

RELATIONAL CONTRACT AND RESILIENCE OF COMMERCIAL BANKS IN SOUTH-SOUTH, NIGERIA

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ABSTRACT

The study examined the relationship between relational contract and resilience of commercial banks in South-South Nigeria. The objectives were to examine relational contract and how it influence resilience with measures: adaptive capacity, situation awareness. The study employed cross-sectional survey design in a non-contrive setting. The population consists of commercial banks in South-South Nigeria. There was no sampling technique; the study used the census sampling method while primary data was collected using questionnaire instrument. The internal reliability of the instrument was achieved through the Cronbach's Alpha coefficient value. However, after data clearing only 96 respondents were used for data analysis. Spearman's Rank Order Correlation was used for data analysis and hypothesis testing. The results revealed that relational contract has a very strong positive and significant relationship with adaptive capacity in the commercial banks in South-South, Nigeria. Relational contract has a very strong positive and significant relationship with situational awareness in the commercial banks in South-South, Nigeria. The study finds out that for organizations to become adaptive they must allow transformation to occur through contractual relationship and this can be achieved when employees' relational contract is horned by the employers on all organizational functions so that they can carry on any activity when the need arises. Management of commercial banks should invest in developing and provides long term career growth path for employees. They need to show concern for the wellbeing of workers. This will breed trust in the employment relationship, making employees practice positive behaviour that is important for the survival and sustainability of the banks.

Keywords: Relational Contract, resilience, adaptive capacity, situation awareness

INTRODUCTION

The turbulence surrounding businesses in the sub-Saharan Africa has adversely affected the smooth operations. Thus, mergers, acquisitions, recapitalizations and staff lay-off have characterized most business sectors in Nigeria (Edeh & Ukpe, 2019). These vulnerabilities occur

as a result of political instability, economic recession, physical and electronics financial crimes, human capital flight, natural disasters, insecurity such as insurgency, militancy activities and herd operatives in the business environment (Duchek, 2019). It is as a result of these turbulences that firms are becoming resilient in terms of continuous human resource development and upgrades of financial transaction interface software to avoid technological averse situations. Furthermore, Williams (2017) posit that resilience is the organization's capability to predict major future events from gradually unfolding trends, constantly adapting to change, and rapidly bouncing back from disaster.

Luthans, (2002) defined organizational resilience as the capacity that can be developed for rebound or rebound from adversity, conflict, and failure or even positive events, progress, and increased responsibility. The study defined organizational resilience as the ability of an organisation to withstand vulnerability, turbulences, political instability, economic shocks, natural disasters and other unforeseen factors using necessary strategies to overcome such adversities. Thus, Eketu and Ahiauzu (2015) posit that the ability of an organization to succeed and survive is a function of its capacity to adapt to its environment continuously. Consequently, organizations that want to be prosperous and survive in the dynamic and complex environment must be able to adapt to it.

In light of this change, most organizations have recognized the value of employees as a solid edge that will improve organizational performance. The employee participates in a larger endeavor to attain higher effectiveness that drives organizational resilience. Therefore, as part of the consciousness of managers in understanding the critical importance of employees performance, as a determinants of organizational resilience, there is a shift in paying attention to the contract terms to factors that affects resilience workplace, which in today's business world is referred to as psychological contracts.

However, this type of contract which is not put into writing but in the terms of contract of employment is known as psychological contracts. Obakpolor (2020) defines psychological contract as the belief of an employee which is been modified by the organization in respect to the act of negotiating. This expectation of return is weighed in both the side of the worker and employer, due to the fact that both parties have high expectations for one another (Etodike, Joe-Akunne, & Obibuba, 2020). According to Rousseau (1989), a psychological contract is a worker's mental representation of his or her duties toward the employer.

Psychological contract (PC) has become a very important tool used to reduce the gap between employee expectations and employer obligations (Theron & Dodd, 2011). Straia (2011) describes psychological contract as one of the modern methods used to motivate employees to enhance their performance. Apparently, psychological contracts is based on the reciprocal exchange of perceived promises and obligations between the employer (inducements such as participation in decision making, working conditions and employment security) and the employee (contributions such as protecting the company's image, accepting an internal transfer if necessary and working overtime or extra hours when required) that define the parameters of the employment relationship (Guest & Conway, 2002).

Oga, and Evwierhurhoma, (2020) conducted a study on executive financial compensation and organizational resilience of Commercial banks in Nigeria and concludes that executive financial

compensation has positive and significant effect on organizational resilience vis-à-vis adaptive capacity, situational awareness and innovation of DMBs in Rivers State respectively. Oparanma, and Ulunma, (2019) studied organizational resilience and corporate performance of Deposit Money Bank in Port Harcourt, Nigeria and the findings reveal that organizational resilience has positive and significant relationship with corporate performance of the commercial banks.

Gabriel, (2015) conducted a study on organizational citizenship behaviour (OCB) and corporate resilience in the domestic aviation sector in Nigeria and the findings revealed positive and statistically significant association between empirical referents of organizational citizenship behaviour and measures of corporate resilience. More so, studies on organizational resilience from extant literature especially in this part of the world has not looked in the direction of psychological contract using relational contract, transactional contract and balanced contract as dimensions in regards to organizational resilience. Thus, taking into consideration previous research on organizational resilience, there seems to be a lacuna on how psychological contract can influence organizational resilience. The purpose of the study was therefore to examine the relationship between relational contract and organizational resilience of commercial banks in South-South, Nigeria.

Specifically, the objectives were to:

1. examine the relationship between relational contract and adaptive capacity of commercial banks in South-South, Nigeria.
2. examine the relationship between relational contract and situation awareness of commercial banks in South-South, Nigeria.

Conceptual Framework

The relationship between the variables was depicted as bi-directional relationship where psychological contract using the arrow as having a relationship with resilience with outcomes as adaptive capacity, situation awareness.

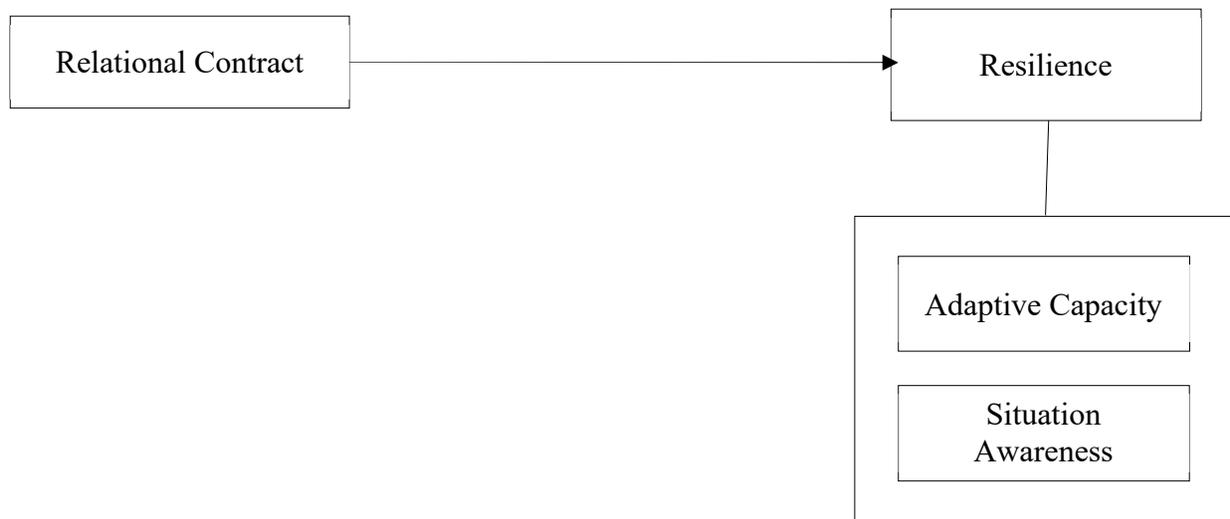


Figure 1: Relationship between relational contract and resilience of commercial banks in South-South, Nigeria.

Source: Conceptualized by the researcher, (2025): the measures were adopted from (Gabriel, 2015).

Research Questions

1. How does relational contract affect adaptive capacity in the commercial banks in South-South, Nigeria?
2. How does relational contract affect situation awareness in the commercial banks in South-South, Nigeria?

Statement of Hypotheses

Ho₁ There is no significant relationship between relational contract and adaptive capacity in the commercial banks in South-South, Nigeria.

Ho₂ There is no significant relationship between relational contract and situation awareness in the commercial banks in South-South, Nigeria.

LITERATURE REVIEW**Theoretical Foundation**

Social exchange theory according to Homans (1958) cited in Gabriel (2015) is a general theory concerned with understanding the exchange of material or non-material resources between individuals or groups in an interaction. The relationship in which a person or group acts in a certain way toward others in order to receive a reward (benefit or return) is called an exchange relationship (Homan, 1958; Blau, 1964). According to Blau, (1964) social exchange refers to relationships that entail unspecified future obligations. Like economic exchange, social exchange generates an expectation of some future return for contributions; however, unlike economic exchange, the exact nature of that return is unspecified. Application of SET in the workplace rests on the assumption that SET represents appealing actions of the company directed at its employees. Emerson noted that the nomenclature of social exchange theory has evolved to include reward, reinforcement, cost, value, utility, resource, comparison level, transaction, profit, outcome (and) is an unconsolidated blend of ordinary speech and the technical vocabularies of research disciplines, notably psychology and economics (Emerson, 1976).

Conceptual Review**Relational Contract**

Naidoo (2019) posit that relational psychological contract are based on a longer-term relationship where a wider range of rewards and opportunities are provided as an exchange for a stronger and more extensive commitment to the business entity. Relational contracts contain conditions which may not be readily valued monetarily and which concern the relationship between staff and the organization. Middlemiss (2011) in explaining the nature of relational psychological contracts, asserted that these contracts are more likely to be unstructured, uncertain, and open-ended and with a higher level of trust. This can easily be seen with the intention of the employee to remain with the organization for a long-term. Relational contract inclined employees contribute their commitment, involvement and loyalty to the organization often in the form of organizational citizenship behavior, with the expectation that the organization will provide loyalty, a sense of being wanted and opportunities for career and professional growth. In this relationship, both parties are beneficiaries. Relational psychological contract is characterized by loyalty and job security. Employees with a relational psychological contract build bonds with their employer more than those with financially oriented psychological contract (Agbozo, 2018). Relational

contract establishes and maintains a relationship involving monetizable and non-monetizable exchanges (hard work, loyalty and security) (Rousseau, 1990). According to Millward and Hopkins, (1998) a transactional obligation is linked with economic exchange, while relational obligations are linked with social exchange. Unlike economic exchange, social exchange involves unspecified obligations, the fulfillment of which depends on trust because it cannot be enforced in the absence of a binding contract.

Resilience

The concept of 'resilience' as a formal paradigm of organizations is still evolving, but continues to gain momentum in academia. In responding to any potential barriers such as expense, engagement or cultural change, it is important to note that the various elements of a resilient organization are all fundamental to an effective and efficient business that is cognizant of risk, crisis management, business continuity planning, organizational leadership and contingency based management (Stephenson et al. 2010). McManus (2008) viewed resilience as a function of an organization's situation awareness, identification and management of keystone vulnerabilities and adaptive capacity in a complex, dynamic and interconnected environment. Generally, resilience is taken as those qualities that enable an individual, community or organization to cope with, adapt to and recover from a disaster event. It is the capacity of a system to absorb change (generally conceptualized in the form of sudden shocks) and still retain its essential functionality (Walker, 2006). According to Madni (2007), resilience is the capacity to foresee agitation, resist it by adaptation, and recover by regaining as much of the pre-perturbation condition as possible. McManus, Seville and Vargo (2008) asserts that organizational resilience encompass a wide range of ideas, such as understanding of the environment, level of preparation, foresight of disruptions, adaptation, capacity for recovery.

Adaptive Capacity: it is the ability of the organization to learn and manage uncertainty and combine various knowledge for learning and creating opportunities in the business environment to achieve set objective. Gabriel (2015) define adaptive capacity as the ability of the system to respond to changes in its external environment, and to recover from damage to internal structures within the system that affect its ability to achieve its purpose. Adaptive capacity considers aspects of an organisation such as the leadership and decision making structures, the flow of information and knowledge and the degree of creativity and flexibility that the organization promotes or tolerates. Therefore, the rapidity and swiftness with which organisations operate can be attributed as a function of its adaptability. Adaptive capacity has to do with the culture in the organization which allows the organization to make effective and efficient decisions on time as well as on daily basis in the face of crises (Oga, & Ewrierhurhoma, 2020). Adaptive capacity depends on the attributes of individuals, organizations and institutions that foster learning when faced with change and uncertainty, such as willingness to learn from mistakes, engage in collaborative decision-making arrangements, and encourage institutional diversity.

Situation Awareness: the term situation awareness was first used in connection with the military where pilots are required to understand, assimilate and act on large volumes of information in order to perform their roles (Gabriel, 2015). Endsley, (2003) define situation awareness as: being aware of what is happening around you and understanding what that information means to the organization now and in the future. McManus (2007) described this as

the measure of an organization's understanding and perception of its entire operating environment. The ability of an organisation to look forward for opportunities, identify crises and their consequences accurately and also understand the trigger factors for crises. Situation awareness also includes organizational awareness of the resources it has available, its minimum operating requirements and the expectations, obligations and limitations in relation to its community of stakeholders, both internally (Staff) and externally (Customers, suppliers, consultants). This measure of situation awareness describes the extent to which the organization is conscious or cognizant of the factors and conditions that shape their environment or context of operations (Dekker, 2011). Bhamra et al (2011) stated that situation awareness demonstrates the organization's understanding of the trends and characteristics that define its market and competition; and based on such knowledge or awareness, it is able to advance the required features imperative for coping and effectively addressing related challenges.

Empirical Review

Oga, and Evwierhurhoma, (2020) conducted a study on executive financial compensation and organizational resilience of Commercial banks in Rivers State, Nigeria. The study adopted a correlational and cross-sectional research design and uses questionnaire as the research instrument which was distributed to 57 top executives of 19 DMBs operating in Rivers State which comprises of 3 executives from each DMBs. The data generated were analyzed through the use of Spearman's Rank Order Correlation Coefficient as well as t-statistics to test the relationship between the variables of the study through the use of Statistical Package for Social Sciences within a significance level of 0.05. The findings showed that executive financial compensation has positive and significant effect on organizational resilience vis-à-vis adaptive capacity, situational awareness and innovation of DMBs in Rivers State respectively.

Yu, Yuan, Han, Li, & Li (2022) investigated the mechanism of strategic human resource management on organizational resilience and the mediating and moderating roles of self-efficacy and self-management, respectively, in the relationship between the two among employees of Chinese companies in 2022. The data was analyzed with SPSS 22.0 and Amos utilizing a total of 379 valid questionnaires that were collected from Chinese company employees. The findings demonstrated that strategic human resource management can effectively contribute to organizational resilience, that self-efficacy mediates the relationship between strategic human resource management and organizational resilience, that self-management can effectively contribute to the impact of self-efficacy on organizational resilience, and that self-management can effectively inhibit the ability of strategic human resource management to contribute to organizational resilience.

Yusuf and Buari (2024) examined the effect of relational psychological contract on employee task accomplishment in public service in Kwara State. Social Exchange theory was utilized for the theoretical explanation of this study. The study adopted a survey method, while questionnaire was utilized in eliciting primary data from the respondent. 208 sample was drawn from 436 population of Kwara State water corporations using probability sampling. The study finds out that relational psychological contract has a positive effect on employee task accomplishment with an $R^2=0.542$. The study, therefore recommends that organization should take cognizance of the effect of relational psychological contract and device mechanism to mitigate its effects on employee task accomplishment.

Okpu and Igbedion (2021) examined relational psychological contract and organizational citizenship behaviour among employees within the thirteen (13) commercial banks listed on the floor of the Nigerian stock exchange, in Bayelsa state. The cross-sectional research design was adopted. A sample size of 338 was obtained from the population of 2,800. Using Spearman Correlation Coefficient to analyse the data, the following results were obtained: there exist a significant positive relationship between relational psychological contract and Organizational Citizenship Behaviour (altruism, conscientiousness and sportsmanship). Employees are loyal and committed to their banks and they go the extra mile to ensure they meet up with obligations and duties. Managers are advised to put in place training and development initiatives and be transparent in dealing with employees to broker sustained competitive advantage.

METHODOLOGY

The study adopted the nomothetic approach. This quantitative and explanatory research adopted basic tenets of nomothetic methodology in a non-contrived (normal or natural) setting (commercial banks). The population of this study consists of twenty three (23) consolidated commercial banks operating in the Nigerian economy and has being in operation for the last (15) fifteen years whose authentic list was obtained from the Central Bank of Nigeria report as at 2023. Therefore, the sample of twenty three (23) commercial banks in Nigeria was used. The study takes a census of the population which is twenty three (23) commercial banks in South-South Nigeria as a sample size. However, the key respondents were five representatives from each of the regional offices of the 23 commercial banks made up the sample elements. This includes the regional manager, regional customer relationship manager, regional business development manager, regional corporate social responsibility manager, and regional operation manager making one hundred and five (115). Data was acquired primarily through the use of questionnaire that contained both structured and semi-structured questions. Our measuring instrument was given face validity. To test inter-item consistency, the Cronbach Alpha reliability coefficient that indicates how well, items in a questionnaire set are positively correlated to one another was use.

Table 1: Cronbach's Alpha Estimated Value

S/N	Variables	Items	Cronbach Alpha Value
2	Relational Contract	4	0.972
1	Adaptive Capacity	4	0.965
2	Situational Awareness	4	0.954

Source: Estimated Value, 2025

The inferential statistical analytical tool adopted was Spearman's Rank Order Correlation Coefficients Technique because of the nature of the study as amplified by the research design, stated hypotheses and research questionnaire.

DATA ANALYSIS AND DISCUSSION OF FINDINGS

Relational contract and Resilience

Table 2 Showed the Correlations Matrix Analysis on Relational Contract and Resilience

			Relational Contract	Adaptive Capacity	Situation Awareness
Spearman's rho	Relational Contract	Correlation Coefficient	1.000	.976**	.916**
		Sig. (2-tailed)	.	.000	.000
		N	96	96	96
	Adaptive Capacity	Correlation Coefficient	.976**	1.000	.910**
		Sig. (2-tailed)	.000	.	.000
		N	96	96	96
	Situation Awareness	Correlation Coefficient	.916**	.910**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	96	96	96

Source: SPSS Version 26.0 Result, 2025

The results presented on table 2 where (ρ) = .976**, indicates that there is substantial relationship between relational contract and adaptive capacity. Thus, relational contract has a very strong positive relationship with adaptive capacity. That is to say, the more the relational contract compensation is applied the more the adaptive capacity becomes sustainable in the commercial banks in South-South, Nigeria.

The results presented on table 2 where (ρ) = .916**, indicates that there is substantial relationship between relational contract and situational awareness. Thus, relational contract has a very strong positive relationship with situational awareness. That is to say, the more the relational contract compensation is applied the more situational awareness becomes sustainable in the commercial banks in South-South, Nigeria.

The result for the test of hypotheses on the relationship between relational contract and the measures of resilience is stated as follows:

- There is no significant relationship between relational contract and adaptive capacity of commercial banks in South-South, Nigeria. The results with ($\rho = 0.976$; and $P-v=0.000<0.05\%$) level of significance indicates that relational contract has a very strong positive and significant relationship with adaptive capacity in the commercial banks in South-South, Nigeria. Therefore, on the basis of the findings the null hypothesis is rejected.
- There is no significant relationship between relational contract and situational awareness of commercial banks in South-South, Nigeria. The results with ($\rho = 0.916$; and $P-v=0.000<0.05\%$) level of significance indicates that relational contract has a very strong positive and significant relationship with situational awareness in the commercial banks in South-South, Nigeria. Therefore, on the basis of the findings the null hypothesis is rejected.

Discussion of Findings

The study sought to establish the relationship between relational contract and the measures of organizational resilience with aid of Spearman's Rank Order Correlations Coefficient. The

findings revealed that relational contract has a very strong positive and significant relationship with adaptive capacity in the commercial banks in South-South, Nigeria. Relational contract has a very strong positive and significant relationship with situational awareness in the commercial banks in South-South, Nigeria. The position of this study agrees with those of Agarwal (2011) who noted that workers' perceptions about how they are treated within the work environment goes a long way in determining their relations and the features of their exchange with significant others within the organization. Umar and Ringim (2015) found out that relational psychological contracts have significant relationship with employee turnover intention. This implies that when employees feel that their psychological contract are not met the unavoidable inconveniences that are a part of the job become unbearable. This in turn triggers a intention, thereby aligning with the findings of this work that a significant relationship exists between relational psychological contract and sportsmanship. The similarity in the research design used (Cross sectional research design) may have contributed to the similarity in findings. Cavanaugh and Noe (1999) in their research of US companies found workers with Relational Psychological Contract had lower turnover intentions and greater job satisfaction. In a similar vein, Hui, Lee and Rousseau (2009) found Chinese workers were willing to go the extra mile for their organizations owing to the influence of their Relational Psychological Contract. The findings agree with Yusuf and Buari (2024) examined the effect of relational psychological contract on employee task accomplishment in public service in Kwara State. The study finds out that relational psychological contract has a positive effect on employee task accomplishment with an R²0.542. Okpu and Igbedion (2021) examined relational psychological contract and organizational citizenship behaviour among employees within the thirteen (13) commercial banks listed on the floor of the Nigerian stock exchange, in Bayelsa state. The results were obtained: there exist a significant positive relationship between relational psychological contract and Employees are loyal and committed to their banks and they go the extra mile to ensure they meet up with obligations and duties. Managers are advised to put in place relational contact and development initiatives and be transparent in dealing with employees to broker sustained competitive advantage.

The findings of the study corroborate with Kamau, Maranga, and Mugambi (2020) identified a significant relation between psychological contract and institutional obligation in a study on catering personnel's psychological contract and emotional commitment at private and public universities in Nairobi City County, Kenya. The findings also revealed that organizational obligation have links to relational contract, and that university catering employees at both public and private universities perceived violation of their psychological contract as resulting from the universities' failure to meet part of their implicit contract. The findings show congruence with Cheung and Chiu (2015), which demonstrated that relational contract had significant effect on organizational support. Aykan (2014), in the manufacturing industry business in Turkey, found a positive association between relational contract and turnover intentions. According to the study, employee loneliness perceptions played a mediating function in linking relational contract and employee turnover intentions.

CONCLUSION AND RECOMMENDATIONS

The study concludes that relational contact has a strong influence on adaptive capacity, situation awareness and innovativeness in the commercial banks in South-South Nigeria. As a result of the findings and conclusions of the study, the following recommendations are herein proffered as

ways in which organizational resilience measures can be improve in the commercial banks in South-South Nigeria: the management of commercial banks should improve their strategies on customers' relations. They should develop employee friendly work environment and should also develop flexible and dynamic policies on employee or alliances as a means to sustains and foster resilience in the workplace.

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