

## MANAGERIAL SKILL AND RESILIENCE OF INSURANCE FIRMS IN RIVERS STATE

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### ABSTRACT

This study examined the relationship between managerial skill and resilience of insurance firms in Rivers State. The objective of the study was to determine the relationship between managerial skill and measures of resilience (adaptive capacity, situation awareness, dynamic capability) of insurance firms in Rivers State. The study adopted cross-sectional survey research design. The population of the study comprised of one hundred and eighteen (118) insurance firms in Rivers State. The sample size for the study was 60 respondents, derived using census method of sample size determination. Data for the study was generated through primary sources. The main data collection instrument for this study was a structured questionnaire. To ensure the validity of the instruments for this study, the content and face validity was adopted in ascertaining the extent to which the instrument can be said to be accurate and precise in the measurement of the variables under investigation. The reliability for the study was determined using the Cronbach alpha coefficient. The bivariate analysis was carried out using Pearson Product Moment Correlation Statistics.

**Keywords:** Managerial skill, Resilience, adaptive capacity, situation awareness, dynamic capability

### INTRODUCTION

In today's rapidly changing business environment, organizations are frequently confronted with challenges and uncertainties that can significantly impact their performance and survival. According to Lengnick-Hall, Tammy, and Mark (2011), to survive in the uncertain environments and to foster future success, organizations must be able to handle all of these manifestations of the unexpected. Firms need to develop a resilience capacity which enables them to adequately react to unexpected events and to capitalize on events that could potentially threaten an organization's survival. The term resilience is often used for denoting the ability to "bouncing back". It is rooted in the Latin term "resiliere" which means "jumping back" (Klein, Nicholls, & Thomalla, 2003; Paton & Johnston, 2006). Organizational resilience is the ability of a firm to withstand disruptions, adapt to change, and recover quickly from adverse events.

To navigate and improve organizational resilience, organizations need resilient leaders who possess the necessary skill to effectively respond to and adapt to dynamic circumstances. According to Dhavale, (2011) management skills play a major role in the process of achieving the goals of the organization. Hence, every organization needs good manager endowed with great skills to achieve success. Analoui and Al-Madhoun (2020) defined managerial skills as specialized technical knowledge in certain jobs that managers should possess them to perform their duties and roles and by education these people can be equipped with these skills. In other words, we can say that management skills are a set of behaviors that lead to effective job performance and without them in many cases the knowledge of managers does not have any effects. Katz defined managerial skills as the manager ability to transform information and knowledge in to practice (Koontz & Weihrich, 2020). A qualified manager with exceptionally

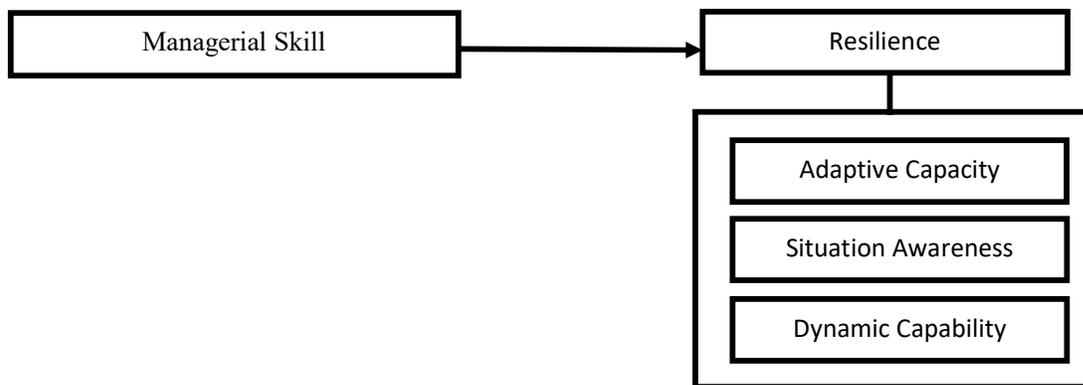
well management skills is also a key person to lead organization towards excellence. Essentially, Dhavale, sees management as an activity of handling organizations business processes so that all the objectives of the processes are met within the prescribed time frame. He said, to perform this task efficient and effectively, a manager with high managerial skills is required to accomplish the task successfully. Good managerial skills can create a world of difference in the efficiency and performance of the organization (Kamble, 2011).

Despite the importance of managerial skill in enhancing organizational resilience, there is a lack of comprehensive research specifically carried out in Nigeria. For example, Kamal, (2012) conducted a research on investigation of the effect of management skills (technical, human, cognitive) on productivity of human resources in Iran. Similarly, Olorisade, (2011), conducted a research on an influence of managerial skills of middle level managers on organizational effectiveness, in Nigerian colleges of education. Balogun (2020) examined the influence of managerial skills of managers on performance of corporate organizations in Nigeria. Apparently, most of the studies on these topics have been conducted in other geographical contexts or industries, limiting their applicability to the unique challenges faced most organizations in Nigeria. Therefore, this study aims to explore the relationship between managerial skill and resilience of insurance firms in Rivers State. It provides an in-depth examination of the relevant literature to understand how managerial skill contributes to an organization's ability to withstand and recover from disruptive events, adapt to change, and sustain long-term performance.

Specific objectives included:

- i. Examine the relationship between managerial skill and adaptive capacity of insurance firms in Rivers State.
- ii. Determine the relationship between managerial skill and situation awareness of insurance firms in Rivers State.
- iii. Ascertain the relationship between managerial skill and dynamic capability of insurance firms in Rivers State.

### 1.2 Conceptual Framework



**Figure 1.1:** Conceptual Framework for Managerial Skill and Resilience

**Source:** Desk Research (2025) – with measures of Organizational Resilience adapted from the work of Lei and Huan (2017).

## Research Questions

Based on the research objectives, the following research questions were posed:

- i. What is the relationship between managerial skill and adaptive capacity of insurance firms in Rivers State?
- ii. What is the relationship between managerial skill and situation awareness of insurance firms in Rivers State?
- iii. What is the relationship between managerial skill and dynamic capability of insurance firms in Rivers State?

## Statement of Hypotheses

In view of the objective stated above, the following research hypotheses guided the study.

- Ho:1** There is no significant relationship between managerial skill and adaptive capacity of insurance firms in Rivers State.
- Ho:2** There is no significant relationship between managerial skill and situation awareness of insurance firms in Rivers State.
- Ho:3** There is no significant relationship between managerial skill and dynamic capability of insurance firms in Rivers State.

## LITERATURE REVIEW

### Theoretical Foundation

This study was anchored on Resource-Based View Theory and Competence Based Theory.

### Resource-Based View Theory

This theory was propounded by Wernerfelt, (1984). The theory argues that a firm has the ability to achieve and sustain competitive advantage if it possesses resources that are valuable, rare, imperfectly imitable and non-substitutable. Not all resources are strategically relevant within an organization. The goal of an organization is to ensure it has access to and control of valuable resources by developing and securing all the relevant resources either internally or externally. If a firm possesses critical resources that have strategic value, it is better to retain the activity in-house. Internal knowledge is recognized as one of the organization's core resources, according to the company's resource-based approach. is an essential basis for competitive advantage (Barney, 1991; Barney & Arikan, 2001). According to the organization's resource-based approach, core competencies should be focused and developed through internal development. Long thought to be external to the organization, competitive advantage is now widely recognized as being both internal and external, and it may be achieved through human resource strategies that develop unique and valued employee-based resources (Collins, 2020).

Furthermore, as indicated by Research-Based View (RBV), achieving organizational efficiency entails developing capabilities and connecting specific competencies through improved communication, cooperation, and synchronization to achieve goals, for example, firms' scarce resources, which are valued, non-substitutable, and difficult to copy materials that are thought to contribute to competitive advantages, are developed.

In this study, the theory is relevant because it assesses how managerial skill contributes significantly to the overall organizational resilience. The theory assumes that possession of rare

as well as valuable resources that are difficult to copy can enable a firm to achieve competitive advantage over its competitors (Takeuchi, 2007). Managerial skill can be viewed as an intangible and very useful resource for organizations.

### **Competence Based Theory**

The competency-based approach to managerial competency emerged as a response to the increasing complexity and dynamism of the business environment. Traditional approaches to assessing managerial effectiveness focused primarily on education, experience, and personal characteristics without a clear framework for defining and evaluating specific competencies required for managerial success (Helfat & Peteraf, 2015). However, with the rapid pace of change and the need for organizations to adapt and thrive, a more precise and targeted approach was needed. Coutu (2002) noted that competency-based approach gained momentum in the late 20th century when organizations recognized the limitations of traditional methods and sought a more systematic way to identify, develop, and measure the skills, knowledge, and behaviors critical to managerial effectiveness. This approach shifted the focus from solely assessing qualifications and experience to understanding the actual competencies required for superior performance in managerial roles.

The significance of the competency-based approach extends beyond individual managerial performance and organizational resilience. It also contributes to organizational effectiveness and competitiveness. By cultivating a cadre of competent managers, organizations can improve decision-making, problem-solving, and innovation at various levels (Cai *et al.*, 2019). This approach fosters a culture of continuous improvement and learning, driving organizational agility and adaptability in the face of rapid changes in the business landscape.

Furthermore, the competency-based approach supports talent acquisition and recruitment strategies by enabling organizations to target candidates with the specific competencies required for success in different managerial roles. This approach reduces the risk of hiring individuals who lack the essential skills and behaviors needed to perform effectively, leading to improved employee retention and overall organizational performance (Cai *et al.*, 2019). The competency-based approach represents a paradigm shift in how managerial effectiveness is assessed and developed. It provides a systematic and structured approach to identifying, measuring, and enhancing the competencies necessary for success in managerial roles.

### **Conceptual Review**

#### **Concept of Managerial Skill**

Scholars defined managerial skills as specialized technical knowledge in certain jobs that managers should possess them to perform their duties and roles and by education these people can be equipped with these skills. Managerial skills are acquiring and learning abilities (Analoui & Al-Madhoun, 2020). In other words, we can say that management skills are a set of behaviors that lead to effective job performance and without them in many cases the knowledge of managers does not have any effects. Katz defined managerial skills as the manager ability to transform information and knowledge in to practice (Koontz & Weihrich, 2020).

In essence, according to Dhavale, (2011) management skills play a major role in the process of achieving the goals of the organization. Hence, every organization needs good manager endowed with great skills to achieve success. A qualified manager with exceptionally well management skills is also a key person to lead organization towards excellence. Essentially, Dhavale, sees management as an activity of handling organizations business processes so that all the objectives of the processes are met within the prescribed time frame. He said, to perform

this task efficient and effectively, a manager with high managerial skills is required to accomplish the task successfully. An overwhelming body of evidence appears to highlight the important and vital roles of organizations management to demonstrate skills on employee's efficiency and retention.

Good managerial skills can create a world of difference in the efficiency and performance of the organization (Kamble, 2011). Management skills were described by Ross (1995) as behavioral, controllable, developable, interrelated and overlapping and sometime contradictory or paradoxical. He further said that management skills form the vehicle by which management strategy, practice, tools and techniques, personality skills, in other words, are the building blocks upon which effective management rests. On the other hand, management skills are the means by which managers translate their own style, strategy, and favorite tools or techniques into practice. According to Quinn, (2000) managers or government leaders cannot be successful without critical knowledge of managerial skills.

### **Organizational Resilience**

In the literature, there is little consensus regarding the conceptualization of organizational resilience (Kendra and Wachtendorf 2003; Linnenluecke 2017). Based on the different definitions, scholars usually develop their own conceptualization which is oriented to the specific goals of the investigation. Many scholars have defined resilience as an organizational ability. Organizational resilience is the ability of a firm to withstand disruptions, adapt to change, and recover quickly from adverse events. Resilient organizations can effectively respond to challenges, maintain their core functions, and continue operations in the face of uncertainties (Kanter, 2002). Resilience is crucial for manufacturing firms in Rivers State to ensure their long-term survival and competitiveness.

Lengnick-Hall et al. (2011) defined organizational resilience as a firm's ability to effectively absorb, develop situation-specific responses to, and ultimately engage in transformative activities to capitalize on disruptive surprises that potentially threaten organization survival. Annarelli and Nonino (2016) posited that resilience is the capability to face disruptions and unexpected events in advance thanks to the strategic awareness and a linked operational management of internal and external shocks. The research on resilience has experienced high reliability organization, positive organizational behavior, business model, and supply chain stages. The organizational resilience is different from adaptability, agility, flexibility, improvisation, recovery, redundancy and robustness. Resilience involves the reaction of the organization under destruction, which emphasizes the ability of recover and develops in a state of uncertainty, discontinuity, and emergency. Resilient organizations have the capability to maintain positive changes and accomplish many challenges under crisis or difficult situations.

### **Measures of Organizational Resilience**

#### **Adaptive Capacity**

There are many different definitions of adaptive capacity. While the term adaptive capacity is used to refer to a multitude of attributes and processes, there is still no general agreement within the literature regarding what these attributes and processes should be (Adger *et al.*, 2004). Most definitions of adaptive capacity refer to attributes that enable a system to adapt in the face of change, to maintain a desirable state or transform to a new state. For instance, Adger *et al.* (2004: 28) define adaptive capacity as “the ability or capacity of a system to modify or change its characteristics or behaviour so as to cope better with existing or anticipated external stresses.” Adaptive capacity therefore has direct implications for how and at what level

adaptation occurs within a given system (Nelson *et al.*, 2007). Within the resilience literature, definitions of adaptive capacity typically focus on the outcomes of the ability of the system to respond to disturbance (Carpenter *et al.*, 2001), namely to increase or maintain quality of life (Gallopín, 2006) or to avoid entering an undesirable state or manage to cross back into a desirable state (Walker *et al.*, 2004).

In other words, adaptive capability is the mind of the organization hence aims to understand and foresee the future of the organization and finds ways to maintain its competitiveness (Alomian, Alsawalhah, & Almarshad, 2019). Thus, it is a prerequisite for business success, it improves various information processes and increase value in the operation processes (Rajnoha, Štefko, Merkova, & Dobrovič, 2016). In this case firms engage adaptive capability to make better decisions. Adaptive capability plays a role of transformation, changing or upgrading systems, hence creating more agility and operational efficiency (Harms, 2018). This is an indication that adaptive capability leads to innovation, resulting to superior performance and high return on equity. Moreover, manager's ability to grow an organization or entrepreneurial behaviour is related to adaptive capability (Ahmadi, et al., 2020). Adaptive capability provides organizations with a competitive edge to thrive in turbulent business environment, therefore, using its resources and competences to attain competitive advantage over other firms in its business environment (Hill, 2017).

### **Situation Awareness**

Situational awareness or situation awareness (SA) is the understanding of an environment, its elements, and how it changes with respect to time or other factors. Situational awareness is important for effective decision making in many environments. Situation awareness (SA) is defined as "the perception of the elements in the environment within a volume of time and space, the comprehension of their meaning, and the projection of their status in the near future" (Endsley, 2015). In the context of complex operational environment, SA is concerned with a person's knowledge of particular task-related events and phenomena. SA is critical for the reliable operation of almost all systems and domains (Moradi-Pari, 2016). It is formally defined as: "the perception of the elements in the environment within a volume of time and space, the comprehension of their meaning, and the projection of their status in the near future". An alternative definition is that situation awareness is adaptive, externally-directed consciousness that has as its products knowledge about a dynamic task environment and directed action within that environment.

### **Dynamic Capability**

Dynamic capabilities are the capacity of an organisation to purposefully create, extend, or modify its resource base in a changing environment. They help firms achieve new resource (asset) configurations in response to market changes. Dynamic capability is rooted in the resource-based theory of the organisation (Barney, 2007; Eisenhardt & Graebner, 2007). This means that in dynamic market environments, resources do not persist over time and hence cannot be a source of sustainable competitive advantage. Organisations must therefore continuously attract, strengthen and reconstruct competencies to be on par with the dynamic business environment (Teece, Pisano & Shuen, 2017).

According to Zollo and Winter (2022), a dynamic capability is a learned and stable pattern of collective activity through which the organization systematically generates and modifies its operating routines in pursuit of improved effectiveness ". Dynamic capabilities reflect an organization's ability to achieve new forms of innovative competitive advantage as a result of given path dependencies and market positions (Ramon et al., 2018). Barney (2021) states that "dynamic capabilities are processes embedded infirm, assuming an organization and empirical

lens, rather than an economic and formal modeling one". Dynamic capabilities are processes that are embedded in the company meaning that these values are already in the company in the form of internal competence (Khaliq & Saeed, 2015). According to Peteraf (2023) to measure dynamic capabilities is to measure the capabilities or capabilities that are influenced by dynamic market mechanisms and their evolution, "the examine of dynamic capabilities, how those capabilities are influenced by market dynamism and their evolution over time" (Alves, *et al*, 2017).

### **Empirical Review**

Kamal, (2012) conducted a research on the effect of management skills (technical, human, cognitive) on productivity of human resources in Iran. The study employed a survey research method with the use of simple linear regression method for analyzing the result. 100 questionnaires were distributed to the staff Islamic Azad University of urmia city, but only 66 questionnaires were used for the final analysis. The study found that management skills (technical, human, cognitive) have a significant and positive influence on productivity of human resources in Iran.

Similarly, Olorisade, (2011), conducted a research on an influence of managerial skills of middle level managers on organizational effectiveness, in Nigerian colleges of education. The study employed survey research method with the use of a questionnaire. The population of the study consisted of deans, head of department, and academic staff members of Nine colleges of education. The sample size consisted of 461 academic staff members randomly sampled from the colleges. The study reveals that middle level managers demonstrated requisite managerial skills in the college of education. The study concluded that managerial skills of middle level managers had a very low influence on academic staff research/ publications and on community service effectiveness. The study therefore recommends that middle level managers in college of education need to employ their technical and impersonal skills to encourage academic staff improve on the quality of classroom, teaching/ learning by exposing students to research findings in their chosen fields.

Nishantha and Kawamura (2011) examined the role of human capital and social capital on firm growth. In analyzing the effect of human capital on firm growth they put forward indicators such as; formal education, acquisition of technical and craft skill, years of work experience in same field or/and different field, previous ownership experience in same field or/and different field, training received, family background and technical skills of employees. Nishantha and Kawamura found that work experience and training had a positive impact on firm growth. Generally they observed direct effects of human capital on firm growth. Henceforth they emphasized the need to ensure that entrepreneurs do have access to industrial related experience and training. Yahya *et al.*, (2011) found that, high entrepreneurial success was associated with high business operation skills, skills to obtain market share that suits the size and capability, and skills to offer more special services.

Balogun (2020) examined the influence of managerial skills of managers on performance of corporate organizations in Nigeria. The objective of the paper is to examine whether effective managerial skills of managers will lead to increase in the performance of corporate organizations in Nigeria. The paper builds on existing literatures on managerial skills and performance of corporate organizations as bases for the review. It employs both theoretical and empirical papers with the aid of secondary information. Findings revealed that effective managerial skills in the organization would lead to an increase in the performance of employees. The paper concludes that effective and efficient managerial skills of managers are a prerequisite for increased performance in corporate organizations. It therefore recommends

that managers at all levels should be well equipped in their areas of specialization, it further recommends that adequate resources should be set aside for the training and retraining of managers from time to time.

### METHODOLOGY

This study adopted the cross-sectional survey research design. The target population of this study consisted of one hundred and eighteen (118) insurance firms in Rivers State. However, the accessible population was twenty (20) insurance firms with regional headquarters in Port Harcourt, Rivers State. 60 respondents were studied in the study as sample size. The research data for this study was collected mainly from the primary source. The questionnaire was adopted as the primary data collection instrument for this research. The study adopted both content and face-validity. The reliability for the study was determined using the Cronbach alpha coefficient. Pearson Product Moment Correlation was used to test the stated hypotheses formulated for the study.

### DATA ANALYSIS AND DISCUSSION OF FINDINGS

This section is concerned with the analysis and discussion of the findings for the empirical assessment of the relationship between managerial skill and resilience of insurance firms in Rivers State.

#### Relationship between Managerial skill and the Measures of Resilience

**Table 1: Correlations Matrix for Managerial skill and the Measures of Resilience**

		Managerial Skill	Adaptive Capacity	Situation Awareness	Dynamic Capability
Managerial Skill	Pearson Correlation	1	.650**	.713**	.765**
	Sig. (2-tailed)		.000	.000	.000
	N	40	40	40	40
Adaptive Capacity	Pearson Correlation	.650**	1	.252	.890**
	Sig. (2-tailed)	.000		.116	.000
	N	40	40	40	40
Situation Awareness	Pearson Correlation	.713**	.252	1	.367*
	Sig. (2-tailed)	.000	.116		.020
	N	40	40	40	40
Dynamic Capability	Pearson Correlation	.765**	.890**	.367*	1
	Sig. (2-tailed)	.000	.000	.020	
	N	40	40	40	40

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

\* . Correlation is significant at the 0.05 level (2-tailed).

**Source:** SPSS Output, 2025

Table 1 illustrates the test for the three previously postulated bivariate hypothetical statements. The results show that:

Ho:1 There is no significant relationship between managerial skill and adaptive capacity of insurance firms in Rivers State.

The correlation coefficient ( $r$ ) shows that there is a strong and positive relationship between managerial skill and adaptive capacity. The rho value 0.650 indicates this relationship and it is significant at  $p=0.000<0.05$ . The correlation coefficient represents a strong relationship. Therefore, based on empirical findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between managerial skill and adaptive capacity of insurance firms in Rivers State.

Ho:2 There is no significant relationship between managerial skill and situation awareness of insurance firms in Rivers State.

The correlation coefficient ( $r$ ) shows that there is a strong and positive relationship between managerial skill and situation awareness. The rho value 0.713 indicates this relationship and it is significant at  $p=0.000<0.05$ . The correlation coefficient represents a high correlation indicating a strong relationship. Therefore, based on empirical findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between managerial skill and Situation Awareness of insurance firms in Rivers State.

Ho:3 There is no significant relationship between managerial skill and dynamic capability of insurance firms in Rivers State.

The correlation coefficient ( $r$ ) shows that there is a strong and positive relationship between managerial skill and dynamic capability. The rho value 0.765 indicates this relationship and it is significant at  $p=0.000<0.05$ . The correlation coefficient represents a high correlation indicating a strong relationship. Therefore, based on empirical findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between managerial skill and dynamic capability of insurance firms in Rivers State.

### **Discussion of Findings**

The result from table 4.1 above shows that there is a strong and significant relationship between managerial skill and measures of resilience (adaptive capacity, situation awareness, dynamic capability) of insurance firms in Rivers State. This result is in line with the study of Balogun (2020) who examined the influence of managerial skills of managers on performance of corporate organizations in Nigeria. Findings revealed that effective managerial skills in the organization would lead to an increase in the performance of employees. The paper concludes that effective and efficient managerial skills of managers are a prerequisite for increased performance in corporate organizations. Ahmad and Ahmad (2021) further investigated the mediating effect of strategic planning on the relationship between managerial skills and the performance of small- and medium-sized enterprises (SMEs) in Punjab, Pakistan. The results indicate the positive effect of managerial skills on SMEs' performance and also suggested that strategic planning mediates the relationship between managerial skills and SMEs' performance. The findings suggested that, in devising appropriate strategies for SMEs, the effect of managerial skills on the utilization of the firm's resources can be more effective to the firm's performance. Similarly, the result corroborate Alimi and Ifah (2012) findings that there existed a strong relationship between manager's managerial skills and staff efficiency and effectiveness in organization. The study also emphasizes the needs for managers to acquire basic skills approach such as technical, human, conceptual, diagnostics and communication skills through education, experience and mentor relationship. This study further appeal for

organizational manager's to learn the roles and functions necessary to practice for organizational success.

### CONCLUSION AND RECOMMENDATIONS

Based on the results of this study, it was concluded that managerial skill contributes significantly to the resilience of insurance firms in Rivers State. These skills are essential for every manager or owner if they are to improve the performance of their businesses. Strong managerial skill enables organizations to be more resilient by fostering adaptability, effective crisis management, and positive employee morale. Resilient managers contribute significantly to improved productivity, profitability, and overall effectiveness by effectively navigating challenges, adapting to change, and fostering a supportive work environment.

It is therefore recommended that management of insurance firms in Rivers State should provide training and development opportunities that expose its workers to new skills and ideas. This can help them to develop a more holistic understanding of the business and identify new opportunities or solution thereby improving on the overall resilience of the organization.

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