

**FROM ANXIETY TO OPERATIONAL CONFIDENCE: A
REFLEXIVE THEMATIC ANALYSIS OF BANK EMPLOYEES'
LIVED EXPERIENCE OF DIGITAL RESKILLING IN SOUTH-
EAST NIGERIA**

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ABSTRACT: The literature on digital reskilling in banking is dominated by studies of outcomes and by measurement of the attitudes and behaviours that reskilling is supposed to produce. Less understood is how bank employees actually experience the shift from analogue to digital work, and how the affective texture of that shift shapes what reskilling can and cannot achieve. Affective texture, as used here, refers to the fabric of feeling, body posture, and anticipated judgement that accompanies the use of new systems in front of customers and colleagues. This paper draws on 24 semi-structured interviews with employees from eight commercial banks in Abia, Anambra, and Imo States, all of whom had participated in at least one of their institutions' digital reskilling programmes in the preceding three years. Data were analysed using reflexive thematic analysis in the tradition set out by Braun and Clarke, with coding managed in NVivo 14. Four themes were developed: fear of visible error during the first encounter with new systems; the relevance of training as the condition for trust in reskilling; the specific quality of managerial presence that participants treat as support; and the trajectory from initial reluctance to settled operational confidence. The paper argues that reskilling in this setting involves emotional labour alongside cognitive learning, and that the analytical vocabulary of adaptability needs room for the affective dimension if it is to describe accurately what happens when banking work is remade around digital systems. The main practical implication for banks is that supervisory presence during the first weeks of system use, paired with peer accompaniment, is a cheap and effective addition to any reskilling programme.

Keywords: Reskilling, Digital Transformation, Lived Experience, Affective Labour, Reflexive Thematic Analysis, Nigerian Banking

INTRODUCTION

A customer service officer at one of the sampled banks, a woman in her mid-thirties who had worked at the same institution for eleven years, described the first morning she was asked to use a new digital transaction system by talking about her hands. "I was afraid to touch it," she said. "You are afraid to press the wrong button in front of the customer, and the customer is watching your face." She had been through the training and received the certificate, and could recite what the

system was supposed to do. What she could not do, on that first morning, was extend her hand and use it.

This is not a story about training failure in the ordinary sense. The training had happened, the material had been covered, and the trainer had been competent. If the outcome were being measured by any of the standard metrics used in banking reskilling audits, the officer would have been recorded as trained, ready, and adaptive. What the metrics could not capture was the specific quality of resistance she was working against, or the fact that her hesitation was not about knowledge but about exposure. She knew how to press the buttons. She did not yet know how to be seen pressing them.

There is a large literature on how digital transformation reshapes banking work, and a smaller but growing one on how reskilling supports or fails to support the workforce through that reshaping. Most of this work is quantitative. It measures attitudes toward technology adoption, behavioural intentions to use new systems, and self-reported performance in digital tasks. This is useful analytical work, and one of its findings is that the quality of reskilling matters more than its volume (Trenerry et al., 2021; Kharare & Kulkarni, 2024). The quantitative literature is not designed to describe the felt texture of the process by which a banking employee moves from anxiety about a new digital system to a settled operational relationship with it. That process happens in the space the officer gestured to when she spoke about her hands.

The present paper takes up that space. It draws on interviews with 24 bank employees across eight commercial banks in the South-East geopolitical zone of Nigeria, all of whom had recent experience of formal reskilling for digital transformation, and it asks a question that is deliberately open: what does the shift from analogue to digital banking work feel like from the inside, and how does reskilling either support or fail to support that shift? The analysis proceeds through reflexive thematic analysis, following the account developed by Braun and Clarke (2006, 2019, 2022), which treats the researcher's interpretive engagement with the data as part of the analytic work rather than as a source of contamination to be minimised.

There are three reasons for the qualitative framing. First, the phenomenon at issue is fundamentally experiential. Adaptability, as a construct, only makes sense against the specific affective and practical conditions under which employees are asked to adapt, and those conditions are visible in accounts of the work rather than in aggregate scores. Second, the Nigerian and African banking literature is thin on qualitative material. Where interviews have been used, they have often served as illustrative supplement to quantitative findings rather than as the primary source of analytic insight. Third, the specific setting under study, South-East Nigerian banking, presents a set of contextual features that make experiential analysis particularly informative: a workforce with substantial banking tenure, a customer base whose expectations of face-to-face service persist alongside rapid digital adoption, and a wider labour market environment in which anxiety about AI-driven displacement of banking roles has become part of everyday professional consciousness (Adeola et al., 2024).

The paper is organised in five further sections. The next section situates the study within the qualitative literature on digital transformation, reskilling, and the affective dimensions of workplace change. The methodology section sets out the method, sample, and analytic process, including an expanded reflexivity statement. The findings section develops four themes from the interview data, illustrated with participant quotations. The discussion examines what the themes together suggest about the conceptualisation of adaptability and about the design of reskilling for banking work in this setting. A final section concludes and identifies the limits of the analysis.

LITERATURE REVIEW

Affective Dimensions of Workplace Digital Transformation

The dominant accounts of digital transformation in banking have treated the process as one of skill acquisition. Employees, in this account, encounter new systems, receive training, and either acquire the competencies needed to use those systems or do not. The approach is not wrong. It captures something real about what is at stake. What it leaves out is that the acquisition of digital competency is not a purely cognitive matter. It happens under specific affective conditions, and those conditions shape whether the cognitive work of learning translates into confident use.

Weick's (1995) treatment of sensemaking in organisations is useful here. New technologies enter workplaces as ambiguous stimuli. They do not arrive with fixed meanings; they are made sense of, retrospectively and interactively, through the work employees do together. That sensemaking is emotionally coloured. It involves the reworking of professional identity, the renegotiation of what counts as competent performance, and the ongoing management of exposure to potential failure. Reskilling programmes intervene in this process but do not control it. What they offer is technical content and formal opportunity; what they cannot supply is the felt sense that the new system is safe to touch. That sense, when it develops, is generated in the interstices of everyday work, and it is shaped as much by the responses of colleagues and supervisors as by the training itself.

Hochschild's (1983) treatment of emotional labour extends this analytical line. Banking work has always involved the management of feeling in the service of the institutional relationship with customers. Digital transformation alters both the substrate and the intensity of that emotional work. Employees who once managed customer feeling through practised face-to-face interaction now manage it through digital interfaces whose failure states are more visible, more public, and more embarrassing than analogue mistakes ever were. A slow keyboard, a system error, or a screen that hangs at the wrong moment: each is legible to the customer and each requires the employee to manage both their own affect and the customer's. The reskilling literature rarely names this dimension, but it shows up clearly in what banking employees say when asked to describe the transition.

Reskilling as Situated Learning

The literature on situated learning, in the tradition of Lave and Wenger (1991) and Wenger (1998), offers a way of understanding why formal training so often falls short of the confidence it was

designed to build. Learning, in this view, is not primarily a matter of acquiring transferable competencies through instruction. It happens through participation in the communities of practice in which the competencies are actually used. A new system, in banking, becomes usable to an employee only when they have had the opportunity to work with it alongside colleagues, in the presence of managers who are themselves familiar with it, in the flow of real transactions. Training rooms simulate this, but they do not reproduce it. The gap between simulation and situated practice is where much reskilling investment loses its return.

This framing helps make sense of two patterns that recur in the empirical literature on banking reskilling. First, programmes that emphasise practical relevance produce stronger adaptability outcomes than those that emphasise general digital literacy (Kharare & Kulkarni, 2024). The second is that the supportive character of the institutional environment, and particularly the willingness of managers to engage with reskilling themselves, moderates the effect of training on performance (Sibassaha et al., 2025; Winarni et al., 2024). Both patterns are consistent with the situated learning claim that competence develops in and through participation, not through instruction alone.

Bandura's (1997) work on self-efficacy adds a bridging concept and anticipates the four themes developed later in this paper. What reskilling produces at its best is not merely knowledge of a system but the confident belief that one can use it. Self-efficacy is developed through four principal sources: mastery experiences, vicarious learning, verbal persuasion, and physiological arousal. The four themes developed in the Findings map onto these sources in a specific way: the fear of visible error names the physiological arousal condition; the relevance of training to real work generates mastery experiences; managerial presence supplies both verbal persuasion and vicarious learning through modelled competent use; and the trajectory from reluctance to routine describes the cumulative effect of all four sources working together under supportive conditions.

The Nigerian Context

The Nigerian banking sector has been undergoing rapid digital transformation for over a decade, accelerated in recent years by regulatory pressure from the Central Bank of Nigeria, by competition from fintech entrants, and by the recapitalisation directive of 2024. The workforce implications have been substantial: a Central Bank of Nigeria workforce audit cited by Adeola et al. (2024) estimated that over 60 per cent of commercial bank roles had been substantially restructured by digital systems between 2019 and 2024, with the restructuring most intense in operations and customer service. Employees are being asked to adapt continuously to systems that themselves change frequently, in an environment where the customer base includes both digitally fluent younger urban clients and older clients whose banking practice remains substantially analogue. The tensions this produces on the frontline are visible in day-to-day work but have received limited analytic attention.

Two features of the Nigerian setting deserve specific mention because they shape the interpretation offered later. The first is the anxiety about AI-driven job displacement that has become part of the professional discourse of banking work. Adeola et al. (2024) document this concern across Nigerian commercial banks, and it appears in the interview material generated for this study as a background

condition against which reskilling is received. Where employees suspect that reskilling is a preparation for redundancy, the trust required for genuine engagement is difficult to establish. The second is the persistence of hierarchical supervisory cultures within Nigerian banking. Support from a manager, in this setting, carries symbolic weight that is not fully captured by generic organisational-behaviour framings of managerial support, and its absence is interpreted as a specific institutional signal about the value of the employee's own development.

METHODOLOGY

Approach

The study adopted reflexive thematic analysis as set out by Braun and Clarke (2006, 2019, 2022). Reflexive thematic analysis treats coding and theme development as interpretive acts embedded in the researcher's perspective, rather than as procedures for extracting patterns that exist independently in the data. This orientation was chosen for two reasons. First, the empirical question, the felt experience of digital reskilling, calls for an approach that takes the meaning-making of participants seriously and treats their accounts as constructions rather than as neutral reports. Second, reflexive thematic analysis foregrounds the researcher's position as an analytic resource, which was appropriate here given the researcher's professional familiarity with Nigerian banking and with the reskilling practices under discussion.

Trustworthiness was pursued through the criteria set out by Lincoln and Guba (1985) and by Tracy (2010): credibility through prolonged engagement and member checking; transferability through thick description of context; dependability through the maintenance of an audit trail; and confirmability through the reflexive documentation of interpretive decisions. These criteria are not proxies for statistical validity. They are quality markers appropriate to the interpretive tradition in which the study sits.

Participants and Recruitment

Twenty-four bank employees participated. Three participants were drawn from each of the eight commercial banks operating in the study area: a branch manager or equivalent senior operational role, a training or human resource officer with direct responsibility for reskilling delivery, and a member of the information technology or digital banking function. This purposive composition was designed to capture the three vantage points from which digital reskilling is directly experienced within a bank branch: the supervisory perspective on adaptability outcomes, the design and delivery perspective on reskilling itself, and the technical perspective on system deployment. Participants ranged in banking experience from five to twenty-two years, with a median of eleven years, and in age from 29 to 54 years, with a median of 38 years. All had participated in at least one formal digital reskilling programme within the three years preceding the interview. Gender distribution was 14 male, 10 female. Bank identities are not disclosed; anonymised institutional labels A to H are used where necessary. All interviews were conducted in English, which is the working language of Nigerian commercial banking. Occasional code-switching into Igbo for emphasis occurred in four interviews; those passages were transcribed verbatim in Igbo and translated into English in the

transcript margin, with the researcher's working knowledge of Igbo supplemented by consultation with a native speaker where phrasing was ambiguous. Table 1 reports full participant characteristics, with identifying details removed.

Table 1: Participant Characteristics (N = 24)

Role category	Bank label	Sex	Experience (years)	Age (years)	State
Branch manager	Bank A	F	18	46	Imo
Training/HR officer	Bank A	F	9	34	Imo
IT/digital banking	Bank A	M	7	32	Imo
Branch manager	Bank B	M	15	42	Anambra
Training/HR officer	Bank B	M	11	37	Anambra
IT/digital banking	Bank B	M	8	33	Anambra
Branch manager	Bank C	M	20	49	Abia
Training/HR officer	Bank C	F	10	36	Abia
IT/digital banking	Bank C	M	6	31	Abia
Branch manager	Bank D	F	17	44	Imo
Training/HR officer	Bank D	M	13	39	Imo
IT/digital banking	Bank D	F	5	29	Imo
Branch manager	Bank E	M	22	54	Anambra
Training/HR officer	Bank E	M	12	38	Anambra
IT/digital banking	Bank E	M	9	34	Anambra
Branch manager	Bank F	F	16	43	Abia
Training/HR officer	Bank F	F	11	38	Abia
IT/digital banking	Bank F	M	7	32	Abia
Branch manager	Bank G	M	19	47	Imo
Training/HR officer	Bank G	F	10	35	Imo
IT/digital banking	Bank G	M	8	33	Imo
Branch manager	Bank H	M	14	41	Anambra
Training/HR officer	Bank H	F	9	34	Anambra
IT/digital banking	Bank H	F	6	30	Anambra

Note: M = male; F = female. Bank labels (A–H) are randomised institutional pseudonyms. All interviews were conducted in English; four participants code-switched briefly into Igbo. Source: Fieldwork, 2025.

Ethical Considerations

Formal ethical approval was obtained from the Research Ethics Committee of the School of Postgraduate Studies, Imo State University, Owerri (approval reference IMSU/SPGS/REC/2025/087), and from each participating bank's central office. Informed consent was secured in writing before each interview, with a verbal reaffirmation at the point of recording. Participants were told they could withdraw at any point, that their institution would not be identified in any published output, and that transcripts would be shared with them for member checking before

analytic use. All participants took up the member-checking opportunity; three requested minor clarifications to the transcript record, which were incorporated. Interview recordings and transcripts were held on encrypted storage and will be retained for five years, in line with institutional policy.

Data Generation

Interviews were conducted face-to-face over an eight-week period during the 2025 fieldwork window. Each interview lasted between 35 and 55 minutes and was audio-recorded. A semi-structured interview guide was used, organised around four broad topic areas: the participant's experience of specific reskilling programmes; the felt experience of moving between analogue and digital modes of work; the character of managerial support received during and after reskilling; and reflections on what makes reskilling succeed or fail. The guide was used flexibly. Illustrative probe questions included: "Take me through the first time you had to use the new system with a customer in front of you; what was going through your mind?"; "When you say the training was useful, what in particular made it useful?"; and "What does it look like, in practice, when a manager genuinely supports you through a system change?" Follow-up probes were framed around participants' own language, and unexpected directions were pursued when they appeared analytically productive. Interviews were transcribed verbatim by the researcher within 48 hours of each session, in order to preserve interpretive freshness. Transcripts included pauses, hesitations, and self-corrections, on the analytic view that these features carry meaning in accounts of felt experience. The total corpus ran to approximately 148,000 transcribed words.

Analytic Process

Analysis followed the six phases of reflexive thematic analysis using NVivo 14 to manage coding. Familiarisation involved repeated close examination of transcripts alongside the audio recordings, with reflective notes maintained throughout on emerging analytic hunches. Initial coding was inductive, developed through line-by-line engagement with each transcript, and produced 342 codes across the dataset. Codes were organised into candidate themes on the basis of shared analytic content, with early theme candidates including "the fear of visible error", "trust in the trainer", "presence versus performance in managerial support", "the moment things settled", and "customer as audience". These candidates were reviewed against both the coded extracts and the full transcripts, and iteratively refined. Some candidates were merged, others split, others rejected as insufficiently grounded. The customer-as-audience candidate was folded into the fear-of-visible-error theme because the two covered the same experiential ground. Six candidate themes were reduced to four through this process. The final four themes reported below represent the analytic patterns that were both well supported by the data and analytically distinct from one another.

Throughout the analysis, a reflexive journal was maintained, in which interpretive decisions were recorded and interrogated. Analytic memos were written after each substantive engagement with the data and were periodically reviewed to identify shifts in interpretive stance. In keeping with Braun and Clarke's (2019) argument against coder reliability procedures in reflexive thematic analysis, coding and theme development were led by a single researcher whose interpretive perspective is documented in the reflexivity statement that follows.

Reflexivity Statement

The researcher is a male Nigerian academic sociologist with sustained professional engagement with the Nigerian banking sector, both as a long-standing customer at two of the sampled institutions and as a consultant for workforce development programmes delivered to Nigerian commercial banks between 2018 and 2023. This position brought both resources and risks to the analytic work. On the resource side, it enabled ready recognition of institutional detail, tacit familiarity with the language and culture of Nigerian banking work, and the credibility required to secure candid engagement from participants who might have been more guarded with an outsider. The researcher's identity as a male Igbo-speaker from the South-East geopolitical zone meant that the hierarchical and relational conventions governing conversations between banking staff and senior academics were already familiar, and shaped how participants chose to disclose anxiety and uncertainty.

Two specific risks required reflexive attention. First, the researcher's prior consulting work on reskilling design predisposed interpretation toward programme-level diagnoses of what makes reskilling succeed or fail. The reflexive journal was used deliberately to interrogate whether analytic decisions were being driven by what participants had actually said or by what the researcher's prior understanding was inclined to expect. One such decision concerned theme two, where the initial coding treated "trust in the trainer" as a straightforward content-relevance effect; closer attention to participants' own vocabulary revealed that trainer credibility turned on embodied practical knowledge rather than on content coverage, and the theme was reframed accordingly. Second, male researchers interviewing female participants about anxiety in front of customers risk eliciting more guarded accounts than female researchers would. Four interviews with female participants were therefore followed up through a short written exchange, in which participants reviewed the coded extracts attributed to them and were explicitly invited to add material they might not have voiced in the live interview. Three of the four added material; the additions are reflected in the final themes.

FINDINGS

Four themes were developed from the analysis. Each is described below with illustrative extracts. Extracts are attributed by role and by an anonymised institutional label (Bank A through Bank H), with additional detail suppressed to protect participant identity. The gender attributed to each extract matches Table 1.

"I Was Afraid to Touch It": The Fear of Visible Error at the First Encounter

The first encounter with a new digital system, as participants described it, was rarely a moment of confident application of newly acquired skills. It was a moment of exposure. The training had happened, and the system had been explained, yet the felt experience was one of hesitation. What participants were hesitating about was not the technical operation but the possibility of visible failure in front of a customer, a colleague, or a supervisor. This theme is specifically about the discrete episode of first use, before any pattern of practice has formed, which is what distinguishes it from theme four, where the question is how that initial exposure resolves over time.

A customer service officer at Bank D (female) said of her first shift on a new transaction platform: “I was afraid to touch it. You are afraid to press the wrong button in front of the customer, and the customer is watching your face.” An operations officer at Bank F (male) used similar language: “The training told me what to do, but when the customer was standing there, my hand was shaking a little. I did not want to make a mistake where everyone could see.”

The fear was not indiscriminate. Participants distinguished between the private fear of not knowing how to do something and the public fear of being seen not knowing. The training rooms had addressed the private fear reasonably well; the public fear had been left largely to the employees to manage on their own. A branch manager at Bank B (male) reflected on this at length:

“The staff will tell you the training was good. What they will not tell you, unless you ask them properly, is that on the first day they are still afraid. Not because they do not know. Because they know the customer is watching. We in management, we see the certificates and we think the work is done. But the work is only done when the staff can stand in front of a customer and use the system without their hand shaking. That takes something else. It takes someone standing beside them for a week, saying ‘it is fine, try again’.”

The distinction between private and public fear matters analytically because it points to a dimension of adaptability that formal reskilling does not typically address. What employees needed, in that first exposure, was not more content but a specific quality of accompaniment. Where accompaniment was available, the fear resolved into use within a few interactions. Accompaniment in this sense meant a colleague or supervisor close enough to be a resource but not hovering. Where it was not, the fear tended to harden. A training officer at Bank C (female) observed the pattern from the delivery side: “When we send them back to the branch after the training and the manager does not know how to help, they will avoid the new system. They will keep going back to the old way, until they are forced to stop.”

Some participants named the emotional cost of the transition in specific terms. An IT specialist at Bank G (male), reflecting on the reskilling programme he himself had helped to design, said that the design had underestimated what the transition asked of frontline staff: “We think we have given them the skills, but we have not thought about how it feels to sit there and be the one who does not know, in front of the customer and the manager both. That feeling is what stops the training from working.”

“Training That Lands”: Relevance as the Condition for Trust

The second theme captures the distinction that participants drew between reskilling that produced a felt sense of competence and reskilling that produced only formal completion. The distinction turned on relevance. Training that engaged with the specific systems, procedures, and customer contexts that participants encountered in their daily work produced trust in what they had been taught. Training that stayed at the level of general digital literacy did not, regardless of how well delivered it had been.

A relationship manager at Bank A (female) described a training programme she had valued: “The trainer was someone who had actually worked on the system in a branch. He would show us the shortcuts, the small mistakes to avoid, the things that only someone who has done the work would know. That kind of training I trusted, because I could see it was for the job I actually do.” A colleague at Bank E (male) made a contrasting observation about a different programme: “They brought a trainer from outside who was very good at PowerPoint. He explained everything, but he did not know our banking. When we asked about our specific situations, he had to look them up. That training I could not trust to help me on Monday morning.”

The observation about the trainer looking things up is worth noting. It was not that the trainer failed to answer. It was that the answer, when it came, came from external reference rather than from embodied practice, and participants read the signal in that difference. Trainer credibility, in this environment, was signalled by the small operational details that only sustained banking experience provides. The PowerPoint reference is also worth noting as a specific negative cue; participants interpreted a heavy reliance on slide material as evidence that the trainer did not know the work well enough to teach from it directly. Where a trainer could produce operational details spontaneously, participants took the training seriously. Where they could not, participants took the certificate and mentally set the content aside.

Practical delivery mattered alongside relevance. A training officer at Bank H (female) distinguished between what she called “the read-out” and “the walk-through” as delivery modes:

“The read-out is when you go through the manual with them. The walk-through is when you sit them at the machine and show them, step by step, and let them make the mistakes and correct them. The walk-through is what changes their confidence. The read-out only changes what is on the paper. Our best programmes are mostly walk-through. Our worst are mostly read-out. The difference you can see in the staff within two weeks.”

Participants across roles echoed this. Interactive practice with the actual system, in conditions that approximated real transactions, produced the felt sense of competence that classroom instruction did not. Duration emerged as a related concern. Several participants described training sessions that had been compressed to fit around operational needs, with the practical component truncated in ways that left them under-prepared. An operations officer at Bank D (female) put the point directly: “The bank wants us to be at the counter, so the training is done quickly. Two days for something that needed a week. By the second week we have forgotten most of it, because we did not have time to practise it properly.” This is not a complaint about the content. It is a complaint about the conditions under which the content had been delivered, and about the mismatch between the temporal shape of the training and the cognitive shape of the learning it required.

“When the Manager Stays in the Room”: The Weight of Presence

The third theme concerns the character of managerial support as participants had experienced it. The theme is not about support in the abstract; participants were reasonably familiar with the language of encouragement, recognition, and resource provision, and could produce it fluently

when asked. What the theme captures is the more specific quality of managerial presence that participants treated as genuine support, distinct from performances of support that failed to land.

A recurring figure in the interviews was the manager who stayed present through the reskilling process rather than delegating it. A branch manager at Bank A (female) described her own practice:

“When we introduced the new customer verification system, I sat at the counter with the staff for the first week. Not to supervise. To be there. If they needed help I could help, and if they made a mistake I would say it was normal. Just being there changed something for them. By the end of the first week they were not calling me over anymore, but they were using the system fully. If I had stayed in the office that week, I believe the migration would have taken a month, not a week.”

An operations officer at Bank E (male) described the experience from the other side: “When my manager sits with me while I am learning, it is not that he is teaching me anything I do not already know. It is that he is telling me, without saying it, that it is safe to try.”

The contrast to this presence was a management style participants described as issuing encouragement while withholding accompaniment. A training officer at Bank G (female) named the pattern: “Some managers will tell you they support the training. They will talk about it in the meetings. But when the staff are struggling with the system, the manager is not there. He is in his office, telling the staff on the phone that they should try harder. That is not support; that is speech.”

The distinction has a specific analytic weight. Participants were describing not a difference in resource commitment or intention but a difference in the phenomenology of being managed through change. Presence was legible as an embodied commitment; verbal encouragement without presence was legible as a management performance, and it was received accordingly. Where managers were absent, the emotional work of adapting to the new system fell entirely on the employees themselves, and the trajectory from anxiety to confidence was correspondingly harder.

Recognition, when it came, was described as significant, but in a specific form. Participants did not report responding to public awards or formal commendations with the intensity that the organisational behaviour literature sometimes implies. What moved them was quieter. A relationship manager at Bank C (female) described the recognition that had mattered most to her: “It was after we finished the migration and the branch was running well on the new system. The manager stopped me one morning and just said, ‘You did that.’ That was it. That was what I remembered.” The economy of the phrase is analytically important. Recognition delivered as an ordinary interaction, rooted in specific work that had actually happened, carried weight that ceremonial recognition did not.

“From Reluctance to Routine”: The Trajectory into Operational Confidence

The fourth theme traces the movement participants described from the initial anxiety of the first encounter to the point at which digital work became unremarkable, part of the ordinary flow of banking practice rather than a discrete cognitive event. Where theme one dealt with the discrete

first-encounter moment and the fear that attended it, theme four examines the pattern through which that first encounter either resolves into settled use or hardens into avoidance. The two themes are related but address different analytic objects: an episode and a trajectory.

The trajectory into routine use was neither uniform nor guaranteed. Some participants reached it within days; others took months; a few reported that they had still not reached it fully for particular systems. Where the trajectory did close, the endpoint was described in strikingly consistent terms: not enthusiasm about the new system, but the disappearance of the system as a distinct object of attention.

An operations officer at Bank B (male) described this endpoint: “Now I do not think about it anymore. When a customer comes, I just do the work. The system is there, but it is like the calculator was there before. I do not notice it.” A branch manager at Bank F (female) described observing the transition in her team: “You can see when they have crossed the line. They stop asking each other about how to do things. They just do them. That is when I know the training has worked. Not from the certificates. From the way they stop thinking about it.”

The image of “crossing the line” was reproduced in several interviews and names something specific in the felt experience of adaptation. Before the line, digital work required conscious attention, and the possibility of visible failure hovered as a live concern. After the line, digital work receded into the background of practice, and attention was freed up for what the work was actually for, which was the customer relationship. Participants were not describing an increase in enthusiasm for digital tools. They were describing a decrease in the salience of the tools themselves.

Several conditions appeared to shape the pace at which participants crossed the line. Repeated exposure in low-stakes conditions helped. Being able to make mistakes without consequence helped. Working alongside a colleague who had already crossed the line helped. And perhaps most consistently, the felt presence of a manager who treated early mistakes as part of the transition rather than as evidence of inadequacy helped. Where these conditions were absent, participants described reaching a state of forced compliance with the system rather than settled confidence. They used the system because they had to; they did not use it because it had become part of their practice.

The distinction between compliance and confidence emerged as an analytically productive one. Compliance produced measurable use. Confidence produced sustainable use, in which the employee’s own judgement and initiative could be brought to bear on how the system was applied to varying customer situations. A training officer at Bank H (female) made the distinction sharp: “Compliance is when they log in. Confidence is when they see a customer with a strange problem and they know they can use the system to help. Compliance you can force. Confidence you have to grow.” The distinction has practical implications for how banks interpret their own reskilling outcomes. High system-use rates do not necessarily indicate that reskilling has produced adaptable staff. They may indicate only that staff have been left with no alternative but to use the system.

Disconfirming Cases and Variation

Not every account fitted the four themes neatly. Three participants reported very different trajectories that are worth noting as negative cases. An IT officer at Bank D (female) described a reskilling experience that produced neither fear nor difficulty at any point; her technical background and prior exposure to similar systems meant she experienced the training as redundant rather than challenging, and she expressed mild frustration that her institution had not differentiated reskilling pathways by baseline competency. A branch manager at Bank E (male) described a case in which strong managerial presence had, in his view, hindered rather than helped: a very senior manager had hovered over frontline staff during a migration in ways that increased rather than reduced their anxiety. A training officer at Bank G (female) reported that one group of staff had moved from reluctance to compliance but had not reached confidence a year on, and attributed this to a mismatch between the pace of system updates and the staff's capacity to consolidate learning before the next change arrived. These cases qualify the general trajectory described in theme four. They do not undermine it, but they indicate that the conditions supporting the trajectory are themselves conditional on institutional pace, individual starting point, and the specific texture of managerial presence.

DISCUSSION

Reskilling as Emotional and Cognitive Labour

Taken together, the four themes suggest that the analytical vocabulary conventionally used for reskilling and adaptability captures too little of what actually happens when banking employees are asked to move from analogue to digital work. The conventional vocabulary treats reskilling as a cognitive intervention aimed at producing skill acquisition, and adaptability as a personal quality that varies across employees. The interview material developed here suggests that reskilling is at least as much emotional as cognitive labour, and that adaptability is less a personal trait than a situated achievement produced by the interaction of training, colleagues, managers, and the affective conditions of exposure to visible failure.

This interpretation has been available in the sensemaking literature (Weick, 1995) and in the emotional labour tradition (Hochschild, 1983) for decades, but it has not been fully absorbed into the mainstream reskilling literature, which continues to treat the affective dimension either as an incidental background condition or as an outcome to be measured rather than as a constitutive feature of the process itself. The findings here indicate that the affective dimension is closer to the centre of the phenomenon than the periphery. The customer service officer who was afraid to touch the system on her first day was not experiencing a marginal complication to an otherwise cognitive process. She was experiencing the actual substance of what reskilling was asking her to do, which included managing her own exposure to failure in front of others while performing competency for the customer.

This has implications for how reskilling programmes should be designed. Training content that addresses only the cognitive dimension will predictably underperform, not because the content is

wrong but because it addresses the wrong problem. What is needed alongside the content is a structure of accompaniment that supports employees through the affective transition. Practically, this means that the reskilling programme does not end when the certificate is issued. It continues into the first weeks of use, in the form of colleague pairing, supervisory presence, and permission for low-stakes mistake-making. All three were identified in the interview material as conditions for the trajectory into operational confidence.

The Specific Character of Managerial Presence

The findings on managerial support add specificity to what has become a somewhat abstract construct in the organisational behaviour literature. Sibassaha et al. (2025), working in a Congolese banking context, showed that transformational leadership moderated the relationship between digital transformation and employee innovative behaviour, and Winarni et al. (2024) demonstrated that supportive institutional culture amplified the effect of reskilling on adaptability in Indonesian small and medium enterprises. The interview material here suggests that what participants treated as genuine managerial support was not primarily leadership style or cultural climate. It was the more specific quality of managerial presence during the reskilling transition itself.

Presence, in the sense participants used the term, is not reducible to time on site or to explicit engagement with training content. It is the embodied willingness of a manager to remain proximate to the learning process, to make competent use visible without performing expertise, and to receive early mistakes as ordinary features of adaptation rather than as diagnostic signals about employee capability. Where this quality of presence was available, employees crossed from anxiety into operational confidence more quickly, and the resulting confidence appeared more durable. Where the quality of presence was absent, encouragement and recognition delivered from a distance failed to compensate, and the emotional work of adaptation fell disproportionately on the employees themselves.

The conceptual implication is that managerial support, understood as a construct, needs room for the specific presence-based mechanism the interview material identifies. This is not a criticism of the quantitative literature; measures of managerial support that operate at the level of organisational climate capture something real. What they do not capture is the granularity of the supervisory practice that appears to do most of the analytic work at the level of the individual employee's transition. Bringing that granularity into the analytical vocabulary would extend rather than displace the existing constructs.

The Communities-of-Practice Angle

The findings are broadly consistent with the situated learning tradition developed by Lave and Wenger (1991) and Wenger (1998). Participants' accounts of how they learned to use new digital systems repeatedly foregrounded participation in the everyday practice of the branch, alongside colleagues who were themselves learning or had recently learned the systems, rather than training-room instruction on its own. The trajectory from reluctance to routine was, in effect, a trajectory of gradually deepening participation in the community of practice around the new system, in which

competence was developed through progressive engagement rather than through discrete acquisition.

This has implications for how reskilling is framed within banks. The dominant approach treats reskilling as a discrete organisational event: a programme is delivered, competencies are acquired, and the workforce is now reskilled. The approach that emerges from the interview material treats reskilling as a distributed process that begins with the formal programme but is completed only through participation in the ordinary work of the branch, under conditions that either support or fail to support the community-of-practice dynamics through which competence actually settles. Banks that invest in the formal programme without attending to the branch-level conditions are, in this interpretation, funding half of what is needed and interpreting the results as though they were the whole.

The Nigerian Setting

The specific institutional and cultural setting shapes how the general patterns identified here play out in practice. Two features deserve particular emphasis. The first is the persistence of hierarchical supervisory cultures within Nigerian banking, which gives the presence of a manager during reskilling transitions a symbolic weight that is not fully captured by generic cross-cultural comparisons. A manager who stays in the room, in this setting, is not merely providing support; the manager is signalling, in a culturally legible way, that the employee's development is worth the manager's own time. That signal, once received, appears to shift the affective conditions of the transition in ways that generic organisational-behaviour framings do not adequately describe.

The second is the background anxiety about AI-driven job displacement that has become part of the professional consciousness of Nigerian banking work (Adeola et al., 2024). The interview material indicated that this anxiety colours how reskilling is received. Where employees suspected, even implicitly, that reskilling was a preparation for redundancy rather than for continued development, the trust required for genuine engagement was harder to establish, and the trajectory from anxiety to operational confidence was slower or incomplete. Where managerial communication was transparent about the purposes of digital transformation and about the security of continued employment, the trust was more readily available. This is not a peripheral consideration. It is a condition of the reskilling environment that shapes what reskilling can produce.

Relation to the Companion Quantitative Analysis

The findings presented here speak to the same study population as a companion quantitative paper that tests predictive relationships between training quality, management support, and adaptability outcomes in these eight banks. The quantitative evidence shows that training quality and management support each explain a substantial share of variance in adoption willingness and digital job performance. The qualitative evidence developed here adds the affective dimension that the quantitative analysis could not capture: it shows what training quality and management support feel like in practice, through what mechanisms they operate, and what distinguishes support that lands

from support that does not. The two accounts are mutually reinforcing. The statistical patterns name the predictors; the themes name the mechanisms.

Conclusion

The interview material developed in this paper describes reskilling for digital transformation in South-East Nigerian commercial banking as a process in which cognitive and emotional labour are intertwined, and in which the trajectory from anxiety to operational confidence depends on a set of conditions that formal training does not on its own supply. The four themes developed here, the fear of visible error, the relevance-conditioned trust in training, the specific character of managerial presence, and the trajectory from reluctance to routine, together suggest that adaptability is less a personal trait than a situated achievement, produced by the interaction of employees, colleagues, managers, and the affective conditions of exposure to new systems. The analytical implication is that the conventional vocabulary of reskilling needs room for the affective dimension. Without it, that vocabulary cannot describe accurately what happens when banking work is remade around digital systems. The single most useful practical implication is a pairing-and-presence model of post-training support: in the first two weeks of use with any new system, pair each employee with a colleague who has already crossed the line, and keep the supervising manager physically present at the counter for at least part of each day of that period.

Limitations

Several limitations qualify these conclusions. The sample of 24 participants is analytically rich but is not designed for statistical generalisability. The patterns identified here should be interpreted as insights into the specific setting studied rather than as claims about digital reskilling in banking in general. The interview material was generated at a single point in time and does not track individual participants across the trajectory it describes. Longitudinal work that followed employees through the reskilling and post-reskilling phases would strengthen the interpretation. All participants were drawn from mainstream commercial banks, and the reskilling dynamics in microfinance banks, mortgage institutions, and fintech firms may differ in ways that this study cannot address. The reflexivity statement notes that the researcher's professional familiarity with Nigerian banking supported access and interpretive fluency but may also have shaped what was heard. Other researchers, differently positioned, might have generated different themes from the same material.

Suggestions for Further Studies

Three lines of further inquiry seem particularly promising. First, longitudinal qualitative work that tracks individual employees from before reskilling to settled use, or non-use, would produce a more textured account of the trajectory this study describes in retrospect. Second, comparative qualitative work across Nigerian geopolitical zones would test the specificity of the South-East findings against banking workforces operating under different regional cultures and infrastructural conditions. Third, closer analytic attention to the specific supervisory practices that participants treat as presence would help build the vocabulary needed to describe managerial support at the level of granularity the interview material identifies. Each of these lines would extend rather than replace

the analytic frame developed here, and would sharpen the collective understanding of a process that banking institutions in Nigeria and comparable settings are living through in real time.

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