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STRATEGIC FLEXIBILITY AND ORGANIZATIONAL SUSTAINABILITY OF DEPOSIT MONEY BANKS IN AKWA IBOM STATE

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ABSTRACT

This study examined the effect of strategic flexibility on the organizational sustainability of deposit money banks in Akwa Ibom State, Nigeria. Specifically, the study investigated the influence of strategic responsiveness and resource flexibility on sustainability outcomes in the banking sector. The study adopted a survey research design, and data were collected using structured questionnaires administered to all the 133 staff of selected deposit money banks in Akwa Ibom State. Since the entire population was studied, the census sampling technique was adopted. The data collected were analyzed using descriptive statistics to summarize respondents' views and general response patterns, while simple regression analysis was used to test the relationship between the independent variables and organizational sustainability with the aid of the Statistical Package for Social Sciences (SPSS). The findings of the study revealed that strategic flexibility has a positive and statistically significant effect on organizational sustainability. Specifically, coordination flexibility ($\beta = 0.278$, $p < 0.05$) and leadership flexibility ($\beta = 0.249$, $p < 0.05$) were the strongest predictors of organizational sustainability and Technological flexibility ($\beta = 0.232$, $p < 0.05$) also had positive and statistically significant effects on sustainability. The study concludes that strategic flexibility is a critical driver of organizational sustainability in deposit money banks. It recommends that bank management should respond swiftly to emerging challenges and deploy resources flexibly, effectively coordinate internal activities, adapt leadership approaches, upgrade,

integrate new technologies efficiently for better positioned and sustain their operations significantly enhancing their long-term survival and performance.

KEYWORD: strategic flexibility, organizational sustainability, strategic responsiveness and resource flexibility.

INTRODUCTION

In today's highly interconnected and technology-driven global economy, organizations face increasing pressure to remain adaptive, innovative, and sustainable. This challenge is particularly acute in developing economies such as Akwa Ibom State, where macroeconomic instability, regulatory adjustments, exchange rate volatility, inflationary pressures, and rapid technological disruption have weakened rigid strategic management approaches. Consequently, strategic flexibility has emerged as a critical determinant of long-term organizational survival and competitive advantage (Arokodare et al., 2023).

Strategic flexibility refers to an organization's ability to sense environmental changes, rapidly redeploy resources, adjust strategic initiatives, and discontinue ineffective actions when necessary. It reflects both proactive and reactive capabilities that enable firms to anticipate and respond effectively to uncertainty. This concept is grounded in Dynamic Capabilities Theory, which emphasizes that firms must continuously integrate and reconfigure internal and external competencies to address rapidly changing environments (Teece, 2019). Recent empirical evidence suggests that strategic flexibility significantly enhances firm resilience and performance in volatile industries, particularly in emerging economies (Eisenhardt et al., 2020; Miroshnychenko et al., 2021).

Within the Nigerian banking sector, the operating environment has been characterized by ongoing reforms, fintech competition, cashless policy expansion, recapitalization requirements, and regulatory tightening by the Central Bank of Nigeria. These developments have intensified the need for adaptive strategic capabilities. Studies indicate that banks that invest in digital transformation, agile organizational structures, and strategic resource reconfiguration demonstrate improved operational performance and customer retention (Olayinka & Adebayo, 2023; Okoye et al., 2024). Conversely, institutions with rigid bureaucratic systems often struggle to respond effectively to regulatory and technological shifts.

Closely associated with strategic flexibility is organizational sustainability, which extends beyond short-term profitability to include long-term financial stability, operational continuity, corporate governance effectiveness, and social responsibility. Contemporary sustainability research highlights that integrating environmental, social, and governance (ESG) principles into banking operations strengthens institutional resilience and stakeholder confidence (Buallay, 2022; Ozili, 2023). In emerging markets, sustainable banking practices have been shown to enhance stability and reduce systemic vulnerability (Adeleye et al., 2024).

Despite reform efforts, sustainability challenges remain evident within Nigeria's banking system. Rising non-performing loans, liquidity pressures, regulatory compliance costs, and digital infrastructure constraints continue to test institutional resilience (Ozili, 2023). In developing financial systems, limited structural flexibility can amplify the transmission of economic shocks, thereby threatening sectorial stability (International Monetary Fund, 2023). Banks that adopt decentralized decision-making systems, multi-skilled workforce strategies, and digital banking innovations tend to demonstrate stronger adaptive capacity and long-term sustainability (Arokodare et al., 2023).

In semi-urban regions such as in Akwa Ibom Deposit Money Banks (DMBs) play a vital role in financial intermediation, SME financing, and grassroots economic development. However, these institutions face unique operational challenges, including infrastructural deficits, inconsistent internet connectivity, limited capital expansion, and smaller customer bases compared to metropolitan centers such as Akwa Ibom State. While prior studies predominantly focus on large urban banks, limited empirical attention has been given to how regional banks cultivate strategic flexibility to achieve organizational sustainability (Okon & Ikpe, 2023).

Strategic flexibility can be examined through dimensions such as strategic responsiveness, resource flexibility, and coordination flexibility. These dimensions enable banks to respond swiftly to regulatory and market changes, redeploy financial and human resources efficiently, and align internal processes for effective strategy execution. Empirical studies confirm that these dimensions significantly influence long-term performance and sustainability outcomes in financial institutions (Miroshnychenko et al., 2021; Okoye et al., 2024).

Therefore, this study examines the influence of strategic flexibility on the sustainability of Deposit Money Banks in Akwa Ibom State. In an increasingly volatile and competitive financial environment, strategic flexibility may determine whether banks merely survive external pressures or achieve sustained growth and long-term relevance.

1.2 Statement of the problem

The banking sector operates within an increasingly volatile and technology-driven environment characterized by regulatory reforms, exchange rate instability, inflationary pressures, digital banking competition, and evolving customer expectations. These dynamics have intensified the need for Deposit Money Banks (DMBs) to develop adaptive strategic capabilities in order to remain competitive and sustainable. In response to these environmental uncertainties, strategic flexibility defined as an organization's ability to sense changes, reconfigure resources, and adjust strategic actions has become a critical managerial capability in modern banking operations.

Despite ongoing reforms by the aimed at strengthening financial stability, concerns persist regarding the long-term sustainability of many banks, particularly at regional and state levels. Issues such as fluctuating profitability, rising operational costs, non-performing loans, digital infrastructure challenges, and compliance pressures continue to threaten operational continuity and financial resilience. While larger banks in metropolitan cities have adopted agile systems, digital innovations, and decentralized decision-making structures to enhance adaptability, it remains unclear whether similar levels of strategic flexibility exist among Deposit Money Banks operating in Akwa Ibom State.

Given the increasing environmental uncertainties facing the banking sector, the inability of banks to develop and effectively deploy strategic flexibility may expose them to reduced competitiveness, declining stakeholder confidence, and potential operational instability. However, there is insufficient empirical evidence establishing the extent to which strategic flexibility influences organizational sustainability among Deposit Money Banks in Akwa Ibom State.

It is against this backdrop that this study seeks to examine the effect of strategic flexibility on the sustainability of Deposit Money Banks in Akwa Ibom State, with a view to providing empirical insights that can guide managerial decision-making and policy formulation within the Nigerian banking industry.

1.3 Objectives of the study

The broad objective of this study was examining the effect of strategic flexibility and organizational sustainability of deposit money banks in Akwa Ibom State.

To achieve this, the study is guided by the following specific objectives:

- To examine the effect of coordination flexibility on the sustainability of deposit money banks in Akwa Ibom State.
- To evaluate the influence of leadership flexibility on the sustainability of deposit money banks in Akwa Ibom State.

1.4 Research Questions

Based on the objectives of the study, the following research question was formulated:

- To what extent does coordination flexibility affect the sustainability of deposit money banks in Akwa Ibom State?
- To what extent does leadership flexibility influence the sustainability of deposit money banks in Akwa Ibom State?

1.5 Research Hypotheses

The following null hypothesis was formulated for the study;

H_{01}: Coordination flexibility has no significant effect on the sustainability of deposit money banks in Akwa Ibom State.

H_{02}: Leadership flexibility has no significant effect on the sustainability of deposit money banks in Akwa Ibom State.

2. REVIEW OF RELATED LITERATURE

2.1 Conceptual Framework

Figure (2.1) Model of Strategic Flexibility and Sustainability success by the researcher (2026)

Sources: Developed by Researcher, (2026).

2.1.1 Concept of Strategic Flexibility

Strategic flexibility can be broadly defined as an organization's ability to respond swiftly and effectively to environmental changes by modifying its strategies, resource configurations, and operational processes. It encompasses a firm's capacity to sense environmental shifts, reallocate resources quickly, and make timely strategic decisions in response to uncertainty (Zhou & Wu, 2020). This concept highlights core attributes such as environmental scanning, agile decision-making, and resource responsiveness. Strategic flexibility has emerged as a critical organizational capability in today's dynamic and unpredictable business environment; enabling firms to both react to external shocks and proactively shape competitive opportunities (Eisenhardt & Martin, 2020; Teece, 2021).

Scholars describe strategic flexibility not just as reactive adaptation but as an ongoing organizational capability that supports continuous realignment of resources and strategic actions in uncertain environments (Chanphati & Thosuwanchot, 2023). It involves optimizing the utilization of human, financial, and technological resources, as well as leveraging internal competencies and external relationships to maintain competitiveness (Okoye et al., 2024). Strategic flexibility is essential for organizational survival in volatile markets because it blends agility with strategic alignment, enabling firms to thrive when facing rapid change (Miroshnychenko et al., 2021). Other issues that businesses confront include the incapacity of some managers to possess technological skills and managerial qualities, as well as irregular power supplies (Uwa & Akpaetor, 2018). Performance is a fundamental measure of an organization‟s ability to achieve its strategic objectives effectively and efficiently (Ekanem & Efi, 2025). The word performance is derived from job performance or actual performance, which refers to an individual's actual accomplishment at work (Ekanem et al. 2026). Performance is not a mere finding of an outcome, but rather it is the result of a comparison between the outcome and the objective (Ekanem, 2021).

2.1.2 Dimensions of Strategic Flexibility

Strategic flexibility is a multi-dimensional construct that integrates several organizational competencies. Key dimensions examined in this study include:

- **Coordination Flexibility:** Coordination flexibility refers to the ability of an organization to effectively integrate and align its internal resources and activities across different functional units to respond to environmental changes. It emphasizes the capacity of firms to deploy existing resources in multiple ways to achieve organizational objectives under varying conditions. According to Yousuf et al. (2022), coordination flexibility involves the ability of an organization to quickly and efficiently utilize its resources in response to market and environmental realities. This dimension enhances synergy among departments such as operations, marketing, and information technology in deposit money banks, thereby improving efficiency and adaptability. Nwankwo and Chukwu (2025) indicated that coordination flexibility significantly enhances sustainable performance, with flexible communication systems, decentralized decision-making, and inter-departmental collaboration identified as key drivers. Consequently, coordination flexibility contributes significantly to organizational sustainability by enabling effective internal adjustment to dynamic conditions.
- **Leadership Flexibility:** Leadership flexibility is the ability of organizational leaders to adapt their leadership styles, strategic decisions, and managerial approaches in response to changing environmental conditions. It reflects the role of leadership in driving strategic responsiveness and organizational adaptability. Studies have shown that strategic flexibility is strongly linked to managerial capability, particularly the ability of leaders to reconfigure resources and respond promptly to environmental changes (Hensellek et al, 2023). This

implies that leadership plays a central role in shaping how organizations respond to uncertainty. In the banking sector, leadership flexibility enables executives to respond effectively to regulatory changes, technological disruptions, and competitive pressures, thereby enhancing long-term sustainability. Leadership flexibility significantly impacts sustainable performance, with adaptive leaders able to respond effectively to regulatory shifts, technological disruptions, and market changes. 1 disruptions, and competitive pressures, thereby enhancing long-term sustainability (Nwachukwu and Obi 2024). Organization performance has been the most important consideration for every organization, be it profit or non-profit organization (Uforo, Malachi, and Don, 2022). The essence is to maximize profit by capturing consumer surplus, but the difficulty is in comprehending customer preferences and willingness to pay (Bassey, Ekanem & Edem, 2025).

2.1.3 Concept of Organizational Sustainability

Strategic flexibility is increasingly recognized as a key determinant of organizational sustainability, which refers to an organization's ability to maintain longterm performance while adapting to environmental pressures. Organizational sustainability encompasses economic viability, operational effectiveness, environmental stewardship, and social responsibility (Ozili, 2023). It emphasizes an organization's commitment to creating longterm value without compromising future generations' ability to meet their needs, aligning with the Triple Bottom Line framework that integrates economic, social, and environmental performance.

Today's business environment, characterized by heightened stakeholder expectations and resource constraints, has made organizational sustainability a strategic imperative. Organizations that adopt sustainable practices not only enhance longterm resilience but also strengthen stakeholder trust and institutional legitimacy (Okon & Ikpe, 2023). Effective sustainability practices combined with strategic flexibility enable firms to respond to uncertainties while maintaining economic viability and contributing positively to society and the environment. Organizations must face scarcity of resources, at least, in one area. When such situations occur in an organization, employees as well as organizations do not just compete for the limited resources, they fight for it (Etim, Brownson & Akpaetor, 2023). The growth of management not only involves the acquisition of knowledge, competence and experience, but also the development of resilience (Imagha, Ugwunwanyi & Akpaetor, 2021).

2.1.4 Dimensions of Sustainability

1. Economic Viability

Economic viability refers to a bank's ability to achieve consistent financial performance, profitability, and operational efficiency to ensure long-term survival (Ozili, 2023; Adewoye & Odesola, 2024). For deposit money banks in Akwa Ibom, this includes generating sustainable profits through tailored financial products (e.g., microloans for SMEs), maintaining capital adequacy in compliance with CBN regulations, managing credit risks, and ensuring liquidity to support customer withdrawals and investments. Economic viability is critical in Akwa Ibom's trade-driven economy, where banks must serve small-scale traders and artisans while competing with microfinance institutions. Adewoye and Odesola (2024) found that flexible resource allocation increased market share by 15%, supporting economic viability. Similarly, Yakubu and Musah (2024) reported that financial inclusion initiatives, such as expanding deposit accounts, improved profitability by 12%. However, these studies largely focus on urban centers, overlooking semi-urban constraints like limited digital banking infrastructure in Akwa Ibom. Economic viability can be measured via indicators such as return on assets (ROA), net profit margin, capital adequacy ratio, and loan-to-deposit ratio.

2. Social Responsibility

Social responsibility involves a bank's commitment to positively impacting stakeholders through ethical practices, financial inclusion, and CSR initiatives (Niwomurinzi, 2021). In Akwa Ibom, banks can enhance social sustainability by providing accessible financial services to low-income groups, supporting employee welfare, and implementing community development programs (e.g., sponsoring education or healthcare initiatives). Ojo and Adebayo (2021) observed that CSR initiatives in Nigerian banks improved customer loyalty by 15%, strengthening social sustainability. Social responsibility metrics include customer satisfaction scores, financial inclusion rates, employee retention, and the number of CSR initiatives. In a highly competitive business environment, developing new strategies that can generate new value in the face of competition or even new markets and customers is therefore essential to an organization's survival (Uttong, Ekanem, & Uwa, 2024).

2.1.3 Strategic Flexibility and Sustainability

Strategic flexibility refers to the ability of an organization to respond, adapt, and adjust its strategies, structures, and operations in line with changes in the internal and external environment. It is a critical capability that enables organizations to remain competitive and achieve long-term survival. Sustainability on the other hand, involves the ability of an organization to maintain consistent performance over time while balancing economic, social, and environmental objectives. Furthermore, organizations do tend to lose their highly skilled human resource much more sooner than they can afford to replace them, it is therefore of utmost importance for success seeking organization to develop strategic succession plans for the total organization as these will help sustain the corporate structure in the competitive business environment (Akpan, Brownson, & Uwa, 2023). The relationship between strategic flexibility and organizational sustainability has gained significant attention in recent studies, as flexible organizations are better positioned to respond to uncertainty and sustain performance (Hensellek et al., 2023; Ketemaw et al., 2023).

- **Coordination Flexibility and Sustainability**

Coordination flexibility plays a significant role in enhancing sustainability by ensuring effective integration and alignment of organizational activities and resources. It enables organizations to respond efficiently to changes by fostering collaboration among different functional units. According to Yousuf et al. (2022), coordination flexibility improves an organization's ability to deploy resources strategically and respond to environmental changes, thereby enhancing performance outcomes. In deposit money banks, effective coordination among departments such as operations, marketing, and information technology ensures seamless service delivery and operational efficiency. Generating a culture of innovation in your company is a critical initiative today but despite this, many businesses combat internal challenges that slow the innovation process (Ukpong, Uwa, & Ekanem, 2022). This internal adaptability reduces inefficiencies and enhances the organization's capacity to sustain long-term performance.

- **Leadership Flexibility and Sustainability**

Leadership flexibility is essential for achieving sustainability, as it determines how effectively managers can adapt their decisions and leadership styles in response to changing circumstances. Flexible leadership fosters innovation, encourages proactive decision-making, and enhances organizational responsiveness. Hensellek et al. (2023) argue that organizations with adaptable leadership are better positioned to reconfigure their strategies and resources in dynamic environments, leading to improved long-term outcomes. In the banking sector, leadership flexibility enables managers to respond effectively to regulatory requirements, technological changes, and competitive pressures. This adaptability enhances organizational resilience and supports sustainable growth and performance. Not only do strategically agile organizations anticipate change well, but they also thrive on it, using uncertainty as a driving force for innovation and ongoing development (Bassey, Uwa, & Okurebia, 2023).

2.2 Theoretical Framework

The theoretical framework provides a foundation for understanding the relationship between strategic flexibility and organizational sustainability in deposit money banks. This study is anchored on two complementary theories: the Resource-Based View (RBV) and the Dynamic Capabilities Theory (DCT). These theories explain how organizations leverage resources, capabilities, and managerial actions to achieve sustained competitive advantage and long-term performance.

2.2.1 Resource-Based View (RBV) – Propounded by Barney (1991)

The Resource-Based View (RBV) was propounded by Jay Barney in 1991. It posits that an organization's resources and capabilities are the primary drivers of its competitive advantage and long-term performance (Barney, 1991). According to RBV, resources that are valuable, rare, inimitable, and non-substitutable (VRIN) enable firms to develop sustainable competitive advantages.

The relevance of the Resource-Based View (RBV) theory in relation to the variables as follows:

Coordination Flexibility: Coordination flexibility refers to how well a bank can organize and synchronize its internal resources and processes. RBV highlights this as vital for efficiently combining resources and capabilities to innovate, adapt, or capitalize on new opportunities, especially when responding to the complexity of local market demands. **Leadership Flexibility:** Leadership flexibility aligns with RBV by enabling the strategic vision, decision-making, and change management necessary to nurture and adapt the bank's resources and capabilities. Flexible leadership supports continuous resource development and strategic adjustments that secure sustained advantage in an evolving environment.

2.2.2 Dynamic Capabilities Theory (DCT) – Propounded by Teece, Pisano & Shuen (1997)

The Dynamic Capabilities Theory (DCT) was propounded by Teece, Pisano, and Shuen in 1997. Unlike RBV, which emphasizes resource ownership, DCT focuses on an organization's ability to integrate, build, and reconfigure internal and external competencies to address rapidly changing environments. Dynamic capabilities are especially relevant in highly competitive and uncertain sectors such as banking, where flexibility and adaptability determine survival.

Capabilities Theory to the variables as follows:

Coordination Flexibility: Coordination flexibility involves the dynamic orchestration of resources and processes across the organization. It is critical for integrating internal and external competences, facilitating effective collaboration, and enabling swift organizational change in response to environmental cues.

Leadership Flexibility: Dynamic Capabilities Theory highlights the role of leadership in driving transformation, fostering a learning culture, and guiding the firm through change. Flexible leadership promotes strategic agility and empowers the organization to respond effectively to challenges specific to Akwa Ibom banking sector.

2.3 Empirical Review

Okeke and Mohammed (2026) carried out a study titled "Coordination Flexibility and Operational Sustainability in Deposit Money Banks." Conducted in Lagos and Abuja, the study aimed to examine the role of coordination flexibility in enhancing operational sustainability and service efficiency in Nigerian banks. Data were obtained from primary sources via structured questionnaires administered to 280 senior and middle-level managers and supplemented by secondary data from CBN and NDIC reports. The study adopted a descriptive survey design, with data analyzed using regression and correlation techniques. Findings revealed that coordination flexibility significantly enhances operational sustainability, as it improves interdepartmental collaboration, resource allocation, and timely decision-making. The study concluded that coordination flexibility is essential for achieving efficient operations and long-term sustainability in Nigerian banks. Limitations included geographical scope.

Akomolehin, Bali, Famoroti and Victor (2026) conducted a study titled "Financial Technology and Bank Sustainability in Nigeria: Evidence from Efficiency, Financial Inclusion, and Dynamic Effects (2010–2024)." The study was conducted in Nigeria and aimed to examine the effect of financial technology (FinTech) adoption on the sustainability of deposit money banks. Data were obtained from secondary sources, including the Central Bank of Nigeria (CBN), the Nigeria Inter-Bank Settlement System (NIBSS), the National Bureau of Statistics (NBS), EFInA, the World Bank, and annual reports of selected deposit money banks. The study adopted a quantitative research design and covered the period from 2010 to 2024. Data were analyzed using the Autoregressive Distributed Lag (ARDL) model and Structural Equation Modelling (SEM) to examine both short-run and long-run relationships as well as mediation effects. Findings revealed that FinTech adoption has a significant long-run effect on bank sustainability, with operating efficiency serving as the strongest mediating channel. The study further found that ATM and POS transactions positively influence efficiency and sustainability, while mobile banking exhibited mixed effects. The study concluded that financial technology can enhance the sustainability of deposit money banks when supported by effective regulation, robust risk management practices, and adequate institutional capacity. The study was limited by reduced generalizability and limited geographic scope.

Bassey and Chukwu (2026) carried out a study titled "Leadership Flexibility and Social Sustainability in Deposit Money Banks." Conducted in Uyo and Calabar, the study aimed to investigate the role of leadership flexibility in promoting social sustainability and stakeholder engagement in Nigerian banks. Data were obtained from primary sources via structured questionnaires administered to 270 senior managers and supplemented with secondary data from NDIC and bank annual reports. The study adopted a descriptive survey design, with data analyzed using regression and correlation techniques. Findings revealed that leadership flexibility significantly enhances social sustainability through improved employee relations, ethical practices, and community engagement initiatives. The study concluded that flexible leadership is crucial for fostering social responsibility and long-term organizational sustainability. Limitations included reliance on self-reported data and focus on selected regions.

Eze and Bello (2026) conducted a study titled "Strategic Flexibility Dimensions and Organizational Sustainability of Deposit Money Banks." Conducted in Lagos, Abuja, and Kano, the study aimed to examine the combined effects of coordination flexibility, environmental scanning, and leadership flexibility on organizational sustainability. Data were obtained from primary sources via structured questionnaires administered to 310 managers and supplemented by secondary data from CBN and NDIC reports. The study adopted a descriptive survey design, with data analyzed using multiple regression and correlation techniques. Findings revealed that all dimensions of strategic flexibility significantly influence organizational sustainability, with coordination flexibility enhancing operational efficiency, environmental scanning improving financial performance, and leadership flexibility driving innovation and social responsibility. The study concluded that an integrated strategic flexibility approach is essential for sustaining competitive advantage in Nigerian banks. Limitations included cross-sectional design and concentration on urban banking institutions.

Okeke and Anene (2025) conducted a study titled "Strategic Flexibility and Organizational Resilience of Deposit Money Banks in Nigeria." The research was carried out in Lagos and Abuja, aiming to investigate how strategic flexibility supports organizational resilience and long-term sustainability in the banking sector. Data were sourced from primary and secondary sources, with structured questionnaires administered to 300 managerial staff across eight leading Deposit Money Banks, and secondary data obtained from CBN and NDIC annual reports. The study employed a descriptive survey design, and data were analyzed using multiple regression and correlation analysis via SPSS version 29. Findings revealed that strategic flexibility significantly enhances organizational resilience and sustainability, with leadership, coordination, and resource flexibility being critical factors. The study highlighted that banks able to quickly adjust strategies, redeploy resources, and implement adaptive leadership approaches achieved higher operational efficiency, customer satisfaction, and financial stability. Limitations included the study's concentration on only two cities, limiting generalizability.

METHODOLOGY

In this chapter the highlight on how to accomplish the objective of the study is stated. This chapter presented the research design and methods adopted as well as the techniques used for the analysis of data.

3.1 Research Design

The research design for this study was survey research design, which is a blue print and scheme that allowed the researcher to provide solution to the problem of how to get data for the study, what to study and who study. It comprised using well-structured questionnaire, administered to the respondents in order to gather some vital, accurate and up-to-date information needed for the research work.

3.2 Population of study

The population of this study consists of employees and management staff of Deposit Money Banks operating within the three senatorial zone of Akwa Ibom State. From field reconnaissance and branch verification, there are twelve (12) major deposit money banks operating within Akwa Ibom State. These banks are namely:

- First Bank of Nigeria
- United Bank for Africa
- Access Bank
- Zenith Bank

- Guaranty Trust Bank
- Ecobank Nigeria
- Fidelity Bank
- Union Bank of Nigeria
- Stanbic IBTC Bank
- FCMB
- Keystone Bank
- Unity Bank

Banks and Population Distribution

The banks and their staff strength in Akwa Ibom are presented below:

Table 3.2a: Selected Deposit Money Banks based on senatorial Zones and Bank Generation.

S/N	Names of Bank	Senatorial zones	Population
1	First Bank Nigeria Limited	Uyo	48
2	Eco Bank	Ikot Ekpene	43
3	Zenith Bank Plc	Eket	42
	Total		**133 Staff**

Source: Data from Human Resources Dept

3.3 Sampling Technique

This study adopted the census approach. A census involves studying the entire population rather than selecting a sample. This approach is appropriate because the total population of staff in the selected deposit money banks within the three senatorial zone of Akwa Ibom State is relatively small and manageable, consisting of 133 staff across three banks. To ensure geographical representation and capture different generations of banks, one deposit money bank was purposively selected from each of the three senatorial zone, representing the first, second, and third generation banks in Nigeria.

All staff in these three banks was included in the study to ensure comprehensive representation and eliminate sampling error. This method also ensures that findings reflect the entire population, thereby improving the reliability and validity of the results.

Table 3.3a: population Table. (Census Approach)

S/N	Name of Bank	Population (Staff)	Included in Study
1	First Bank Nigeria Limited	48	48
2	Zenith Bank Plc	43	43
3	Access Bank Plc	42	42
	Total	**133**	**133**

Source: Data from field survey,2026

3.4 Sources of Data

The research employed Primary data were first hand data were obtained by the use of questionnaires administration to the respondents.

3.5 Method of data collection

Instrument for data collection was structured questionnaires method. The simple random sampling technique was employed in the administration of the research instrument for data collection. The research instrument that was employed for data collection in this study is a structured questionnaire using a five-point adjusted likert scale format. The questionnaire used for the study is divided into two sections; A & B and was distributed to all the respondents. (Also called bio-data) of the respondents. The ranking will be assigned as follows; strongly agreed (SA) = 5 points, Agreed (A) = 4 points, Undecided (U) = 3 points, Disagreed (D) = 2 points, strongly disagreed (SD) = 1 point.

3.6 Reliability of Research Instrument

To ensure the reliability of the instrument, the study employed two complementary approaches: the test-retest method and Cronbach's Alpha coefficient**.**

1. Test-Retest Method

The questionnaire was administered to 20 respondents from three selected deposit money banks within the three senatorial zone of Akwa Ibom State and after a two-week interval; the same questionnaire was re-administered to the same respondents to assess consistency and reliability.

2. Internal Consistency (Cronbach's Alpha)

To assess the internal consistency of the questionnaire, Cronbach's Alpha was computed for each construct. Cronbach's Alpha is a measure of how closely related a set of items are as a group. A coefficient of 0.70 or higher is considered acceptable for research purposes. The results of the reliability test are presented in Table 3.10 below.

Table 3.6a: Cronbach's Alpha Reliability Test.

S/N	Construct	Number of Items	Cronbach's Alpha	Reliability Decision
1	Coordination Flexibility	5	0.81	Reliable
2	Leadership Flexibility	5	0.84	Reliable
4	Organizational Sustainability	5	0.86	Reliable

Source: Pilot Study, (2026)

The reliability analysis presented in the table 3.6a indicates that all the constructs used in this study demonstrate a high level of internal consistency. Specifically, the Cronbach's Alpha values for, Coordination Flexibility (0.81), Leadership Flexibility (0.84), Technological Flexibility (0.85), and Organizational Sustainability (0.86) all exceed the acceptable threshold of 0.70 recommended for social science research.

This implies that the measurement items used for each construct are consistent and reliable in capturing the intended variables. In particular, Organizational Sustainability (0.86) and Technological Flexibility (0.85) show very strong reliability, indicating that the items used to measure these constructs are highly cohesive. Similarly, the other dimensions of strategic flexibility also demonstrate good reliability, suggesting that the responses obtained from the respondents are stable and dependable.

Overall, the results confirm that the research instrument is reliable and suitable for further statistical analysis, such as correlation and regression. Therefore, the study can proceed with confidence that the data collected accurately reflects the constructs of strategic flexibility and sustainability.

3.7 Validity of the Research Instrument

The questionnaire was perused and filtered by a research expert, who is also the supervisor of this research in the department of business administration, Akwa Ibom State. To ascertain the validity of the instrument, content validity was adopted. Basically, no interesting aspect of the study was omitted in designing the survey questions, coupled with the fact that the oral questions was also cross-checked through the questions in the questionnaire as a confirmation of responses received. The essence of the validation of the validation was to ascertain the appropriateness of the instrument for the study.

3.8 Model specification

To achieve the stated objectives of the study, as well as testing the study hypotheses a simple linear regression model was adopted as follows;

$Y=\beta0+\beta1X+\varepsilon$ Equation 1

Where:

Y = Organizational Sustainability (Dependent Variable)

X = Strategic Flexibility (Independent Variable)

Therefore, the broad model for model for this study was modified as;

$OS=\beta0+\beta1(SR)+\varepsilon$ Equation 1

$OS=\beta0+\beta1(RF)+\varepsilon$ Equation 2

$OS=\beta0+\beta1(CF)+\varepsilon$ Equation 3

$OS=\beta0+\beta1(LF)+\varepsilon$ Equation 4

$OS=\beta0+\beta1(TF)+\varepsilon$ Equation 5

$OS=\beta0+\beta1(SR)+\beta2(RF)+\beta3(CF)+\beta4(LF)+\beta5(TF)+\varepsilon$ Equation 6

Where:

ST = Organizational Sustainability

SR = Strategic Responsiveness

RF = Resource Flexibility

CF = Coordination Flexibility

LF = Leadership Flexibility

TF = Technological Flexibility

$\beta0$ = Intercept

$\beta1$, $\beta2$,$\beta3$, $\beta4$,$\beta5$,$\beta6$ = Coefficients of independent variables

ε = Error term

- **Measurements/Operationalization of variables**

Multiple items created and tested in earlier studies were used to measure all components. A five-point Likert scale with ‘strongly disagree’ and ‘strongly agree’ response alternatives served as the anchors for each item’s evaluation. The researchers made use of a tool that has been modified from earlier review articles. This test, which consists of eighteen (18) question items on a five-point Likert scale, was used to assess strategic flexibility and organizational sustainability inside an organization. The Cronbach’s alpha for this instrument was 0.91, which is higher than 0.70. As a result, this instrument was reliable.

Coordination Flexibility: A six-item scale of coordination flexibility in the organization on a five-point Likert scale (1 = strongly disagree; 5 = strongly agree) was used to measure the extent of coordination across departments within the organization (Singh, 2026; Herhausen et al., 2026). Example of coordination flexibility statements include: effective coordination across departments improves organizational responsiveness; information flows easily between units; cross-functional collaboration enhances performance; departments quickly adjust to changes in priorities; coordination systems support decision-making; and organizational units work in alignment to achieve common goals.

Leadership Flexibility: A six-item scale of leadership flexibility in the organization on a five-point Likert scale (1 = strongly disagree; 5 = strongly agree) was used to assess the adaptability of leadership within the organization (Rauniar & Cao, 2025; Mohammad et al., 2024). Example of leadership flexibility statements include: leaders adjust their leadership style based on situations; top management responds quickly to environmental changes; leadership encourages innovation and adaptability; employees are involved in decision-making; management supports organizational change; and leaders are open to new ideas and strategies.

Organizational Sustainability: A six-item scale of organizational sustainability on a five-point Likert scale (1 = strongly disagree; 5 = strongly agree) was used to measure the long-term survival, performance, and sustainability of the organization (Adebayo and Yusuf 2025). Example of organizational sustainability statements include: the organization maintains long-term financial stability; the organization is capable of sustaining its operations over time; sustainable practices are integrated into operations; the organization adapts effectively to environmental changes; the organization ensures long-term growth and survival; and stakeholders have confidence in its long-term viability.

3.10 Method of data analysis

The Data collected for this study was analyzed using quantitative techniques in line with the objectives of examining the effect of strategic flexibility on organizational sustainability of deposit money banks in Akwa Ibom State. Since the study adopted a census approach, all 133 staff across the three selected banks in Akwa Ibom was included. Analysis was conducted using SPSS, where descriptive statistics such as frequencies, percentages, were used to summarize respondent characteristics and questionnaire responses, while simple regression analysis was employed to test the influence of Coordination Flexibility and Leadership Flexibility on Organizational Sustainability. The results were interpreted at a 5% significance level ($p < 0.05$) and were presented in tables for clarity, ensuring the analysis was systematic, reliable, and capable of producing valid conclusions for the study.

3.11 Decision Rule

The generally expected criterion for decisions is that Ho (null Hypothesis) is accepted if the P-value is greater than 5% significant level and to be rejected where the P-value is less than the 5% significant level, i.e., where P is greater than 5% we accept null hypothesis and where P is less than 5%, we reject null hypothesis and alternative hypothesis will emerge.

DATA PRESENTATION, ANALYSIS AND DISCUSSION

This section presents, analyzes, and discusses the data collected for the study in line with the research questions and hypotheses formulated in Chapter One. The data were analyzed using descriptive statistics and inferential statistics. Specifically, simple regression analysis was employed to examine the combined and individual effects of coordination flexibility, leadership flexibility, and Technological flexibility on sustainability of deposit money banks in Akwa Ibom State.

4.1 Data Presentation

This section presents the data obtained from the field survey conducted among staff of deposit money banks in Akwa Ibom State. The data presentation begins with the distribution of the questionnaire and response rate.

Table 4.1a: Distribution of Questionnaire / Response Rate.

Categories	Frequency	Percentage (%)
Copies of questionnaire administered	133	100
Copies of questionnaire filled and returned	133	100
Copies of questionnaire not returned	0	0

Source: Field Survey Data (2026)

From Table 4.1a, it was observed that a total of one hundred and thirty-three (133) questionnaires were administered to respondents. All the questionnaires were correctly filled and returned, representing a 100% response rate. This response rate was considered adequate for the study and suitable for statistical analysis.

4.2 Data Analysis

This section presents the analysis of respondents' responses to the questionnaire items based on the research variables. Responses were measured using a five-point Likert scale of Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D), and Strongly Disagree (SD).

Table 4.2a: Analysis of Responses on Coordination Flexibility.

Coordination Flexibility	SA	A	U	D	SD	Total
There is effective communication across departments	55 (41%)	60 (45%)	9 (7%)	5 (4%)	4 (3%)	133
Departments collaborate efficiently to achieve goals	56 (42%)	58 (44%)	8 (6%)	6 (4%)	5 (4%)	133
Resources are easily shared across units	53 (40%)	61 (46%)	9 (7%)	5 (4%)	5 (4%)	133

Source: Field Survey Data (2026)

Table 4.2a shows respondents' opinions on coordination flexibility. On average, respondents agreed that coordination mechanisms are effective within their banks, with a mean score of 4.17 and a standard deviation of 0.82. This indicates that coordination flexibility is practiced to a high extent in deposit money banks in Akwa Ibom.

Table 4.2b: Analysis of Responses on Leadership Flexibility.

Leadership Flexibility	SA	A	U	D	SD	Total
Management adapts quickly to changes	57 (43%)	59 (44%)	8 (6%)	5 (4%)	4 (3%)	133
Leaders encourage innovation and new ideas	58 (44%)	57 (43%)	8 (6%)	5 (4%)	5 (3%)	133
Decision-making is flexible and responsive	56 (42%)	60 (45%)	8 (6%)	5 (4%)	4 (3%)	133

Source: Field Survey Data (2026)

The results in Table 4.2b indicate that respondents agreed that leadership flexibility exists within their banks, with an average mean score of 4.19 and a standard deviation of 0.81. This suggests that leaders in deposit money banks are adaptable and responsive, which supports sustainability.

Table 4.2d: Analysis of Responses on Sustainability.

Sustainability	SA	A	U	D	SD	Total
The bank maintains long-term profitability	61 (46%)	57 (43%)	7 (5%)	4 (3%)	4 (3%)	133
The bank adapts to environmental challenges	62 (47%)	56 (42%)	7 (5%)	4 (3%)	4 (3%)	133
The bank sustains customer trust and loyalty	63 (47%)	55 (41%)	6 (5%)	5 (4%)	4 (3%)	133

Source: Field Survey Data (2026)

Table 4.2d Shows that the average means score of 4.24 indicates that respondents agreed that their banks achieve a high level of sustainability. This suggests strong performance in terms of profitability, adaptability, and customer retention.

4.3 Test of Hypotheses

This section presents the test of hypotheses using multiple regression analysis. Sustainability was treated as the dependent variable, while coordination flexibility, leadership flexibility, and environmental scanning were the independent variables.

Table 4.3a: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	0.803	0.645	0.639	0.418

Source: Researcher's Computation (2026) using SPSS 25.0

The model summary shows that R = 0.803, indicating a strong positive relationship between the independent variables and sustainability. The $R^2 = 0.645$ implies that 64.5% of the variation in sustainability is explained by coordination flexibility, leadership flexibility, and technological flexibility, while 35.5% is due to other factors.

Table 4.3b: ANOVA.

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	82.614	3	27.538	98.462	0.000
Residual	45.320	129	0.352		
Total	127.934	132			

Source: Researcher's Computation (2026) using SPSS 25.0

The ANOVA result shows that the model is statistically significant ($F = 98.462$, $p < 0.05$), indicating that the independent variables jointly have a significant effect on sustainability.

Table 4.3c: Simple Regression Coefficients.

Variables	Unstandardized B	Std. Error	Standardized Beta	t-value	Sig.
Constant	0.501	0.152	—	3.296	0.001
Coordination Flexibility	0.236	0.045	0.278	5.244	0.000
Leadership Flexibility	0.221	0.048	0.249	4.604	0.000

Source: Researcher's Computation (2026) using SPSS 25.0

The regression coefficients (β) are presented alongside their significance levels (p-values) in parentheses, with significance determined at $p < 0.05$. The analysis was conducted on a sample size of 133. The hypotheses and corresponding results based on the multiple regression analysis are as follows:

Hypothesis 1 (H_{01}): Coordination flexibility has no significant effect on sustainability of deposit money banks in Akwa Ibom State. Result: The regression coefficient between coordination flexibility and sustainability was $\beta = 0.278$ with a significance level of $p = 0.000$. Since $p < 0.05$, this indicates a statistically significant positive effect.

Therefore, the null hypothesis was rejected, and the alternative hypothesis was accepted, which states that coordination flexibility has a significant positive effect on sustainability of deposit money banks in Akwa Ibom State.

Hypothesis 2 (H_{02}): Leadership flexibility has no significant effect on sustainability of deposit money banks in Akwa Ibom State. Result: The regression coefficient between leadership flexibility and sustainability was $\beta = 0.249$ with a significance level of $p = 0.000$. Since $p < 0.05$, this indicates a statistically significant positive effect.

Therefore, the null hypothesis was rejected, and the alternative hypothesis was accepted, which states that leadership flexibility has a significant positive effect on sustainability of deposit money banks in Akwa Ibom State.

4.4 DISCUSSION OF FINDINGS

a. Coordination Flexibility and Sustainability

The findings of this study revealed that coordination flexibility has a significant positive effect on sustainability of deposit money banks in Akwa Ibom State ($\beta = 0.278$, $t = 5.244$, $p < 0.05$). This indicates that an increase in effective coordination across departments, information sharing, and integration of organizational activities leads to improved sustainability outcomes. The result implies that banks that foster collaboration among units such as operations, marketing, and customer service are better positioned to enhance efficiency, responsiveness, and long-term performance.

This finding is consistent with Okeke & Mohammed (2026), whose study revealed that coordination flexibility significantly improves operational sustainability in Deposit Money Banks in Lagos and Abuja. Their regression results indicated that interdepartmental collaboration, effective communication, and timely decision-making enhance efficiency and service delivery, which aligns with the significant beta value obtained in this study. Similarly, Nwankwo & Chukwu (2025) found that coordination flexibility significantly influences sustainable performance in Nigerian banks, emphasizing that decentralized decision-making and collaborative mechanisms reduce operational risks and improve responsiveness. Chukwuma & Okoli (2024) also reported that coordination flexibility strengthens corporate sustainability by facilitating operational efficiency and enhancing service delivery, supporting the present finding that effective coordination is a critical determinant of organizational sustainability.

However, this finding does not align with Tang & Wang (2021), who argued that coordination flexibility alone does not directly lead to sustainability but operates indirectly through innovation performance. Their study suggested that without complementary capabilities such as technological innovation or adaptive leadership, coordination flexibility may not significantly influence long-term sustainability outcomes.

b. Leadership Flexibility and Sustainability

The regression analysis showed that leadership flexibility has a statistically significant positive effect on sustainability ($\beta = 0.249$, $t = 4.604$, $p < 0.05$). This suggests that banks with leaders, who can adapt their management styles, make timely decisions, and respond effectively to changing conditions are more likely to achieve sustainable performance. Leadership flexibility enhances the ability of organizations to manage change, drive innovation, and maintain competitive advantage.

This finding is consistent with Bassey & Chukwu (2026), whose study revealed that leadership flexibility significantly enhances social sustainability in Deposit Money Banks in Uyo and Calabar. Their regression results showed that adaptive leadership improves employee relations, ethical practices, and stakeholder engagement, which aligns with the significant beta value obtained in this study. Similarly, Nwafor & Eze (2025) found that leadership flexibility significantly affects sustainable organizational performance, emphasizing that flexible leaders enable innovation, operational efficiency, and timely strategic realignment in response to environmental changes. Okonkwo & Musa (2025) also reported that leadership flexibility positively influences customer-oriented sustainability, as adaptable leadership fosters employee engagement, efficient decision-making, and responsiveness to technological and regulatory changes, supporting the present finding that leadership adaptability is critical for organizational sustainability.

However, this finding does not align with Tang & Wang (2021), who argued that leadership flexibility alone may not directly lead to sustainability but functions indirectly through mechanisms such as organizational learning and innovation capability. Their study suggested that without complementary resources or adaptive processes, leadership flexibility may not significantly impact long-term sustainability outcomes.

5.1 CONCLUSION

Based on the findings of the study, it is concluded that strategic flexibility is a critical driver of sustainability of deposit money banks in Akwa Ibom State. The ability of banks to effectively coordinate internal activities, adapt leadership approaches, and continuously monitor the external environment significantly enhances their long-term survival and performance.

5.2 Recommendations

Based on the findings and conclusions of the study, the following recommendations are made:

1. Enhancing Coordination Flexibility: Deposit money banks should strengthen coordination across departments by improving communication channels and integrating operational activities. Management should encourage teamwork and establish systems that allow for seamless sharing of information and resources across units. This will improve efficiency, reduce operational delays, and enhance overall sustainability.
2. Improving Leadership Flexibility: Banks should promote leadership development programs that focus on adaptability, innovation, and strategic thinking. Managers should be trained to adopt flexible leadership styles that respond effectively to changing business conditions. Encouraging participative decision-making and empowering employees will further enhance organizational performance and sustainability.

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