The Effect of Organizational Learning on Environmental Adaptation of Zenith Bank in Asaba, Delta State

Onwukaegwu, Ben Precious and Bello, Adams

University of Delta Agbor, Business administration Department

Abstract: *This study examined the effect of organizational learning on environmental adaptation of Zenith Bank in Asaba, Delta State. The specific objectives of the study were to evaluate the effect of organizational transformational leadership on environmental adaptation, to determine the effect of organizational empowerment on environmental adaptation, to ascertain the impact of organizational culture on environmental adaptation. The study adopted the descriptive survey design. The sample size of one hundred and twenty (120) was obtained. Data collected were analyzed and hypotheses were tested using the simple percentage, correlation and regression method of data analysis. Findings revealed that the extent to which transformational leadership, organizational empowerment and organizational culture influences environmental adaptation. The study concludes that the full potential of staff has not been harnessed since relevant job related training programmes have not been organized for them on a routine basis. The study recommends that staff should be encouraged to share information using electronic media such as the internet, intranet, and bulletin boards since these media have not been fully utilized.*

Keywords: Organizational Learning, Environmental Adaptation, Organizational Transformational Leadership, Organizational Empowerment and Organizational Culture
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INTRODUCTION

The way organizations are managed has fundamentally changed as a result of globalization, quick technological advancements, and the expansion of information technology knowledge. Organizational Learning (OL) is a process through which an organization develops its internal capacity to efficiently and effectively provide its mission and to sustain itself over the long term (Nsor, 2012). It's important to note that achieving a competitive advantage now depends greatly on a knowledge-based economy that is centered on the abilities and capabilities of an organization's human resources. In achieving competitive advantage in a dynamic business environment orchestrated by the antecedence of globalization it would be necessary, from the strategic management view point to recognise the central role played by the internal resources of the firm, its strategic skill pools and core competences in the search for competitive advantage, highlighting the role of organizational learning in corporate strategy (Altman & Iles, 1998).

As a result, learning systems are becoming increasingly necessary for organizations if they want to succeed in a fast-paced business environment. The ability and rate at which

organizations can learn and react more quickly than their competitors, has emerged as a pre-eminent sustainable source of competitive advantage (Khadra & Rawabdeh, 2006). The idea of a learning organization is viewed as a resource-oriented strategy based on an organization's capacity to transform common resources that are accessible to all into specializations that are difficult for rivals to imitate. To be a learning organization, signifies an approach to organizational change and continuous improvement which demonstrates a capacity for change (Khadra & Rawabdeh, 2006).

The justification is that those organizations have procedures, traditions, and other types of collective memory that are kept in the members' minds. Also, learning is a fundamental process that influences how organizational change occurs, and learning-oriented organizations are better able to manage change than their non-learning counterparts. The earlier contributions of Organizational Development (OD) have been built upon, and this interest in organizational learning is consistent with these earlier contributions: that positive change can occur within an organization and that specific approaches can be used to increase the likelihood of its success. The implication is that organizations should focus on the development of OL as an organizational goal (Massey & Walker, 1999).

When individuals leave, the organization does not lose its capacity for learning. Due to the accumulation of histories, experiences, norms, and stories, organizational learning influences not only the immediate members of the organization but also future members. Creating a learning organization is only half the solution to a challenging problem (Yeo, 2002). The development of an unlearning organization, which requires the organization to essentially forget some of its past, is equally important. In light of these competing interests, learning takes place (Nsor, 2012). This is driven by the idea that organizational learning comes about as a result of understanding how the external environment changes and then adapting beliefs and behavior to fit those changes. Inherent in the process are a new way of thinking, new attitudes and consequently a new pattern of behaviour brought about by organizational learning (Yeo, 2002).

Statement of the Problem

The imperialist banks denied the populace access to banking services, and the new banks are working to change that. A number of banks have already made concerted efforts to implement the use of biometric technology, smartcard technology, mobile phone banking, and internet banking across all of their operations. Banks have expanded their distribution channels and unveiled new goods and services. Banks risk experiencing declining customer loyalty and rising customer acquisition and retention costs if they do not have a solid understanding of their customers' needs and do not provide superior service.

Objectives of the study

The general objective of this study is to examine the effect of organizational learning on environmental adaptation.

Other specific objectives are to:

i. Evaluate the outcome of organizational transformational leadership on environmental adaptation.
ii. Determine the outcome of organizational empowerment on environmental adaptation.

iii.   Ascertain the impact of organizational culture on environmental adaptation.

Hypothesis of the study
HO$_1$: Organizational transformational leadership has no significant effect on environmental adaptation.

HO$_2$: Organizational empowerment has no significant effect on environmental adaptation.

HO$_3$: There is no significant relationship between organizational culture and environmental adaptation.

REVIEW OF THE RELATED LITERATURE

Organizational Learning

Organizational learning has been strongly endorsed by management research as a source of competitive advantage in the rapidly changing business climate of today. Numerous academics have compiled their research on organizational learning and developed concepts for its use in organizations. Yeo (2005) summarized research on organizational learning for the period 1990-2004 and concluded that all definitions of organizational learning have a common theme in the sense that organizational learning is seen as a driver of competitive advantage which can be translated to performance. Yeo (2005) defines a learning organization as a characteristic type of organization (what) while organizational learning refers to the process of learning (how). Jensen and Rasmussen (2004) provide a definition by referring to organizational learning which takes place at a macro scale as the learning organization in comparison to persons changing from one knowledge state to another on a micro-level as organizational learning. In more general terms, he claims that organizational learning essentially involves the task of change and transformation, and that in order to achieve this, appropriate knowledge management systems must first be in place. This change and transformation has to do with the expansions of people's values and beliefs about what is possible and how things work.
Crossan et al. (1999) view organizational learning as a dynamic process based on knowledge which moves along different levels of action; that is from individual level to group level and to organizational level and back to individual level. They additionally contend that four dimensions—system perspective, oneness, exploration, and skill transfer—are necessary for organizational learning to be implemented throughout the entire organization. The implementation of organizational learning strategies is thought to be spearheaded by management commitment, which ensures that the organization has a culture that values knowledge creation, transfer, and acquisition as fundamental values.

Organizational Learning and learning organization
Organizational learning and learning organizations are terms that try to explain how an organization acquires, disseminates, and integrates knowledge to gain competitiveness and better performance (Stata 1989; Gnyawali and Steward 2003; Yang, Watkins et al. 2004; Yang, Wang et al. 2007). McGill, Slocum, & Lei (1992) for example defined both organizational learning and a learning organization as the ability of an organization to gain insights and understanding from experience through experimentation, observation, analysis, and a willingness to examine both successes and failures. Therefore, some

academics do not differentiate between organizational learning and a learning organization and think the terms are interchangeable because all of the dimensions are similar in both contexts.

However, many researchers suggest that organizational learning and a learning organization are slightly different in nature (Tsang 1997; Örtenblad 2001; Yeo 2005). For instance, Tsang (1997) contrasted organizational learning and a learning organization in terms of process versus structure. A learning organization was defined as a framework that had occurred as a result of learning, whereas organizational learning was described as a process of acquiring, passing on, and using knowledge; thus, achieving a learning organization was considered ideal. In other words, organizational learning refers to learning processes and activities that occur within the organization while a learning organization refers to a particular organizational form (Örtenblad 2001; Sun 2003; Yeo 2005). Similarly, Yeo (2005b) proposed that organizational learning is a concept to describe certain types of activity that took place in an organization while the learning organization referred to a particular type of organization, an organization that was good at learning. While Tsang (1997) distinguish organizational learning in terms of process versus structure, Örtenblad (2001) described differences between organizational learning and a learning organization as concepts based on content, degree of normativity, and the target audience. In terms of the content, organizational learning was defined as an activity, whereas learning organizations were divided into two categories: learning organizations and non-learning organizations. The learning organization literature was said to be primarily restrictive in the normative aspect while organizational learning literature was described as being primarily descriptive. The learning organization literature was primarily written with practitioners and consultants in mind, whereas organizational learning was academic in nature.A few extreme opinions in relation to the concept of learning organizations, do exist, namely that there is no such entity as a learning organization (Huber 1991; Easterby- Smith, Crossan et al. 2000; Stacey 2003).

Environmental Adaptation

Emerging key research areas on adaptation to environmental change are (a) identifying system thresholds, limits, and barriers to implementing adaptation (Adger, Agrawala, Mirza, Conde, and O'Brien, (2007); (b) defining successful or sustainable adaptation in promoting appropriate technological options for adaptation (Smit and Skinner, 2002); (c) cognitive processes of risk assessment and formulation (Smit and Skinner, 2002); and (d) the relative role of public and private actors in adaptation (Adger, Huq, Brown, Conway and Hulme, 2003). The governance of adaptation is at the core of many of these problems.

Recent research is demonstrating empirically how actor networks access resources, actually alter their behavior, and have an impact on ecological and cultural resilience at various scales.

For example, Vasquez-Leon (2007) examines how ethnicity is a factor in determining pathways of successful adaptation to drought in southeastern Arizona. Few et al. (2007) show how local stakeholders perceive themselves to be constrained in implementing adaptation to climate change on the U.K. coast through complicated multi-jurisdictional structures and lack of precise information on risks. Yet faced with the same risks, most communities in the United Kingdom differ widely in their perceived resilience and their

ability to govern and shape their own future (Smit and Skinner 2002). The ability to make decisions and carry them out is what adaptation is all about, according to the environmental change perspective. To characterize options and choose an appropriate course of action, knowledge, experience, and institutional structures come together in this process. The process is negotiated and mediated through social groups, and decisions are reached through networks of actors that struggle to achieve their particular goals (Smit and Skinner, 2002).It is understood that adaptation is a continuous process and is concerned with actors, actions, and agency. Nevertheless, consideration is given to adaptation in light of particular risks. Because they compare risk levels before and after adjustments, assessments of adaptive actions are therefore static in nature.

Transformational leadership
In an organizational learning context, transformational leadership is believed to be the most suitable leadership style (Bass 1990; Coad and Berry 1998; Aragón-Correa, et al. 2007; Eissenbeis, et al. 2008; García-Morales, et al. 2008; García-Morales, et al. 2011; Mirkamali, et al. 2011). According to the theory of transformational leadership, these leaders are prepared to change their organization in response to environmental changes and challenges by raising the aspirations of their followers and igniting their higher-order values. It is suggested that followers who have identified with the leader and his or her mission/vision, will feel better about their work, and will perform beyond expectations (Conger and Kanungo 1998; Avolio, et al. 2004; Walumbwa, et al. 2007).
An organizational learning process must meet these requirements. According to Garca-Morales et al. (2011), transformational leadership encourages the existence of organizational learning by providing the intellectual stimulation, inspirational motivation, and self-confidence that are necessary for organizational members to engage in learning. Organizational learning depends on transformational leadership. (Nonaka & Toyama 2003; Al-Gharibeh 2011). This leadership style heightens the consciousness of collective interest among an organization's members and helps them to achieve their collective goals (García-Morales, et al. 2011). In addition, this leadership style enables organizational learning to occur by promoting change and innovation, inspiring a shared vision, enabling employees to act, modelling their actions and creating continuous opportunities to learn (Sarros, et al. 2011).

Transformational leaders inspire and can give workers the impression that they are valued as employees, taken seriously, and listened to by the company.. In order to cope with continuous changes in the work environment, the inspiring of employees and the creation of feelings of respect between employees is needed (Bass 2000; Schein 2004; Serfontein 2006). In addition, transformational leadership stimulates employee participation by creating a work environment where employees feel free and have the capability to seek out innovative approaches to performing their jobs (Bass 2000; Bolman & Deal 2003). Freedom to perform a job is important because employees produce more creative work when they perceive that they have greater personal control over how to accomplish given tasks (Zhang & Bartol 2010). "Transformational leadership guides and motivates a common vision of the organization and encourages good communication networks and a spirit of trust, enabling transmission and sharing of knowledge and generation of knowledge slack" (García-Morales, et al. 2008).

Empowerment

Highly motivated and innovative employees are needed to bring about organizational learning (Schein 1999; Bhatnagar 2007; Stewart, et al. 2008; Allahyari, et al. 2011; Grinsven & Visser 2011; Wallace, et al. 2011). Efficient and effective knowledge acquisition, distribution, interpretation and organizational memory need creative, capable and highly motivated employees (Wang, et al. 2010) who need to be able to learn and grow continuously (Stewart, et al. 2008). As learning by employees is the basis for organizational learning as suggested by Crossan, et al. (1999) employee passion for learning and the development of their capabilities is crucial for organizational learning. According to Akhavan and Jafari (2008), continuous changes in a daily business context require employees to value learning and innovation in order for them to achieve ideal standards and to believe in their capability to achieve the expected performance levels for individuals and organizations.

Empowerment is crucial for organizational learning for two reasons (Spreitzer & Mishra 2002). Initially, giving employees the authority to control aspects of their immediate work environments is a crucial element in gaining their trust in management and may ultimately increase their commitment to the goals of their organizations. Second, autonomy gives workers the chance to put their knowledge and abilities to use, which raises their level of motivation at work and boosts worker efficiency. Worker empowerment can be facilitated by providing them with suitable resources, tasks and abilities to design, classify, employ and gauge their work, and to take the necessary action to fully optimize their contributions to their company in the most valuable way (Ahmad & Oranye, 2000).

Empowerment has different effects on organizational learning. In a decentralized, flat, team-based organizational structure, employees have the opportunity to evaluate their work effectiveness and to suggest measures for improvement, thereby replacing old routines with new ones (Baek-Kyoo & Ji Hyun 2010). This flexibility helps the organization to adapt to a rapidly changing external and internal environment, with employees becoming more adaptive to present circumstances and more disposed towards innovative behaviour (Chan & Scott-Ladd 2004; Örtenblad 2004; Grinsven & Visser 2011). Continuous adaptation requires inner enthusiasm, security feeling, and competence from employees (Spreitzer 1995; Ugboro & Obeng 2000; Menon 2001; Maynard, et al. 2007).

Organizational culture

Organizational learning exists under specific conditions and according to the culture of an organization (Cook & Yanow 1993; Egan, et al. 2004; Bates & Khasawneh 2005; Bushardt, Lambert et al. 2007; Chang & Lee 2007; Graham & Nafukho 2007; Lucas & Kline 2008; Al-Adaileh & Al-Atawdi, 2010; Škerlavaj, et al. 2010). The direction and quality of information and knowledge flow in an organization depend on the values, customs and the organizational structure (Awal, et al. 2006; Al- Adaileh & Al-Atawdi 2010; Suppiah & Sandhu 2010; Sarros, et al., 2011).

The values, customs and the organizational structure that embrace organizational culture influence the occurrence of organizational learning (Yanow, 2000). Škerlavaj, et al. (2007) used the term organizational learning culture to cover organizational learning practices of information acquisition, dissemination, information interpretation as well as interpretational activities. Norms, values and interactions amongst organizational members when acquiring, disseminating and exploiting knowledge have been said to be

determined by the flow of authority and responsibility embedded in an organizational structure (Lejeune & Vas 2009). This flow of authority and responsibility allows for participation, openness, and psychological safety and is required in order to nurture organizational learning (Mumford, et al. 2002; Jung & Takeuchi, 2010).

Yanow (2000) claimed that organizational learning processes should be viewed from a shared culture perspective, as shared meanings. This is because, as Jung and Takeuchi (2010) have suggested, an organizational culture provides rules for organizational members sharing information, reaching general agreement, and acting on its meaning. The organizational structure, decision-making procedures, and levels of error tolerance are the main shared values and conditions that encourage an organizational learning process. Crucial elements of the organizational learning process include decision-making procedures, the development of performance measurement systems, cooperation among organizational members to achieve predetermined goals, innovation values, openness to customer suggestions, and the development of a system data base to handle ongoing knowledge development. This process is comprised of knowledge acquisition, dissemination and exploitation and organizational memory (Wang, et al. 2011).

Organizational culture can be regarded as a catalyst for organizational members to share their experience and knowledge (Bates & Khasawneh 2005). Thus, an organization's values, beliefs, norms, symbols, language, rituals and myths determine the willingness or unwillingness of its members to share information and knowledge, visions and intentions and to participate fully in an organization (Chang & Lee 2007). As Senge (2006) has suggested, a shared vision is the primary step that allows people to begin working together even if they distrust each other.

Theoretical Review
Theoretical Discourse
Garud and Van (2001) use the following categories in two of their most thorough typologies: life cycle and evolutionary model. For instance, life-cycle models originate in psychology rather than biology, which is a different disciplinary base. Many authors are developing change classification schemes within individual categories such as evolutionary or teleological models (Garud & Van, 2001). These two categories, in particular, have a proliferation of individual models, requiring more refined categorization (Philips, 1998). They also express concern that there appears to be a deadlock between the two theoretical viewpoints that needs to be resolved. One theory that emerged from an earlier deadlock between these two models, accepting both contingency and control as influencing the process of change, is the "garbage can" model put forth by Cohen and March. Out of attempts to reconcile some of the deemed hazardous presumptions of anticipated transformation and adaptive change models, social-cognition, dialectical, and cultural models emerged. But perhaps more importantly than the differences are the similarities between models across various categories. For instance, some teleological models and evolutionary models make similar assumptions. Some academics believe that choosing a strategy is teleological. Others consider it to be progressive

Life Cycle Model

When it comes to adaptation and a systems approach, these models have similar presumptions to evolutionary models. They differ in that they are less objective, emphasize the significance of people in the change process, and view changes as taking place both during individuals' life cycles and those of the organizations they build. The life-cycle or developmental model places an emphasis on methodical personal change

> **Assumptions:** Life–cycle models evolved from studies of child development and focus stages of organizational growth, maturity, and decline (Meyer & Allen, 1997). Some scholars view life-cycle and developmental models as a branch of evolutionary models that focus on human development theories rather broad biological theories (Garud & Van, 2001). Within these models, change is typically seen as part of a stage and is progressive and rational (Miller & Johnson, 1994). Change doesn't happen because people think it's necessary or even want it; it happens because it's a process that happens naturally and is unable to stopped or changed. Compared to life-cycle models, developmental models place more emphasis on stages that are less predetermined.

As members of the organization adjust to its life cycle, change happens. Compared to evolutionary models, management plays a much more central role in the organization and uses motivational and training strategies to help employees advance. In this model, the environment is perilous and ambiguous.

To adjust to this environment, processes include training and development, communication, and other structures that allow growth (Boleman & Deal, 1991). The outcome within this change process is new organizational identity is strongly emphasized in these models as a reason that people resist change (Garud & Van, 2001).

Garud (2001) tries to integrate the findings of ten life-cycle models into meta-model. Four phases are included in his model: entrepreneurship, collectivity, formalization and control, and structure elaboration. In the first stage, as in other models, there is little coordination, a lot of brainstorming, and resource mobilization. As the organization enters the collectivity stage, there is a stronger sense of shared purpose and steadfast commitment while innovation is still being pursued. The formalization and control stage, however, is characterized by the establishment of regulations and stable organizational structures, the rarity of innovation, and the priority given to methods and effectiveness. As the organization moves into the stage of structure-elaboration, it starts to undergo a series of renewals through decentralization, expansion, or other adaptation.The distinctive characteristic of this life-cycle model is that change is described as common place across different stages-enactment selection, retention happen among all employees within all life cycles, but with some distinctions in the process (Garud & Van, 2001).

Empirical Review

Kansal and Singh (2016) look at how organizational change affects employee performance. Change management is a crucial subject that has received extensive research, discussion, and writing over the past few years. It is not surprising because change is a given due to the intense internal and external environmental pressures that have been anticipated. Companies that want to remain in business and benefit from the current competitive environment must adapt. When a business plans to implement change, many questions arise, such as what kind of change it will be and whether the

organization actually needs it. What time frame will the company use to implement organizational changes? What would happen if the organization adopted this change, and most importantly, what would happen. It's crucial to examine change from the viewpoint of the workforce. Performance, quality, and service within an organization are impacted by the philosophy and practice of cultivating positive attitudes. Employee performance is affected more deeply by change than is generally recognized. To capitalize on this advantage, Maruti also makes a few organizational changes within its business. The current study will concentrate on how change affects employee performance at Maruti.

In a case study of the Rwanda Revenue Authority, Steven et al. (2015) looked at how change management affected the performance of governmental institutions in Rwanda. The study used a survey research design with RRA employees as its target population. Data was gathered through surveys and interviews, and it was examined using SPSS and Microsoft Excel. According to the study's findings, the dependent variable and the independent variables have a favorable relationship. The study found that every change made to RRA over the previous four years had been carefully thought out and put into practice.

The majority of the institution's employees have generally accepted the changes made to the business, which has improved organizational performance overall.

In Pakistan's banking industry, Zeeshan et al. (2015) looked into how organizational change affected employee performance. The survey research design was used for the study, and the sampling method used was stratified random sampling. Primary data collection on leadership, communication, procedural justice, employee development, and change tolerance used questionnaires. The Taro Yamani formula yields a sample size of (n=252) for this study. Descriptive statistics and correlation analysis methods were thus employed in SPSS software to analyze the data. The findings demonstrate that organizational change significantly improves employee performance in Pakistan's banking industry. The study came to the conclusion that in order to track the overall effects of organizational change on employee performance, organizations should increase the factors of organizational change.

Karanja (2015) investigate the effects of organizational change on employee performance. The main goals of this study were to evaluate how changes in management, structure, technology, and roles and responsibilities of employees affected the performance of the workforce. The purpose of this study was to address issues raised regarding how changes in management, structure, roles and responsibilities, and technology affect employee performance. This study was important because it tracked workplace changes over time in an organization going through several changes and looked at how those changes affected the workers. Information centers, other academics, researchers, and research organizations will all benefit from this study. The inability of the respondents to cooperate and their reluctance to express their opinions were the study's limitations. The target population for this study, which consisted of the 300 employees of the Postal Corporation of Kenya in Nairobi, was made up of those people. The study concentrated on the organizational alterations that have taken place over the past seven years. The researcher used a stratified random sampling technique and sampled 61 employees, or 20% of the target population, to create the sample size. The questionnaire served as the primary data collection tool. The research in this study was descriptive in

nature and used a descriptive research design. In order to analyze the data, descriptive statistics were used. According to the study's conclusions, organizational change has a favorable impact on employee performance. Technology is the factor that has changed the most and positively impacted worker performance. This is due to the fact that it offered an internship program, which led to more job opportunities. Even the current staff has been inspired, which has improved performance. It is advised that public organizations emphasize the necessity and urgency of changes in straightforward, understandable terms when pursuing them.

Methodology

This study adopted survey research design. The study population was created from the Zenith Bank in Asaba, Delta state region with population of six hundred (120) staff and customers. Source: Human Resources Department. Questionnaires are the instrument employed in this study for the purpose of data collection. The obtained data from the intended survey was analysed using SPSS version 21 and exploratory as well as inferential statistical tools were used to make generalization.

ANALYSIS

The analysis of the data gathered from Zenith Bank employees in the Asaba Delta state, as well as the study's findings, are presented in this session. The researcher begins by providing a general overview of the collection and analysis of data. 100 copies of the 120 sets of administered questionnaires were found and used for the analysis, or 83.8%, of the total.**Analysis of Respondents Profile**

Table 4.1:   Demographic information of the respondents

Characteristics	Measuring group	No of valid responses	Valid percentages
Gender	Male	65	65
	Female	35	35
	Total	**100**	**100**
Age	Below 30years	20	20
	31 – 40	70	70
	Above 41	10	10
	Total	**100**	**100**
Educational qualification	SSCE/GCE/NECO	-	-
	NCE/OND	40	40
	HND / B.Sc	50	50
	MBA/M.Sc.	10	10
	Total	**100**	**100**
Marital Status	Married	50	50
	Single	50	50
	Total	**100**	**100**

Source: field work, 2021

Table 4. The respondents' demographic data is shown in Figure 1. According to the table, (35) 35% of respondents were women, and (65) 65% of respondents were men. In terms of age, 20% of respondents were under 30 years old, and 70% (70) were between the ages of 31 and 40. While (10) were over the age of 41, 10%. In terms of

educational background, 40 (40%) NCE/OND, 50 (50%) HND/B.Sc., and 10 (10%) MBA/M.Sc. graduates were present. In terms of respondents' marital status, 50 (50%) were married, while 50 (50%) were single.

Table 4.2 Correlation matrix between studied variables

		transformational leadership	organizational empowerment	organizational culture	environmental adaptation
transformational leadership	Pearson correlation	1			
	Sig. (2-tailed)				
	N	100			
organizational empowerment	Pearson correlation	.232**	1		
	Sig. (2-tailed)	.000			
	N	100	100		
organizational culture	Pearson correlation	.288**	.302**	1	
	Sig. (2-tailed)	.000	.000		
	N	100	100	100	
Environmental adaptation	Pearson correlation	.286**	.422**	.202**	1
	Sig. (2-tailed)	.000	.000	.000	
	N	100	100	100	100

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

The result in table 4.2 shows that the tested variables showed an overwhelming positive correlation ranging from (.202 to .422) Implying that, there is a significant positive association between the variables of organizational learning and environmental adaptation.

Table 4.3: Model Summary

Model	R	R^2	Adjusted R2	Std. Error of the Estimate
1	0.611a	0.373	0.392	0.267

a. **Predictors: (Constant), transformational leadership, organizational empowerment and organizational culture**

b. **Dependent Variable: environmental adaptation**

Source: Research Data (2021)

Table 4.4: Regression Analysis of organizational learning and environmental adaptation.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
1 (Constant)	2.433	.267		3.230	.456
transformational leadership	.234	.053	.321	1.276	.000
organizational empowerment	.228	.077	.304	3.157	.000
organizational culture	.236	.076	.233	6.754	.000

a. Dependent Variable: environmental adaptation

Source: Analysis of field Survey, 2021

Table 4.4 The findings of the regression analysis for organizational learning and environmental adaptation are reported above. The table showed that the first variable, transformational leadership, has a favorable impact on environmental adaptation (ß =.321, P0.01). According to the study, the second variable, organizational empowerment, has a favorable impact on environmental adaptation (ß =.304, P 0.01). The third variable, organizational culture, was found to have a favorable impact on environmental adaptation (ß =.233, P 0.01). **Hypotheses Testing**

The multiple regression analysis was employed as an analytical tool for testing the hypothesis formulated in chapter one.

Decision Rule

In this case, it is accepted that the given parameter is statistically significant and that the null hypothesis must be rejected in order to accept the alternative hypothesis if the probability value of 0.00 is less than the critical value of 5% (i.e., 0.000.05).Gujarati and Porter (2009) also noted that it is preferable to leave it to the researcher to decide whether to reject the null hypothesis at a given value. More technically, the P-value is defined as the lowest significance level at which a null hypothesis can be rejected (Gujarati and Porter, 2009) P-value =0.005(5%). The null hypothesis is accepted and the alternative hypothesis is disregarded if the calculated probability value exceeds the level of significance that is considered to be critical.

Hypothesis One

H0$_1$ Transformational leadership has no significant effect on environmental adaptation. Since the P value calculated in table is lesser than the critical level of significance (.000<0.05). The null hypothesis was rejected and the alternate hypothesis was accepted; this implies that transformational leadership affect environmental adaptation

Hypothesis Two

H0$_2$: Environment adaptation is not significantly impacted by organizational empowerment.

The null hypothesis was rejected while the alternate hypothesis was accepted because the P value calculated in the table was higher than the threshold level of significance (.0000.05). This suggests that environmental adaptation and organizational empowerment have a significant relationship.

Hypothesis Three

HO_3: There is no significant relationship between organizational culture and environmental adaptation

Since the p value calculated in table is lesser than critical level of significance (.000<0.05), there was need to reject the null hypothesis and accept the alternate hypothesis implying that organizational culture affect environmental adaptation

Findings

Transformational leadership and environmental adaptation

It was reported that transformational leadership has the positive effect on environmental adaptation (ß = .321, P<0.01). Furthermore, the test of hypothesis shown in table 4.9 demonstrates that transformational leadership and environmental adaptation are significantly correlated (.000>0.05). These results are in line with those of Garca-Morales, Jiménez-Barrionuevo, and Gutiérrez (2011), who contend that for organizational learning to occur, members of the organization must be intellectually stimulated, inspirationally motivated, and confident. Accordingly, transformational leadership encourages the existence of organizational learning.

Organizational empowerment and environmental adaptation

It was reported that organizational empowerment has positive effect on environmental adaptation (ß = .304, P<0.01). In furtherance, the test of hypothesis indicated in table above reveals that there is a significant relationship between organizational empowerment and environmental adaptation (.000<0.05). These findings agree with the view of Akhavan and Jafari (2008), continuous changes in a daily business context require employees to value learning and innovation in order for them to achieve ideal standards and to believe in their capability to achieve the expected performance levels for individuals and organizations.

Organizational culture and environmental adaptation

It was reported that organizational culture has a positive effect on environmental adaptation (ß = .233, P<0.01). In furtherance, the test of hypothesis indicated in table 4.9 reveals that organizational culture has a significant relationship with environmental adaptation (.000<0.05). These findings are consistent with Jung and Takeuchi (2010) have suggested, an organizational culture provides rules for organizational members sharing information, reaching general agreement, and acting on its meaning.

Conclusion

The bank's employees and clients are aware of the interrelated functions they play in enhancing the effectiveness and efficiency of service delivery, but there are few opportunities for interaction between them as there are with management.

Finally, because regular job-related training programs have not been organized for the staff, their full potential has not been realized.

Recommendations

Since electronic media like the internet, intranet, and bulletin boards have not been fully utilized, employees should be encouraged to share information using them.

The Zenith Bank staff should be encouraged to participate in exchange programs with other businesses so they can learn from one another, share experiences, and identify successful strategies.

Further improving employee-customer relations is also necessary to increase productivity because employees and customers are interdependent. This can be accomplished by setting up forums for interaction, idea sharing, and problem-solving between employees, management, shareholders, and customers.

subsequently initiatives should be taken to reawaken and hone the skills of the bank's staff and management through refresher course training programs, in-service training, incentives, and sponsored capacity building programs.

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