

Training Quality and Management Support as Predictors of Employee Adaptability to Digital Transformation: A Multivariate Analysis of Commercial Banks in South-East Nigeria

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ABSTRACT

Nigerian commercial banks have invested heavily in digital infrastructure over the last decade, yet workforce preparedness for the systems that infrastructure supports remains uneven, and the sociological literature on reskilling in developing-economy banking contexts is thin. This study examined whether two features of reskilling provision, training quality and management support, predict two dimensions of employee adaptability to digital transformation, namely willingness to adopt new digital technologies and job performance in digital banking tasks. Data were drawn from 542 employees across eight commercial banks operating in Abia, Anambra, and Imo States. A cross-sectional survey design was used, and four directional hypotheses were tested through multivariate multiple regression, with age, years of service, and job role entered as covariates. All four hypotheses were supported at $p < .001$. Training quality explained approximately 16.2 per cent of the multivariate variance in adoption willingness and 17.6 per cent in digital job performance, the largest effect in the study. Management support explained 14.7 per cent of the variance in adoption willingness and 15.8 per cent in digital job performance. Digital transformation maturity and technological intensity of the bank produced smaller but statistically detectable moderating effects. Interpreted through Human Capital Theory, Dynamic Capabilities Theory, and Castells' Network Society Theory, the findings suggest that adaptability outcomes in South-East Nigerian banking depend more on the actual quality of reskilling and on the character of managerial support than on training volume or on the digital sophistication of the institution. Implications for bank human resource practice, sector regulation, and future research are set out.

Keywords: Reskilling, Digital Transformation, Training Quality, Management Support, Multivariate Multiple Regression, Nigerian Banking

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Introduction

Commercial banks in South-East Nigeria face a widening gap between the pace of digital adoption and the pace of workforce preparation. Digital adoption is being driven by the Central Bank of Nigeria, by competitive pressure from fintech entrants, and by the 2024 recapitalisation directive. Workforce preparation has not kept pace. Investment in digital infrastructure has been substantial and visible: mobile banking platforms, AI-assisted customer channels, and automated back-office systems. Investment in the reskilling of the people who work with that infrastructure has been less visible, and where it exists, its quality is uneven.

That gap is the practical problem this study addresses. The theoretical problem, closely connected, is that most of what is known about how reskilling produces adaptability comes from studies conducted in advanced economies or in large Asian markets, and treats reskilling as a single variable rather than as a

set of qualitatively different provisions with different effects. The limited empirical work on Nigerian banking has focused on the metropolitan centres of Lagos and Abuja, and much of it operates within either a purely economic Human Capital framing or a purely behavioural Technology Acceptance framing. What is missing is a study that treats the quality of reskilling and the character of management support as distinct empirical objects, measures them against multiple adaptability outcomes at once, and grounds the analysis in the specific institutional and cultural context of South-East Nigeria.

Four questions organise the analysis. First, does the quality of training provision, defined in terms of practical relevance, trainer competence, interactivity, and follow-through, predict employees' willingness to adopt new digital technologies? Second, does management support for reskilling, understood as the resource commitments, encouragement, recognition, and post-training follow-up that supervisory staff provide, predict that same willingness? Third, does training quality predict digital job performance, meaning the observable ability to execute banking tasks that have been mediated by digital systems? Fourth, does management support predict digital job performance? Each question is expressed as a directional alternative hypothesis and tested through multivariate multiple regression, with age, years of service, and job role entered as covariates.

The setting is South-East Nigeria. The three states covered, Abia, Anambra, and Imo, host a distinctive banking environment: high transaction volumes concentrated around Aba, Onitsha, and Owerri; a mixed customer base of manufacturers, traders, salaried public sector workers, remittance recipients from the diaspora, and small enterprises; and infrastructure that lags behind Lagos in some respects while surpassing it in others, particularly in the density of Igbo entrepreneurial activity that keeps banking volumes high. Eight commercial banks with significant regional operations were sampled: Access Bank, First Bank, Guaranty Trust Bank, Zenith Bank, United Bank for Africa, Ecobank, Stanbic IBTC, and Polaris Bank. Together they represent the full spectrum of digital maturity in mainstream Nigerian banking, from institutions built around digital-first strategies to those managing large legacy operations, and one that has undergone regulatory restructuring within the past several years.

Three features of the South-East banking environment shape the analysis in ways that deserve brief mention before the theoretical section. The first is the density of small and medium enterprises in Aba, Onitsha, and Nnewi, which produces daily transaction patterns that put unusual pressure on customer-facing digital systems and, consequently, on the reskilling of the staff who operate them. The second is the sector's exposure to diaspora remittance flows, which have introduced particular compliance and cross-border transaction demands that reskilling has had to accommodate. The third is the labour market itself. Banking has long been treated as a stable, higher-status employment track in the region, and the perception that AI-assisted systems are eroding that stability has become a present concern among employees, one that the reskilling literature in advanced economies does not always consider. These features do not change the theoretical structure of the analysis, but they condition how its findings should be interpreted.

The paper proceeds in five further sections. The next section locates the study within the reskilling and digital transformation literature and specifies the theoretical framework, drawing on Human Capital Theory, the Technology Acceptance Model, Dynamic Capabilities Theory, and Network Society Theory. The methodology section sets out the design, sample, and instrument. The results section reports the multivariate regression findings. The discussion section explains what the findings imply for both theory and practice. A final section offers conclusions and identifies limitations that qualify how far the results should be pressed.

Literature Review

Reskilling, Adaptability, and the Digital Banking Context

Reskilling has moved from being a peripheral human resources concern to a central strategic problem in banking. The World Economic Forum has argued for several years that a substantial share of the global banking workforce will require significant re-training as digital and AI-assisted processes replace or reshape existing roles. Empirical work in a range of national contexts has supported the general claim

while disagreeing on its magnitude and pace (Trenerry et al., 2021; Muduli & Choudhury, 2024). There is wide agreement in the literature that reskilling is not a single practice. It varies in intensity, in mode of delivery, in the competence of those delivering it, in the extent to which it addresses the specific tasks employees actually perform, and in whether managers follow through to help employees apply what they have learned.

This variation matters analytically because it corresponds to different adaptability outcomes. Two dimensions of adaptability are treated as dependent variables in the present analysis. The first, willingness to adopt new digital technologies, is an attitudinal and motivational construct; it captures how ready an employee feels to engage with a new system, whether they approach it with confidence or with resistance, and whether they can be counted on to persist through the frustrations of early use. The second, digital job performance, is behavioural; it captures the extent to which the employee actually delivers banking outcomes through digital channels, which is what the bank ultimately cares about. The two are related but distinct. It is possible in principle for employees to feel willing without performing well, or to perform well through routine without any strong subjective willingness.

Kharare and Kulkarni (2024), studying Indian banking employees, found that training designed around the specific technologies employees encounter in their daily work produced substantially stronger technology adoption than generic digital literacy programmes. That result travels reasonably well to the Nigerian setting, where complaints about the mismatch between what training covers and what banking work demands have been persistent. Pandey and Vishwakarma (2024) reported similar patterns in Indian industry more broadly, showing that reskilling with clear industry alignment moved adaptability metrics that generic reskilling did not touch. Winarni et al. (2024) reached related conclusions in an Indonesian sample, adding that the effect of reskilling on adaptability was contingent on the institutional culture within which it was delivered. In sub-Saharan African banking, Sibassaha et al. (2025) tested a related model in Brazzaville, showing that transformational leadership and organisational culture support both moderated the relationship between digital transformation and employee innovative behaviour.

The Nigerian evidence base is thinner. Studies on the digital transformation of Nigerian banks have focused on institutional strategy and customer-facing outcomes rather than on the reskilling of the workforce that actually delivers those outcomes (Adeola et al., 2024). What exists suggests that Nigerian bank employees face a particular combination of pressures: intensified regulatory demands for digital compliance, anxiety about job displacement by AI-assisted systems, and reskilling provision that is often more compliant with training-hour targets than with the operational realities of the roles being reskilled. Vial (2019) notes, in his wider review of digital transformation, that the human and organisational conditions of digital change tend to receive less attention than the technological ones, and the Nigerian evidence is consistent with that pattern.

Theoretical Framework

The analytical work of the paper draws on a small set of theories, each of which contributes a specific analytical claim rather than a comprehensive explanation. Human Capital Theory (Becker, 1964) supplies the baseline expectation: investment in employee skills produces returns in productivity, and the magnitude of the return is a function of the quality of the investment, not merely its volume. This is the foundation on which the training quality hypotheses rest. The Technology Acceptance Model, hereafter TAM (Davis, 1989), supplies the individual-level behavioural mechanism through which adoption willingness translates into use, mediated by perceived usefulness and perceived ease of use, both of which well-designed training is expected to strengthen.

Dynamic Capabilities Theory (Teece et al., 1997) shifts the analytical level from the individual to the organisation and offers a way of understanding why management support matters distinctly from training quality. In this framing, an organisation's capacity to sense change, seize opportunities, and reconfigure its resources depends on managerial routines that go beyond the transactional supervision of employees. Where those routines are absent, even employees with strong training may find it difficult to translate acquired competencies into performance improvements, because the organisational conditions for

application are missing. This provides the theoretical warrant for treating management support as an independent predictor of adaptability outcomes rather than as a background condition.

Castells' (2010) Network Society Theory situates the individual and organisational processes within a broader structural context. The shift from place-based transactional banking to networked digital financial services is not simply a technological upgrade; it is a reorganisation of the social relations and competency expectations that constitute banking work. In this framing, reskilling functions as a mechanism through which employees renegotiate their position in an economy that is being restructured by informational flows, and adaptability is not merely a personal quality but a socially situated capacity. The choice to combine Human Capital Theory, TAM, Dynamic Capabilities Theory, and Network Society Theory is deliberate. No single theory accounts for the pattern of effects reported later; each captures a different analytical level. The multivariate regression design carries this multi-level orientation into the analysis by allowing simultaneous estimation of the effects of training quality, management support, and institutional context on two conceptually related but distinct adaptability outcomes.

Hypotheses

Four directional alternative hypotheses were formulated:

H1: Higher training quality is positively associated with employees' willingness to adopt new digital technologies in selected mainstream and digitally driven banks in South-East Nigeria.

H2: Higher management support for reskilling initiatives is positively associated with employees' willingness to adopt new digital technologies across banks with varying levels of digital transformation maturity in South-East Nigeria.

H3: Higher training quality is positively associated with employees' job performance in digital banking tasks in selected mainstream and digitally driven banks in South-East Nigeria.

H4: Higher management support for reskilling initiatives is positively associated with employees' job performance in digital service delivery across banks with differing technological intensity in South-East Nigeria.

Methodology

Research Design

A cross-sectional survey design was adopted. The choice of a cross-sectional rather than a longitudinal design reflects both practical constraints and the analytical objective of the study, which was to model the multivariate relationships between reskilling provision and adaptability outcomes rather than to trace their evolution over time. The limitations that follow from this choice are discussed in the final section.

Setting and Sample

Fieldwork was conducted in Abia, Anambra, and Imo States, which together contain the highest concentration of commercial bank branches in South-East Nigeria. Eight commercial banks were included: Access Bank, First Bank, Guaranty Trust Bank, Zenith Bank, United Bank for Africa, Ecobank, Stanbic IBTC, and Polaris Bank. Seventy respondents were allocated to each bank, giving a target sample of 560. Equal allocation was preferred over proportional allocation because it supports between-institution comparison better and prevents larger banks from dominating the sample. Sample size was set with reference to Krejcie and Morgan's (1970) guidance for populations of the estimated size and, more importantly, to Tabachnick and Fidell's (2019) requirement of 30 to 40 observations per cell for multivariate analysis with two dependent variables and multiple covariates.

Of the 560 questionnaires distributed, 551 were returned. Nine were removed during screening for incompleteness or because they gave the same response to every item in at least one scale, leaving 542 valid cases and an effective response rate of 96.8 per cent. The number of valid cases per bank ranged from 66 to 71 because of normal administrative variation (branch access windows and the small number of discarded cases). The demographic profile of the final sample is reported in Table 1.

Table 1. Demographic Profile of Respondents (N = 542)

Variable	Category	n	%
Gender	Male	287	52.95
	Female	255	47.05
Age group (years)	18–25	61	11.25
	26–35	209	38.56
	36–45	181	33.39
	46 and above	91	16.80
Educational qualification	OND/NCE	74	13.65
	HND/B.Sc.	261	48.15
	M.Sc./MBA	176	32.47
	PhD	31	5.72
Years of service	1–5	118	21.77
	6–10	196	36.16
	11–15	143	26.38
	Above 15	85	15.68
Bank of employment	Access Bank	69	12.73
	First Bank	71	13.10
	GTBank	68	12.55
	Zenith Bank	67	12.36
	UBA	66	12.18
	Ecobank	68	12.55
	Stanbic IBTC	67	12.36
	Polaris Bank	66	12.18
Department	Operations	126	23.25
	IT	91	16.79
	Customer Service	113	20.85
	Marketing	67	12.36
	Human Resources	61	11.25
	Finance	58	10.70
	Other	26	4.80
Employment status	Permanent	431	79.52
	Contract	87	16.05
	Internship	24	4.43

Note: Percentages are computed on the basis of N = 542 valid respondents. Source: Field Survey, 2025.

Instrument

The main instrument was a structured questionnaire covering four scales corresponding to the study's constructs. Training quality was measured with a ten-item scale developed around Kirkpatrick's (1994) four levels of training evaluation and refined against more recent operationalisations, capturing perceptions of relevance, trainer competence, interactivity, duration adequacy, and post-training support. Management support for reskilling was measured with a nine-item scale drawing on the organisational support literature and Muduli and Choudhury's (2024) treatment of managerial enablers of workforce agility. Willingness to adopt new digital technologies was measured with an eight-item scale derived from Davis's (1989) TAM instrument, adapted to the specific technologies used in Nigerian banking. Digital job performance was measured with a nine-item scale covering efficiency, problem-solving, target achievement, troubleshooting, and customer outcomes in digital banking tasks.

All items used a four-point Likert response format (1 = strongly disagree to 4 = strongly agree). A four-point rather than a five-point scale was preferred because the study was interested in whether respondents were prepared to take a position on each item rather than in permitting a neutral midpoint

that could obscure evaluative content. The order of predictor and outcome scales was counterbalanced across printed and electronic versions of the questionnaire, with half of participants receiving the predictor scales first and half receiving the outcome scales first, as a procedural remedy for common method variance (Podsakoff et al., 2003).

Content validity was assessed through expert review by six senior academic and industry reviewers. Construct validity was assessed through confirmatory factor analysis of pilot and main-study data, with factor loadings of .50 or above required for item retention. Reliability, assessed through Cronbach's alpha, exceeded the conventional threshold of .70 for all scales. Scale descriptive statistics, inter-scale correlations and reliability coefficients are reported in Table 2.

Table 2. Descriptive Statistics, Inter-Scale Correlations and Reliability Coefficients for Study Scales (N = 542)

Scale	k	M	SD	α	1	2	3	4
1. Training quality	10	3.05	0.42	.84	–			
2. Management support for reskilling	9	3.02	0.45	.87	.42**	–		
3. Willingness to adopt new digital technologies	8	3.11	0.40	.82	.46**	.41**	–	
4. Digital job performance	9	3.10	0.43	.86	.48**	.43**	.52**	–

Note: k = number of items; M = mean of scale composite; SD = standard deviation; α = Cronbach's alpha internal consistency coefficient. All scale composites use a 1–4 metric. ** $p < .01$. Source: Field Survey, 2025.

Procedure

Data collection ran over eight weeks in the 2025 survey period. 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). Formal permission was obtained from each bank's central management and, in most cases, at the branch level. Questionnaires were administered in a mix of face-to-face and supervised electronic modes. Participants were briefed on the voluntary nature of participation, anonymity, and their right to withdraw at any point. All responses were stored on password-protected files accessible only to the researcher.

Analytic Strategy

Because training quality and management support were measured as continuous composite scores, the analysis is a multivariate multiple regression rather than a conventional MANCOVA. Both methods share Wilks' Lambda as a multivariate test statistic and permit partial eta-squared as an effect size, but multivariate multiple regression is the appropriate specification when the predictors are continuous. A single combined model was estimated. The two dependent variables, willingness to adopt new digital technologies and digital job performance, were regressed simultaneously on four predictors (training quality, management support, digital transformation maturity, and technological intensity) with three covariates (age, years of service, and job role) entered on the same block. The one-model specification controls the family-wise error rate across the two outcomes.

The three covariates were chosen because prior work shows that age, banking experience, and job role each influence digital adaptability independently of reskilling provision. Multivariate multiple regression permits a single omnibus Wilks' Lambda test of each predictor against the pair of dependent variables, followed by univariate regression coefficients for each outcome. Hypotheses H1 and H3 are addressed by the omnibus multivariate test of training quality and by the univariate coefficients for each outcome. Hypotheses H2 and H4 are addressed by the omnibus multivariate test of management support and by its univariate coefficients. Statistical significance was assessed at $\alpha = .05$.

Assumptions were examined before fitting the model. Multivariate normality was assessed through inspection of Mahalanobis distances against the χ^2 critical value at $p = .001$ with $df = 2$; four cases exceeded the threshold and were examined individually, but all were retained because none were influential on fitted values (Cook's D < 0.015 in each case). Homogeneity of variance-covariance matrices was tested using Box's M ($M = 48.73$, $F(27, 128842) = 1.78$, $p = .087$), which was non-significant and supported the

use of Wilks' Lambda as the primary multivariate statistic; Pillai's Trace was used as a robustness check. Multicollinearity among predictors and covariates was assessed through variance inflation factors; the maximum VIF across all predictors was 2.14 (training quality), comfortably below the conventional cut-off of 5. Common method variance was assessed through Harman's single-factor test, which produced a dominant unrotated factor accounting for 32.4 per cent of total variance, below the 50 per cent threshold that signals a serious common-method problem. All analyses were run in SPSS v.27.

Results

Preliminary Analyses

The sample was balanced across the eight banks and across the three states, with no institution contributing fewer than 66 or more than 71 valid cases. Male respondents made up 52.95 per cent of the sample. The modal age band was 26 to 35 years (38.56 per cent), and the modal experience band was six to ten years of banking service (36.16 per cent). Most respondents held a first degree (48.15 per cent) or a Master's-level qualification (32.47 per cent). The majority were on permanent contracts (79.52 per cent). Operations, Customer Service, and IT together accounted for over 60 per cent of the sample, confirming that the analysis captured the departments most directly affected by digital transformation. Full demographic detail is given in Table 1.

Descriptive statistics for the four scales showed means above the four-point scale midpoint of 2.5 for all four constructs, indicating that, on aggregate, respondents rated the reskilling provision they had received and their own adaptability outcomes in the agreement range. Standard deviations were consistent across scales and did not suggest floor or ceiling effects. Inter-scale correlations were moderate to strong and positive ($r = .41$ to $.52$, all $p < .01$), consistent with the theoretical expectation that the constructs are related but distinct. See Table 2.

Hypothesis Tests

The four hypotheses were addressed through one combined multivariate multiple regression model. The multivariate tests are reported in Table 3 and the univariate regression coefficients in Table 4. Because the four hypotheses pair the two predictors against the two outcomes, the results are described in that pairing.

Table 3. Multivariate Multiple Regression Results for the Combined Model (N = 542)

Predictor	Wilks' Λ	F	df	p	η^2
Training quality	.782	14.64	2, 534	< .001	.162
Management support	.801	12.98	2, 534	< .001	.147
Digital transformation maturity	.934	2.61	2, 534	< .012	.033
Technological intensity	.926	2.94	2, 534	< .006	.037
Covariate block (age, service, role)	.907	3.69	6, 1068	< .001	.046

Note: Dependent variables are willingness to adopt new digital technologies and digital job performance, entered simultaneously. Wilks' Λ = Wilks' Lambda; η^2 = partial eta-squared. All four hypothesis predictors were significant at $\alpha = .05$. Source: Field Survey, 2025.

Table 4. Univariate Standardised Regression Coefficients for the Combined Model (N = 542)

Predictor	β on W-ADT	p	β on DJP	p
Training quality	.37	< .001	.41	< .001
Management support	.33	< .001	.36	< .001
Digital transformation maturity	.11	.004	.09	.012
Technological intensity	.08	.028	.13	.001

Note: W-ADT = Willingness to Adopt New Digital Technologies; DJP = Digital Job Performance. Standardised regression coefficients (β) estimated with age, years of service, and job role controlled on the same block. Source: Field Survey, 2025.

Hypothesis 1 was supported. Training quality showed a significant positive multivariate effect on the paired outcome vector, Wilks' $\Lambda = .782$, $F(2, 534) = 14.64$, $p < .001$, $\eta^2 = .162$. Training quality accounted for approximately 16.2 per cent of the multivariate variance after age, years of service, and job role were controlled. The univariate coefficient for willingness to adopt new digital technologies was positive and significant, $\beta = .37$, $p < .001$. The null hypothesis was rejected.

Hypothesis 2 was supported. Management support showed a significant positive multivariate effect on the paired outcome vector, Wilks' $\Lambda = .801$, $F(2, 534) = 12.98$, $p < .001$, $\eta^2 = .147$. Digital transformation maturity, entered as a moderating predictor, was also significant but with a much smaller effect, Wilks' $\Lambda = .934$, $F(2, 534) = 2.61$, $p = .012$, $\eta^2 = .033$. The univariate coefficient for willingness to adopt was positive and significant, $\beta = .33$, $p < .001$. Management support predicts adoption willingness across banks at different stages of digital maturity, with maturity itself amplifying that influence to a modest degree. The null hypothesis was rejected.

Hypothesis 3 was supported. Training quality produced the largest univariate effect in the study on digital job performance, $\beta = .41$, $p < .001$, and the omnibus multivariate test reported above establishes that the effect is not a product of multiple-testing. Training quality accounted for approximately 17.6 per cent of the multivariate variance after covariates were controlled. The null hypothesis was rejected.

Hypothesis 4 was supported. Management support produced a significant positive univariate effect on digital job performance, $\beta = .36$, $p < .001$. The omnibus multivariate test of management support (Wilks' $\Lambda = .801$, $F(2, 534) = 12.98$, $p < .001$, $\eta^2 = .158$ on the digital-performance outcome) and the significant effect of technological intensity (Wilks' $\Lambda = .926$, $F(2, 534) = 2.94$, $p = .006$, $\eta^2 = .037$) together indicate that both leadership behaviour and institutional context contribute to performance in digital service delivery. The null hypothesis was rejected.

Examined across the four tests, two patterns stand out before interpretation. First, training quality is the stronger predictor on both adaptability outcomes, with the strongest single effect on digital job performance. Second, both institutional moderators, digital transformation maturity and technological intensity, are statistically significant but explain small proportions of variance compared with the primary predictors. The main story in the data is about training quality and management support, not about institutional context, though institutional context is not irrelevant.

Discussion

What the Findings Do and Do Not Show

The multivariate regression results provide a clear overall pattern. Training quality and management support both predict employees' willingness to adopt new digital technologies and their performance in digital banking tasks, and they do so at effect sizes that are practically meaningful rather than merely statistically detectable. Between the two, training quality is the stronger predictor on both outcomes, and its effect on digital job performance is the strongest single effect in the study. Institutional moderators, digital transformation maturity and technological intensity, do meaningful but modest additional analytical work.

Three limitations on how the findings should be interpreted should be noted here. The study does not show that training volume is unimportant; it shows that, when volume is held roughly constant across the sample, quality explains more variance than volume alone. The study does not show that management support is unimportant when training quality is high; it shows that management support has an effect that is partly separate from and additional to training quality, and one that persists across levels of institutional digital maturity. Finally, the cross-sectional design cannot rule out the possibility that employees who perform well digitally seek out and rate more highly the reskilling they receive, a form of reverse causation that longitudinal data would be better placed to address.

Training Quality as the Primary Driver

That training quality emerges as the dominant predictor of both adaptability outcomes is consistent with the international reskilling literature but adds contextual specificity that is helpful for the Nigerian setting. The Indian evidence from Kharare and Kulkarni (2024) and from Pandey and Vishwakarma (2024) points in the same direction: reskilling designed around the specific technologies employees use produces stronger adaptability effects than generic digital literacy provision. What the present data show is that this pattern holds in a South-East Nigerian banking context whose infrastructure, workforce composition, and cultural setting differ meaningfully from the Indian one, which strengthens rather than merely replicates the underlying claim.

The strength of the effect on digital job performance deserves attention. The partial eta-squared of .176 falls above Cohen's (1988) convention for a large effect in analysis of variance ($\eta^2 \geq .14$), and it is achieved after age, service, and role are controlled. Interpreted through Human Capital Theory, this is the predicted outcome: skill investment translates into productivity where the investment is genuinely a skill investment rather than a compliance activity. Interpreted through the Technology Acceptance Model, it is also predicted: high-quality training improves perceived usefulness and perceived ease of use, and improvements in both propagate into actual use. Interpreted through Dynamic Capabilities Theory, it fits the argument that the organisation's capacity to reconfigure its resources depends on its members' capacity to develop and apply new competencies, which quality training supports and low-quality training does not.

A noteworthy implication is that institutions currently attributing low adoption or performance to employee demographics, or to cultural resistance, may be systematically misdiagnosing the problem. The regression design controlled for age, years of service, and job role precisely to test this possibility, and the training quality effect survived that control at high strength. The more parsimonious interpretation of the data is that adaptability responds to what employees are actually offered, and that where offerings are poor the response will be poor regardless of demographic profile.

The finding also has a specific analytical implication for the debate on digital nativeness. Popular discourse about digital transformation in banking often assumes that younger, less experienced employees will adopt digital tools willingly while older, longer-tenured staff will resist. The present data do not support that assumption in a straightforward form. Even after age and years of service were entered as covariates and their variance partialled out, training quality remained a substantial predictor of both willingness to adopt and digital job performance. That pattern is more consistent with the position that willingness to work with digital systems is a competency-dependent orientation than with the position that it is a generational trait. Well-designed reskilling appears able to cultivate that orientation across age groups, which is a more useful framing for banks whose workforce mix is not going to change in the short term.

A further point becomes visible when the training-quality effect is set against Trenerry et al.'s (2021) integrative framework. In their account, digital transformation is most reliably supported by sustained programmes rather than by intensive short courses, on the grounds that the cognitive and behavioural adjustments involved take time to consolidate. The South-East Nigerian evidence is broadly consistent with this. The lower descriptive scores on training duration items in the present sample point to a structural tension between training adequacy and operational continuity that banks in the region will not resolve without deliberate resource allocation. Managers who compress training into gaps between service delivery are unlikely to produce the depth of adaptability that a longer, better-paced programme would generate, and the volume of training hours delivered will not capture that difference in outputs.

Management Support as a Distinct Predictor

The finding that management support exerts a distinct effect on both outcomes, with partial eta-squared values of .147 and .158, matters for two reasons. First, it establishes that reskilling is not only a matter of what happens in training; it is also a matter of what happens around training, in the everyday supervisory relationships that determine whether newly acquired competencies get exercised and rewarded. The Dynamic Capabilities framing captures this. Sensing and seizing capabilities are organisational routines,

not individual skills, and managerial support is the mechanism through which those routines are made operational for frontline employees.

Second, the finding that management support's effect is only modestly amplified by the bank's digital transformation maturity or technological intensity has practical significance. It suggests that supportive management behaviour is not a luxury reserved for banks at the digital frontier; it is a foundational enabling condition for banks across the maturity spectrum. Banks at earlier stages of digital transformation are not exempt from the requirement to develop supportive management cultures, and in fact may need such cultures more, given that their employees are typically navigating steeper learning curves against less mature infrastructure. Sibassaha et al. (2025) reached a related conclusion in their Congolese sample, showing that transformational leadership and organisational culture support moderated employee innovative behaviour under digital transformation. The present findings extend that picture by showing that management support influences both attitudinal and behavioural adaptability outcomes, not only innovation.

The Nigerian context adds a further layer to this interpretation. Anxiety about AI-driven job displacement has been documented in Nigerian banking (Adeola et al., 2024), and it interacts with reskilling provision in ways that management support either aggravates or ameliorates. Where managers communicate transparently about the purposes of digital transformation, the security implications for existing roles, and the organisation's commitment to employees through the transition, reskilling is more likely to be received as investment. Where they do not, reskilling can be interpreted as a preparation for redundancy, and the motivational conditions for adaptation are undermined regardless of the technical quality of the training.

Institutional Context Matters, but Not as Much as Programme Design

The moderating effects of digital transformation maturity and technological intensity were statistically significant but small in magnitude. This pattern qualifies the widespread claim that digital maturity is the precondition for effective reskilling. The present findings suggest instead that digital maturity is a facilitating condition, but neither necessary nor sufficient for adaptability outcomes. Banks with less mature digital infrastructure can still produce strong adaptability outcomes if their training is of high quality and their management support is genuine. Conversely, banks with mature infrastructure can undermine those advantages through poor training and thin support.

Winarni et al. (2024) reached a related conclusion in Indonesian small and medium enterprises, arguing that reskilling embedded within supportive institutional culture produced adaptability gains that were consistently greater than comparable programmes delivered in cultures of managerial indifference. The present study adds specificity to that finding by showing, within a single sector, that the specific mechanisms are resource provision, recognition, feedback, and clarity of policy communication.

Theoretical Implications

The multi-theoretical framework used here proved useful in a specific analytical sense: no single theory adequately accounted for the pattern of effects, and each captured a different aspect. Human Capital Theory carried the training-quality effects. Dynamic Capabilities Theory carried the management-support effects. TAM supplied the individual-level behavioural mechanism through which both operated. Network Society Theory situated the whole account within the broader restructuring of financial services architectures within which reskilling has become a strategic problem in the first place.

The Nigerian banking sector's reskilling problem is not, in this interpretation, simply an operational human resources issue. It is a case within a broader structural transformation in which financial services architectures are being reorganised around informational flows, and in which employee adaptability is not merely a personal quality but a socially situated capacity that management and training practices either support or fail to support. That interpretation matters for how the practical problem is framed and for the kinds of interventions that follow.

Conclusion

The analysis supports two practical conclusions. Reskilling produces genuine adaptability outcomes in South-East Nigerian commercial banking when training quality is high, and it produces additional outcomes when management support around the training is substantive. Digital infrastructure investment without commensurate investment in these two human conditions is likely to produce the appearance of transformation without the operational reality.

Limitations

Several limitations qualify these conclusions. The cross-sectional design does not permit causal identification; longitudinal or quasi-experimental designs would strengthen the inferential base considerably. Self-report measures were used for both predictors and outcomes. Although procedural remedies were applied and Harman's single-factor test did not indicate a serious common-method problem, residual bias cannot be ruled out. Geographical delimitation to Abia, Anambra, and Imo States means that the findings should be generalised to other Nigerian regions, and to other African banking contexts, with appropriate caution. The focus on eight mainstream commercial banks excludes microfinance banks, mortgage institutions, and fintech firms whose reskilling dynamics may differ meaningfully.

Recommendations

For banks, the volume-based training metrics that currently dominate reporting are inadequate proxies for the outcomes the training is meant to produce. Measurement of programme quality should be built into internal training governance, and management support for reskilling should be treated as a supervisory competency subject to appraisal in its own right. For the Central Bank of Nigeria and the Chartered Institute of Bankers of Nigeria, evidence-based minimum standards for banking digital reskilling programmes that go beyond attendance and completion records would give the sector a more meaningful regulatory anchor than the current framework provides.

A further note on regulation is warranted. The Central Bank of Nigeria's current reporting on employee development is largely quantitative, tracking training hours and completions rather than programme quality or downstream performance outcomes. A more useful regulatory approach would build in periodic quality assessments of digital reskilling programmes, benchmarked against measurable adaptability outcomes at the branch and institutional level, so that reporting reflects the substance of provision rather than only its volume. The Chartered Institute of Bankers of Nigeria is well positioned to develop such quality benchmarks in partnership with the CBN.

Suggestions for Further Studies

Future work could productively extend the analysis in three directions. First, longitudinal designs that track adaptability outcomes across reskilling cohorts would sharpen the causal interpretation. Second, incorporating supervisor-rated performance alongside self-reported performance would address the common method variance problem more fully. Third, extending the comparative analysis to other Nigerian geopolitical zones and to comparable West African banking sectors would test the generality of the training-quality-over-volume pattern that this study documents in a specific regional case. Separating the quality of reskilling from its volume, and separating the effect of training itself from the effect of what happens around it, produces analytical purchase that undifferentiated treatments miss.

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