# Organisational Learning and Environmental Adaptability A Study of Selected Commercial Banks in Onitsha, Anambra State

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**Abstract**: *The study examined the effect of organizational learning on environmental adaptability. The study's specific objectives were to assess the influence of organizational transformational leadership on environmental adaptability, to assess the effect of organizational empowerment on environmental adaptability, and to determine the effect of organizational culture on environmental adaptability. The descriptive survey design was used in the investigation. One hundred and twenty (120) people were sampled. The collected data were evaluated and hypotheses were tested utilizing the basic percentage, correlation, and regression data analysis methods. The findings showed that transformational leadership, organizational empowerment, and organizational culture have significant effects on environmental adaptability. The study revealed that the full potential of employees has not been realized since suitable job-related training programs have not been organized on a regular basis. Staff should be encouraged to exchange information utilizing electronic media such as the internet, and bulletin boards, according to the report, because this medium are underutilized.*

**Keywords:** *Organisational Learning, Environmental Adaptability, Transformational leadership, Organisational empowerment and Organizational culture.*

**Introduction**

Globalization, fast technical advancements, and the expansion of knowledge in information technology have radically changed the way firms are handled. Organizational Learning (OL) is the process through which an organization builds its internal capacity to perform its purpose efficiently and effectively while also sustaining itself over time (Nsor, 2012). Importantly, it can be stated that a knowledge-based economy based on the human resource skills and competency of firms has become extremely important in achieving a competitive advantage. In order to achieve competitive advantage in a dynamic business environment orchestrated by the antecedent of globalization, strategic management must recognize the central role of the firm's internal resources, strategic skill pools, and core competencies in the search for competitive advantage, highlighting the role of organizational learning in corporate strategy (Altman & Iles, 1998).

As a result, businesses are increasingly expected to be learning systems in order to prosper in a volatile commercial environment. The capacity and pace at which firms can learn and respond faster than their competitors has emerged as the most important long-term source of competitive advantage (Khadra & Rawabdeh, 2006). The learning organization idea is viewed as a resource-oriented strategy based on the company's ability to transform standard resources available to everybody into competencies that are distinctive and cannot be simply duplicated by rivals.ad its environment (Felix et al.2020). Strategy is the main force that creates a fit between the bussiness organisation Being a learning organization denotes an approach to organizational transformation and continual development that exhibits adaptability (Khadra & Rawabdeh, 2006).

The reasoning for this is because those organizations have some type of collective memory that is stored in the minds of the members, processes, and traditions. Furthermore, learning is a basic activity that influences how organizational change happens, and companies that learn can manage the change process more successfully than those that do not. This interest in organizational learning builds on the previous contributions of Organizational Development (OD) and is compatible with its main principles: that positive change can occur inside an organization and that specific tactics may be utilized to boost the chance of it occurring. The consequence is that companies should prioritize the development of OL as a strategic aim (Massey & Walker, 1999).

A learning organization is invariably a company that intentionally builds structures and techniques to improve and optimize organizational learning (Nsor, 2012). Because firms strive to be more adaptive to change, the notion of a learning organization is gaining popularity. Learning is a fluid notion that stresses the ever-changing character of organizations. Individual learning is rapidly giving way to corporate learning. According to Orishede and Ndudi, (2020), in today 's workforce, many workers suffer from work overload which can result in burnout. Learning is necessary for individual progress, but it is also critical for organizational growth. Individuals make up the majority of organizations, thus they must build the essential procedures and processes to allow for organizational learning. Individual learning is only one component of organizational learning (Nsor, 2012).

When members leave an organization, the learning capacities of the group are not lost. Many firms are faced with the challenge of managing their diverse workforce and the challenge of making sure that despite these differences, employees remain versatile on their job responsibilities (Orishede, et al., 2023). Organizational learning adds to organizational memory; consequently, learning systems impact not just immediate members but also future members as histories, experiences, norms, and tales accumulate. Making a learning organization is only half of the solution to a difficult problem (Yeo, 2002). Equally vital is the development of an unlearning organization, which means that the organization must forget some of its history. Thus, learning takes place in the middle of such contradictory stimuli (Nsor, 2012). This is driven by the concept that organizational learning emerges from comprehending external environment changes and then adapting attitudes and behavior that are compatible with those changes. The process includes a new way of thinking, new attitudes, and, as a result, a new pattern of behavior brought about through organizational learning (Yeo, 2002).

**Statement of the Problem**

The new banks are attempting to democratize access to financial services formerly restricted to the populace by imperialist institutions. Several banks have already made concerted efforts to implement online banking, smart card technology, mobile phone banking, and biometric technologies throughout all of their activities. Banks have expanded their distribution channels and provided new goods and services. If banks do not have a clear grasp of their customers' demands and do not provide outstanding service, they will likely experience declining consumer loyalty, which will increase the cost of customer acquisition and retention. As a result, the study intends to investigate the impact of organizational learning on environmental adaptability utilizing chosen banks.

**Objectives of the study**

The study examined the effect of organizational learning on environmental adaptability. The specific objectives of the study include:

i.  examine the effect of organizational transformational leadership on environmental adaptability.
ii.  assess the effect of organizational empowerment on environmental adaptability.
iii.  determine the effect of organizational culture on environmental adaptability.

**Hypotheses of the study**

i       Organizational transnational leadership has no effect on Environmental adaptability

ii      Organizational empowerment has no effect on environmental adaptability.

iii     Organizational culture has no effect on environmental adaptability

**Review of the Related Literature**

**Organizational Learning**

In today's changing corporate environment, management research has extensively promoted organizational learning as a source of competitive advantage. Several researchers have synthesized their findings on organizational learning and developed frameworks for its use in organizations. Yeo (2005) evaluated organizational learning studies from 1990 to 2004 and stated that all definitions of organizational learning share a common characteristic in that organizational learning is viewed as a source of competitive advantage that can be translated to performance. According to Yeo (2005), a learning organization is a certain sort of organization (what), whereas organizational learning is the process of learning (how). Jensen and Rasmussen (2004) define organizational learning as taking place on a macro scale as the learning organization, as opposed to individuals changing from one knowledge state to another on a micro-level as organizational learning. In a larger sense, he claims that organizational learning is primarily concerned with the process of change and transformation. This shift and transformation is the result of people's values and views about what is possible and how things operate expanding. According to Orishede and Bello (2019), outcomes in a work context might take the form wages, social approval, job security, promotion and career opportunities.

Many experts, however, believe that the concept of knowledge is a major topic of organizational learning, and that it is incorporated in an organization's practices and processes, as well as its

products and services. As this theory considers companies as repository of information and abilities, it constitutes the theoretical underpinning of organizational learning. According to this viewpoint, businesses' organizational advantage over markets stems from their greater capacity to create and transmit information (Ghoshal & Moran, 1996).

This, along with the reality that learning quicker than competitors may be the only lasting competitive edge (De Geus, 1988; Stata, 1989). According to Dulworth and Bordonaro (2005), learning is critical in today's business environment, and rapid learning allows employees to achieve peak performance faster, drives organizational productivity and agility, and enables faster response to competitive threats, new product opportunities, and customer requirements. In a rising global information economy, this makes organizational learning a competitive resource. According to Garratt (1999) and Su, Huang, and Hsieh (2004), in order to meet ever-changing customer needs, firms should build both personal and collective learning capacities.

According to Inkpen and Crossan (1995), many organizational qualities and aspects must be present for organizations to learn successfully. Adaptive and responsive organizations where learning is the norm, firm's learning intent (Inkpen & Crossan, 1995), strategies supporting innovation, capability development, enlightened transformational leadership, and distributed authority (Vera & Crossan, 2004), flexible rather than rigid structures, norms, cultures, and belief systems supporting learning (March, 1991; Levitt & March 1998), use of whole systems planning and decision making f (Brown & Duguid, 1991). According to Huber (1991), four characteristics are inextricably related to organizational learning: knowledge acquisition, information dissemination, information interpretation, and organizational memory. Huber (1991) proposes that an entity learns if its range of potential behavior changes as a result of its processing of information.

### Environmental Adaptation

Emerging key research areas on adaptation to environmental change include (a) identifying system thresholds, limits, and barriers to adaptation implementation (Adger et al., 2007); (b) defining successful or sustainable adaptation in promoting appropriate technological options for adaptation (Smit & Skinner, 2002); and (c) cognitive processes of risk assessment and formulation (Smit & Skinner, 2002). (Adger,et al., 2003). Many of these concerns are around the governance of adaptation in response to specific hazards. As a result, adaptive action assessments are static in nature; they compare risk levels before and after changes.

### Transformational leadership

Transformational leadership is thought to be the most appropriate leadership style in an organizational learning context (Bass 1990; Coad & Berry 1998; et al. 2007; Eissenbeis et al. 2008; Garca-Morales et al. 2008; Garca-Morales et al. 2011). Transformational leadership implies that such leaders are prepared to alter their company in response to external changes and difficulties by boosting the expectations of their followers and activating their higher-order ideals. It is stated that followers who identify with the leader and his or her mission/vision would feel more satisfied with their job and perform above expectations (Conger & Kanungo 1998; Avolio et al. 2004; Walumbwa, et al. 2007).

Transformational leaders inspire employees and may instill in them the belief that they are taken seriously, listened to, and respected as members of the business. To deal with the constant changes in the workplace, employees must be inspired and emotions of respect must be created

among them (Bass 2000; Schein 2004; Serfontein 2006). One persistent problem in organisation is that individuals and work groups compete for limited resources, power, status to the extent that their competition leads to disruption of coorperative endeavours (Salami et al. 2022). Furthermore, transformational leadership encourages employee engagement by fostering a work atmosphere in which people feel free to seek out novel ways to execute their duties (Bass 2000; Bolman & Deal 2003). Employees create more creative work when they believe they have more personal discretion over how to complete specified tasks, hence job freedom is vital (Zhang & Bartol 2010). "Transformational leadership directs and stimulates a shared vision of the company and supports effective communication networks and a spirit of trust, facilitating transfer and sharing of information and development of knowledge slack" (Garca-Morales et al. 2008).

**Empowerment**

Employees who are highly driven and inventive are required 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 information acquisition, dissemination, interpretation, and organizational memory require innovative, talented, and highly motivated people who can continually learn and evolve (Wang et al., 2010). (Stewart et al., 2008). Employee enthusiasm for learning and the development of their capacities is critical for organizational learning since learning by workers is the cornerstone for organizational learning, as noted by Crossan, et al. (1999). Continuous changes in a daily business setting, according to Akhavan and Jafari (2008), demand employees to value learning and innovation in order to meet ideal standards and believe in their abilities to achieve the desired performance levels for people and organizations. Similarly, strategy is the main force that creates a fit between the business organisation and its environment (Felix, et al., 2020).

For two reasons, empowerment is critical for organizational learning (Spreitzer & Mishra 2002). To begin, empowering employees to control parts of their immediate work environment is a critical factor in persuading them of managerial support, which can potentially lead to a higher degree of worker commitment to the company's goals. Second, autonomy gives employees the opportunity to use their knowledge and abilities, so increasing their job motivation and productivity. In order to survive and remain competitive, an organisation needs to be able to manage and utilize its diverse workplace effectively (Ogbor & Orishede (2018). Worker empowerment may be promoted by giving them with appropriate resources, duties, and skills to create, categorize, employ, and evaluate their job, as well as to take the essential actions to completely optimize their contributions to their firm in the most beneficial way possible (Ahmad & Oranye, 2000).

**Organizational culture**

Organizational learning occurs under certain conditions and in accordance with an organization's culture (Cook & Yanow 1993; Lucas & Kline 2008; Al-Adaileh & Al-Atawdi 2010; kerlavaj, et al. 2010). The direction and quality of information and knowledge flow in an organization are determined by the company's values, conventions, and structure (Awal, et al. 2006; Al- Adaileh & Al-Atawdi 2010; Suppiah & Sandhu 2010; Sarros, et al. 2011).

Organizational learning is influenced by the values, conventions, and organizational structure that encompass organizational culture (Yanow, 2000). Kerlava et al. (2007) defined organizational learning culture as the practices of information collection, dissemination, information interpretation, and interpretational activities. The flow of power and responsibility incorporated in an organizational structure has been stated to determine the norms, values, and relationships among organizational members while gaining, distributing, and using information (Lejeune & Vas, 2009). This flow of power and responsibility promotes involvement, openness, and psychological safety, which is necessary for organizational learning (Mumford, et al., 2002; Jung & Takeuchi 2010).

According to Yanow (2000), organizational learning processes should be understood through the lens of shared culture, as shared meanings. This is because, as Jung and Takeuchi (2010) argue, organizational culture establishes ground norms for organizational members to follow when exchanging knowledge, attaining broad agreement, and acting on its meaning. Strategic planning puts an organisation in a favourable position in every aspects of its operations (Felix, 2020). The shared values and conditions that encourage an organizational learning process are primarily related to organizational structure, decision-making procedures, and mistake tolerance levels. Decision-making processes, the development of performance measurement systems, the unity of all organizational members in achieving predetermined goals, innovation values, openness to customer ideas, and the development of a system data base to deal with continuous knowledge development are all critical aspects of the organizational learning process. This process includes knowledge acquisition, distribution, and exploitation, as well as organizational memory (Wang, et al. 2011).

**Methodology**

For this study, the survey approach technique was used, and the population was taken from Zenith Bank and United Bank for Africa Plc, Onitsha, Anambra State, with a population of one hundred and twenty (120) staff and customers. The questionnaire instrument was then utilized to collect data. The gathered data was analyzed using SPSS version 21, product moment. The statistical methods of correlation and regression were employed to analyze and establish the influence of the independent factors on the dependent variable.

**Data Analysis**
**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, 2023

The demographic information of the respondents is shown in Table 4.1. According to the table, (65) 65% of respondents were men and (35) 35% were females. In terms of age, (20) 20% of respondents were under 30 years old, while 70% (70) were between 31 and 40 years old. While (10) 10% were beyond the age of 41. In terms of educational qualifications, 40 (40%) were NCE/OND holders, 50 (50%) were HND/B.Sc holders, and 10 (10%) were MBA/M.Sc holders. In terms of marital status, 50 (50%) of respondents were married, while 50 (50%) were single.

Table 3: 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).

Table 2 reveals that the evaluated factors revealed a strong positive association ranging from (.202 to .422) As a result, there is a considerable positive relationship between organizational learning and environmental adaptability.

**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 adaptatio**

**Table 3: 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 adaptability
**Source: Analysis of field Survey, 2023**

Table 3: presented the results of the regression analysis for organizational learning and environmental adaptability. The table shows that the first variable, transformational leadership, has a positive influence on environmental adaption (ß =.321, P0.01). It was discovered that the second variable, organizational empowerment, had a favorable influence on environmental adaption (ß =.304, P0.01). The third variable, organizational culture, was found to have a positive influence on environmental adaptation (ß =.233, P0.01).

**Test of Hypotheses**

For assessing the study's hypotheses, the multiple regression analytical technique was employed.

**Decision Rule**

If the probability value of 0.00 is less than 5% (i.e. 0.000.05), reject the null hypothesis and accept the alternative hypothesis. If P = 0.005 (5%). If the estimated probability value is larger than the crucial threshold of significance, the null hypothesis is accepted and the alternative hypothesis is rejected.

**Hypothesis One**

Environmental adaptability is unaffected by transformational leadership.

Because the estimated P value is less than the threshold level of significance (.0000.05). The null hypothesis was rejected, but the alternate hypothesis was supported, implying that transformational leadership has a significant effect on environmental adaptability.

**Hypothesis Two**

Environmental adaptability is unaffected by organizational empowerment.

Because the P value estimated in the table is more than the threshold level of significance (.0000.05), the null hypothesis was rejected while the alternate hypothesis is accepted, implying that organizational empowerment has a significant effect on environmental adaptability.

**Hypothesis Three**

There is no link between organizational culture and environmental adaptability.

Because the computed p value in the table is less than the threshold level of significance (.0000.05), the null hypothesis was rejected and the alternate hypothesis accepted, showing that organizational culture has a significant effect on environmental adaptability.

**Findings**

Transformational leadership has been shown to improve environmental adaptability (ß =.321, P0.01). Furthermore, the hypothesis test in table 3 shows that transformational leadership has a significant effect on environmental adaptability (.000>0.05).

It has been shown that organizational empowerment improves environmental adaptability (ß =.304, P0.01). Furthermore, the hypothesis test provided in table 3 above demonstrates that organizational empowerment has a significant effect on environmental adaptability (.0000.05).

It was discovered that organizational culture had a favorable influence on environmental adaptability (ß = .233, P<0.01). Table 3 shows that the hypothesis test suggests that organizational culture has a significant effect on environmental adaption (.0000.05).

**Conclusion**

According to the findings of the study, transmational leadership, organizational empowerment, and organizational culture all have a substantial impact on environmental adaptability in financial institutions. Bank management realized that they play complementary functions that improve efficiency and successful environmental adaption.

**Recommendations**

Organizations should take measures to encourage management and employees to consistently adhere to the organization's common culture since it is a crucial component for creating and improving a strong organization's foundation for successful environmental adaption.

Management should encourage personnel to enhance their leadership abilities through refresher training, in-service training, incentives, and sponsored capacity building programs.

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