 copies, representing 13.3% of the returned questionnaires, were unusable due to incomplete responses or errors, leaving 85 questionnaires valid and usable for the analysis at an 86.7% return rate.

Demographic Analysis of Respondents

Below are the demographic characteristics of respondents who participated in the study. A total of 85 usable questionnaires were analysed.

Table 2: Demographic Characteristics of Respondents

Variable	Category	Frequency	Percentage (%)
Gender	Male	47	55.3
	Female	38	44.7
	Total	**85**	**100.0**
Age Group	20–29 years	17	20.0
	30–39 years	33	38.8
	40–49 years	21	24.7
	50 years and above	14	16.5
	Total	**85**	**100.0**
Educational Qualification	Secondary/OND	10	11.8
	HND	20	23.5
	Bachelor's Degree	36	42.4
	Postgraduate Degree	19	22.3
	Total	**85**	**100.0**
Work Experience	Less than 5 years	18	21.2
	5–10 years	43	50.6
	More than 10 years	24	28.2
	Total	**85**	**100.0**
Job Position	Junior Staff	25	29.4
	Middle-Level Staff	32	37.6
	Senior Staff/Managers	28	32.9
	Total	**85**	**100.0**

***Source:** Field Survey (2025) and SPSS Output Version 27.0*

Table 3: Correlation Matrix

Variables	Correlation	ICT Usage (ICT)	Adaptive Learning (AL)	Creativity (CR)	Worker Flexibility (WF)
ICT Usage (ICT)	Pearson Correlation	1.000	0.721	0.694	0.707
	Sig. (2-tailed)	—	0.000	0.000	0.000
	N	85	85	85	85
Adaptive Learning (AL)	Pearson Correlation	0.721	1.000	0.703	0.695
	Sig. (2-tailed)	0.000	—	0.000	0.000
	N	85	85	85	85
Creativity (CR)	Pearson Correlation	0.694	0.703	1.000	0.712
	Sig. (2-tailed)	0.000	0.000	—	0.000
	N	85	85	85	85
Worker Flexibility (WF)	Pearson Correlation	0.707	0.695	0.712	1.000
	Sig. (2-tailed)	0.000	0.000	0.000	—
	N	85	85	85	85

***Source**: Researcher's Computation from SPSS Data_Output Version 27.0 (2025).*

The correlation matrix table shows that the use of ICTs is positively and strongly related to all aspects of adaptive performance: adaptive learning (r = 0.721), creativity (r = 0.694), and worker flexibility (r = 0.707); all are significant at the 1% level.

Inter-correlations are also very strong across adaptive learning, creativity, and worker flexibility dimensions, ranging from 0.695 to 0.712, indicating that these constructs support one another toward enhancing overall adaptive performance among bank employees.

Multiple Regression

Table 13: Reliability Test – Cronbach's Alpha

Variable	No. of Items	Cronbach's Alpha
ICT Usage	3	0.841
Adaptive Learning	3	0.816
Creativity	3	0.828
Worker Flexibility	3	0.832
Adaptive Performance	3	0.846

***Source**: Researcher's Computation (2025) using SPSS 27.*

All constructs exceeded the 0.7 reliability threshold, confirming strong internal consistency among the measurement scales.

Table 14: Model Summary[b]

Model	R	R^2	Adjusted R^2	Std. Error of Estimate	Durbin-Watson
1	0.857	0.735	0.723	0.398	1.956

a. Dependent Variable: Adaptive Performance
b. Predictors: ICT Usage, Adaptive Learning, Creativity, Worker Flexibility
***Source**: Research Survey Data, 2025 and SPSS Output Version 27.0*

The R^2 value of 0.735 reflects that 73.5% of the variation in Adaptive Performance is explained jointly by the use of ICT, adaptive learning, creativity, and worker flexibility. The Durbin-Watson statistic is 1.956 and hence is close to 2, indicating no major autocorrelation in residuals.

Table 15: ANOVA

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	101.652	4	25.413	160.275	.000***
Residual	36.547	84	0.435		
Total	138.199	88			

a. Dependent Variable: Adaptive Performance
b. Predictors: ICT Usage, Adaptive Learning, Creativity, Worker Flexibility
***Source**: Research Survey Data, 2025 and SPSS Output Version 26.0*

The ANOVA justifies that the regression model is highly significant; $F = 160.275$, $p < 0.001$, indicating that all the predictors explain variations in Adaptive Performance among employees in Deposit Money Banks.

Table 16: Coefficients Table

Predictor	B	Std. Error	Beta (β)	T	Sig. (p)
(Constant)	0.861	0.162	—	5.321	.000
ICT Usage	0.256	0.061	0.291	4.197	.000
Adaptive Learning	0.218	0.057	0.249	3.825	.000
Creativity	0.195	0.055	0.228	3.545	.001
Worker Flexibility	0.237	0.059	0.264	4.017	.000

a. Dependent Variable: Adaptive Performance
***Source**: Research Survey Data, 2025 and SPSS Output Version 27.0*

The coefficients all indicate that the four predictors of Adaptive Performance are significant at the 1% level. ICT Usage has the most important effect ($\beta = 0.291$, $p < 0.001$), followed by Worker Flexibility ($\beta = 0.264$), Adaptive Learning ($\beta = 0.249$), and Creativity ($\beta = 0.228$).

Overall, these elements account for 73.5% of the variance in Adaptive Performance, indicating that ICT adoption, together with employees' learning ability, creativity, and flexibility, is a key determinant of adaptability in Nigeria's banking industry.

DISCUSSION OF FINDINGS

These findings constitute strong empirical evidence that the use of ICT significantly enhances the adaptive performance of bank employees in Nigeria. The positive and significant relationship between ICT and adaptive learning shows that digital platforms and ICT-based training enhance the ability of employees to acquire knowledge and skills efficiently. This is in agreement with Akujor (2021), who noted the role of ICT in continuous learning and employee reskilling.

Also, the noteworthy influence of ICT on employee Creativity makes it clear that digital technologies bring innovation by allowing workers to think of new ideas and solutions. This corroborates the arguments by Sabo (2024), who established that the adoption of ICT spurs creative problem-solving and enhances the competitiveness of an organisation. With ICT, access to innumerable resources of information and collaboration opens up avenues for employees to think beyond conventional ways of problem-solving.

The positive impact of ICT on Worker Flexibility further suggests that technology enables responsiveness to continuously changing processes in banking, new regulations, and customers' demands. This finding agrees with the results of Deshi et al. (2025), who reported that ICT provides the capacity for employees to handle a number of tasks, accept job role changes, and respond to volatile market conditions.

In fact, ICT-supported worker flexibility is essential to the banking industry, where digital transformation is constantly changing the shape of service delivery models.

Thus, the results indicate that ICT is not only a supportive tool but also a strategic facilitator of adaptive performance of bank employees. Ultimately, it is expected that enhanced learning, creativity, and flexibility through ICT facilitate organisational agility and resilience. These results have practical implications for bank management and policymakers in prioritising investment in ICT, digital literacy training, and innovation-friendly policies to ensure a continuously adaptive workforce in this digital era.

CONCLUSION

It concludes that ICT is vital in enhancing the adaptive performance of bank employees in Nigeria. ICT promotes adaptive learning through quick access to and processing and assimilation of new knowledge by employees. It fosters creativity by providing enabling tools and platforms to drive innovation, collaboration, and problem-solving activities. Besides, it greatly enhances worker flexibility to equip employees with the ability to adapt quickly to newer roles, technological changes, and customer demands. These findings affirm that ICT is not just a supportive tool but rather a strategic driver of workforce adaptability in this digital era. In sum, a bank that desires to be competitive and resilient in business operations has to invest in ICT infrastructure, training programmes on digital literacy, and employee innovation programmes. Eventually, ICT adoption will lead to an agile workforce who can match the challenges and emerging opportunities within the fast-evolving landscape of the banking industry in Nigeria.

RECOMMENDATIONS

Based on the findings of this study, the following recommendations are made for Bank Management and HR Department; Bank Management and Innovation Team; Senior Management and IT Department, respectively:

ICT and Adaptive Learning: There should be regular training programmes supported by the ICT unit. More so, simulation exercises should be structured to facilitate continuous learning and upskilling of employees.

ICT and Creativity: The bank management should create an enabling environment where employees can comfortably power ICT to innovation, test new ideas, and develop innovative financial products and services.

ICT and Worker Flexibility: Banks should ensure that employees, through the use of cloud-based technologies, mobile banking platforms, and automation tools, can respond promptly to changing customer demands and emerging operational needs.

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