

# Employee Loyalty and Organizational Resilience of Commercial Banks in Rivers State

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**Abstract:** *The paper examined the relationship between employee loyalty and organizational resilience of Commercial Banks in Rivers State. The study's general objective was to empirically examine how employee loyalty interacts with organizational resilience in terms of alertness, agility, and flexibility of Commercial Banks in Rivers State. The research design for the study was the explanatory cross-sectional survey research design. The population of the study consisted of twenty-two (22) Commercial Banks operating in Rivers State, Nigeria. The above information was obtained from the official site of the Central bank of Nigeria (CBN), 2022. The study's sample size consisted of One Hundred ten (110) top managers at the State Head Office of the individual Deposit Money Banks (22 banks). The above sample size was conveniently selected by selecting five (5) top managers from the headquarters of each of the banks. A total of one hundred and ten (110) copies of the questionnaire were administered to the target sample elements with the help of two research assistants. However, ninety (90) copies were retrieved. The data obtained from the field were analyzed using Spearman Rank Order Correlation Coefficient and t-test with the aid of SPSS Version 22.0. Three hypotheses were tested using Spearman Rank Order Correlation. The findings were: employee loyalty has a very strong positive relationship with on alertness of Commercial Banks in Rivers State; employee loyalty has a strong positive relationship with the agility of Commercial Banks in Rivers State, and; employee loyalty has a very strong positive relationship with the flexibility of Commercial Banks in Rivers State. The study concluded that the synergy in employee commitment, enterprise-first behavior, and organizational goal attainment brings about a corresponding enhancement in organizational resilience, especially regarding alertness, agility, and flexibility. The study recommended, amongst other things, that management adopt an equitable reward system that will motivate employees to give their best for the success and survival of the organization.*

**Keywords:** Employee Loyalty, Organizational Resilience, Alertness, Agility, and Flexibility

## Background of Study

Our environment is continually changing due to natural processes and, occasionally, human involvement. The ability and willingness to adapt make organizations and individuals more resilient. However, despite these disruptions, most companies continually fail to adapt. Resilient organizations are those in the Nigerian banking sector, like commercial banks, that can thrive throughout time in the face of present and upcoming difficulties. The ability of a group to prepare for, respond to and adapt to gradual change and unexpected turbulence is referred to as organizational resilience. It concerns a system's capacity to tolerate changes in its surroundings and still function. It is a capability that entails organizations being able to withstand environmental changes without having to adjust permanently or being pushed to adopt a new method of operating that is more suitable for the new environmental conditions. This study uses alertness, agility, and flexibility to conceptualize organizational resilience.

The term "alertness" refers to a person or an organization's conscious dynamic reflection on the circumstance. It offers a dynamic orientation to the issue and the chance to consider the situation's prospective characteristics in addition to its history, present, and future. Agility refers to an organization's capacity to swiftly, efficiently, and deftly identify and respond to environmental possibilities and challenges. Organizational agility denotes a company's current level of adaptability and sets it apart from the skills required to do so. The third dimension, flexibility, refers to the aspects of an organization's culture and dynamics that enable it to make prompt, appropriate decisions in routine and emergencies. This is because every organization encounters issues at some time. These issues can be caused by the internal or external environment, including the political, economic, sociocultural, and technical environments.

Despite the efforts individuals make to be loyal and to exhibit enterprise-first behavior, the loyalty of employees is often disregarded in businesses. This circumstance can impair an organization's awareness, agility, and adaptability, particularly financial organizations. The business must hire a replacement when an employee quits. Training costs money and requires time for critical

roles (Mbah & Ikemefuna, 2014; Hinki & Tracey, 2016). More significant are the leaks of data, technology, clients, and even trade secrets and the damage to the company's reputation. Therefore, commercial Banks must have practical plans to increase employee job satisfaction and brand loyalty to prevent the departure of current workers. Employee loyalty refers to a person's desire and commitment to remain with a company and actively participate in that company's operations (Jigjiddorj et al., 2019). When an employee sees himself as the organization's center and an indispensable component, he shows dedication and voluntary participation toward the company. According to (Khuong & Tien, 2013), as employee work satisfaction grew, so did their level of organizational loyalty. On the other hand, when employee work satisfaction declines, employee loyalty and morale also suffer, and job turnover rates rise. Most workers want a positive work environment as an emotional commitment among employees, which is how employee loyalty may be interpreted (Omar et al., 2010).

### Statement of Problem

Financial organizations in Rivers State, particularly Commercial Banks, seem to be experiencing a decline in their ability to adapt to innovative practices across financial institutions. Their reluctance and seeming inability to adapt and cope effectively and efficiently with sudden changes in the financial market suggest that many lack resilience. In tandem with this, Nwachukwu *et al.* (2019) posited that the present state of many banks in the South-South region of Nigeria poses a threat to their capability to adapt to the ever-fluctuating and innovative financial market system in the nearest future. This ugly situation possibly could have emanated from their negligence to the commitment and organizational citizenship behavior of their employees, which may have birthed some level of withdrawal on the part of the employees. This has negatively affected their resilience and has sprung forth root to dwindling their productivity and performance.

A second issue that necessitated this study is the perceived deficiency of empirical studies on the relationship between employee loyalty and organizational resilience of Commercial Banks in Rivers State. For instance, Rishipal (2019) identified the characteristics of employee loyalty and counter-productive work behavior (CWB) among employees working in the Indian hospitality sector; Chris (2019) investigated organizational resilience on organizational competitiveness of manufacturing firms in Rivers State; Nwachukwu *et al.* (2019) determined the relationship between employee loyalty and organizational commitment in Port Harcourt, and; Coleman (2018) investigated the relationship between corporate entrepreneurship and organizational resilience of paint manufacturing firms in Port Harcourt. The above studies show that similar studies have been conducted in hospitality industries and manufacturing firms in Port Harcourt, Rivers State, and other African countries. However, none of these studies provided empirical evidence on the relationship between employee loyalty and organizational resilience regarding alertness, agility, and flexibility within the context of Commercial Banks in Rivers State. Thus, the relationship between these variables has not received adequate research attention. This is the knowledge gap this study seeks to fill.

### Aim and Objectives of the Study

The paper aimed to determine the relationship between employee loyalty and the organizational health of Commercial Banks in Rivers State. The specific objectives of the study include the following:

1. To ascertain the relationship between employee loyalty and alertness of Commercial Banks in Rivers State.
2. To ascertain the relationship between employee loyalty and agility of Commercial Banks in Rivers State.
3. To ascertain the relationship between employee loyalty and flexibility of Commercial Banks in Rivers State.

### Research Hypotheses

The following null hypotheses were tested at a 0.05 level of significance:

- Ho<sub>1</sub>: Employee loyalty does not have any significant relationship with the alertness of Commercial Banks in Rivers State.  
Ho<sub>2</sub>: Employee loyalty has no significant relationship with the agility of Commercial Banks in Rivers State.  
Ho<sub>3</sub>: Employee loyalty has no significant relationship with the flexibility of Commercial Banks in Rivers State.

### Theoretical Framework

This study is built on Systems Theory. Ludwig Von Bertalanffy propounded the Systems Theory in 1928. A system is a whole of interrelated parts called subsystems that work together to achieve a goal. The systems theory took a holistic view of the organization as having different parts. The systems theory stipulates that every manager/administrator must consider the external environment and the different units/departments before making decisions, without which parts or subsystems of the organization will suffer grievously.

The assumption of industrial relations system theory rests on three categories:

1. The relation of industrial relations to society as a whole

2. The relation of the industrial relations system to the subsystem known as the economic system and
3. The inner structure and characteristics of the industrial relations subsystem itself.

A financial organization such as a commercial bank is a system of different units and departments working together. For the general manager and his team of other managers to effectively manage the human and material resources of the organization, they must consider the opinions and needs of all stakeholders. This will enhance not only organizational performance but also the resilience of the organization, especially in terms of agility, alertness, and adaptability. Without considering the needs of service consumers and their staff, the bank head will indeed have a problem managing the business, thereby hampering the organization's survival in the long run.

The adoption of Systems Theory as the theoretical foundation for this study is due to the holistic connection it has to workplace setting such as commercial banks, as employees show their commitment as part of a working system that aims at providing top-notch services to customers. The employees are showing their unwavering loyalty through their commitment, organizational goal attainment, and enterprise-first behavior; they are working as part of a system that will contribute significantly to the organization's ability to adapt to changes in the business sphere and be alert and agile to challenging business situations.

### Concept of Employee Loyalty

Professor John Ladd of Brown University introduced the idea of employee loyalty in 1967. Since then, researchers and academics have examined it from various angles and characterized it in various ways (Jigjiddorj *et al.*, 2019). Individuals' attitudes, behaviors, and psychological makeup serve as indicators of loyalty fostered through interaction with the company. Employee efforts attaining organizational goals enhanced productivity, efficiency, and providing consumers exceptional service are examples of how this is displayed. According to Gould-Williams (2015), organizations function better when their employees are loyal and committed. Increased employee happiness and making them feel like an integral part of the organization are effective ways to boost since loyalty is a crucial component of organizational performance (Reichheld & Cook, 2015; Reichheld, 2017). Loyal workers have been assigned a specific task and will go above and beyond to complete it well. In addition to putting in much effort to earn their compensation, loyal workers are dedicated to growing the business. They frequently prioritize the firm's interests before their own, yet they constantly work to advance both themselves and their positions. People who work for you will become more loyal if you encourage it, and everyone will reap the rewards. Employees devoted to their employers are more likely to put more effort into their work, develop novel solutions, and go above and beyond. Happy workers are loyal workers.

Employee loyalty refers to a person's desire and commitment to remain with a company and actively participate in that company's operations (Jigjiddorj *et al.*, 2019). When an employee sees himself as the center of the organization and an indispensable component, he shows dedication and voluntary participation toward the company; when he is content with his job and develops a sense of loyalty to the company. According to Matzler and Renzl (2016), the emergence of the "knowledge economy" has made employee happiness and loyalty urgent. However, employee loyalty can only be established if work satisfaction is present. Employees will naturally become loyal to the company if they are happy with their current position and job description. Employee loyalty is a precursor to working pleasure, claims Chang (2010). According to (Khuong & Tien, 2013), as employee work satisfaction grew, so did their level of organizational loyalty.

On the other hand, when employee work satisfaction declines, employee loyalty and morale also suffer, and job turnover rates rise. Most workers want a positive work environment as an emotional commitment among employees, which is how employee loyalty may be interpreted (Omar *et al.*, 2010). Employee commitment, personal responsibility for their work, and their propensity to hunt for other employees are all indicators of whether or not they are loyal to their employer (Eskildsen & Nussler, 2010). According to Prabhakar (2016), dedicated employees have a propensity for creativity and innovation and are less likely to quit than uncommitted ones.

This work defines employee loyalty, the extent to which employees are devoted to the organization and will stand by the organization. Employee loyalty to a company refers to employees who are dedicated to their company's growth and consider being an employee of the organization in their best interest (Hook, 2019). Such employees are faithful to the company; possess strong feelings of care, responsibility, and bonding. In addition, they have a robust willingness to invest or even make a personal sacrifice for the company's well-being. A loyal employee of an organization is just like a healthy fruit to the body. The more you have, the more you will benefit!

Employee loyalty is a sign that demonstrates that work loyalty will lead to employee pleasure (Turkyilmaz *et al.*, 2018). Additionally, it suggests that these two factors have a favorable relationship. Therefore, a worker with little commitment to their employer will be dissatisfied with their work and look for alternative employment. However, if staff members are devoted to the organization, they will be more assured in their abilities, and their job happiness will increase (Turkyilmaz *et al.*, 2018; Xiong *et al.*, 2012).

Employee loyalty to organizational success and the conviction that acting morally benefits the company are two factors that contribute to employee loyalty (Eskildsen & Nussler, 2017). However, as defined by Reichheld and Cook (2015), passive loyalty refers to employees who have little interest in sticking with the company but are forced to do so because of constraints like pay, benefits, or transportation. Once these circumstances are no longer present, the employee will no longer be able to show devotion to the company.

### Concept of Organizational Resilience

Organizational resilience is the capacity of an organization to continue its operations and recover to a stable condition following a significant disruption or stress by taking into account both the before and the after (Cumming *et al.*, 2015; Gunderson, 2020; Hearnshaw & Wilson, 2013). Organizational resilience is a changing objective affecting performance in routine and emergencies (Lee *et al.*, 2013). A resilient organization should be able to resist or adapt to pressures or disturbances, continue its core functions throughout a disturbance, and “bounce back” from such a disruption (Practical Action, 2010). According to Sutcliffe and Vogus (2013), organizational resilience is frequently seen as an organization’s capacity to deal with and overcome disruptive events and become stronger and more resourceful on the other side. They emphasized that an organization’s capacity to regain effectiveness following a disruption is critical to organizational resilience.

Organizational resilience is an organization’s capacity to plan for, anticipate, and respond to gradual change and unexpected turbulence to thrive. It deals with a system’s capacity to endure environmental changes while continuing to operate. It is a capability that entails organizations being able to withstand environmental changes without having to adjust permanently or being pushed to adopt a new method of operating that is more suitable for the new environmental conditions. According to Seville *et al.* (2018), organizational resilience is the capacity of a group to endure and maybe prosper during times of adversity. A resilient organization should withstand or adapt to stressors or disturbances to absorb them, sustain essential services throughout the disturbance, and “bounce back after the disruption. In a complex, dynamic, and interrelated system, it equally addresses a function of an organization’s total situation awareness, keystone vulnerability, and adaptive capability.

The ability of an organization to bounce back quickly or readily from, or to resist being impacted by, disaster, shock, or disease (Maguire & Cartwright, 2018) or the ability of organizations to quickly comprehend, strategize, and navigate challenging situations is based on an expanded view of risk that emphasizes the value and, as a result, includes risks related to innovation, intellectual property, partnerships, and company culture in addition to more conventional risks like financial, natural hazard, physical security, and legal compliance. Organizational resilience combines strategic and business planning, risk assessment, information reporting, and governance systems to establish an organization’s extensive early warning capacity ingrained in daily operations and culture. This study measures organizational resilience through alertness, agility, and flexibility.

### Measures of Organizational Resilience

**Alertness:** Smith & Hancock (2015) averred that alertness is invariant in the agent-environment system that generates the momentary knowledge and behavior required to attain the goals specified by an arbiter of performance in the environment. Situation awareness often emphasizes perception and understanding of the world with some aspect of future projection. In addition, alertness sometimes deals with the interaction between the person and the world. Thus it focuses mainly on how the two main system elements work together. Both likely have essential parts to play in developing a clear understanding of situation awareness. Alertness can be defined as the crew’s knowledge of the internal and external states of the organization, as well as the environment in which it operates. The internal state of the organization refers to the ‘health’ of its utility systems, which must be monitored. The external environment refers to terrain, threats, and weather. Situation awareness is interested in describing the processes of attention, perception, and decision-making that together form a pilot’s mental model of the current situation.

Alertness involves being aware of what is happening in the vicinity to understand how information, events, and one’s actions will impact goals and objectives, both immediately and shortly. One with an adept sense of situation awareness generally has a high degree of knowledge concerning inputs and outputs of a system, an innate “feel” for situations, people, and events that play out because of variables the subject can control. Lacking or inadequate situation awareness has been identified as one of the primary factors in accidents attributed to human error (Endsley, 2018). Thus, situation awareness is fundamental in work environments where the information flow can be pretty high, and poor decisions may lead to severe consequences.

Alertness is being aware of what is happening around you regarding where you are, where you are supposed to be, and whether anyone or anything around you threatens your health and safety. For instance, our knowledge, experience, and education enable us to understand what is happening around us and help us determine if it is safe. This means that the situational awareness of individuals is potentially different from each other (Jones & Endsley 2020). We use our situational awareness to make decisions and instruct others. Situation awareness is vital to everyone. Everyone must be aware of their surroundings and the potential hazards they face. It is essential that individuals look out for their safety as well as look out for their workmates.

**Agility:** Organizational agility is the ability of a firm to sense and respond to the environment by intentionally changing the magnitude of variety or the rate at which it generates this variety relative to its competitors (Engeser & Langens, 2010). Thus, organizational agility indicates its state of being agile and distinguishes it from the capabilities necessary for becoming agile. It includes a whole-body change of direction and rapid movement and direction change of limbs. In addition, organizational agility encompasses the ability to respond to change in internal or external business environments in due time (Sherehiy & Karwowski, 2014). Agility equally deals with the capability to act proactively on and anticipate change, exploit it, and take advantage of the change as an opportunity. It is learning and constantly building up skills, knowledge, and experience.

In the view of Weber and Tarba (2014), agility in the workplace represents a network of self-organized teams in which employees can make decisions and change the course of action. The agile workforce is mainly concerned with behaviors, attitudes, and prerequisites of a workforce that is or is becoming agile. So to say, an agile workforce focuses mainly on an agility-oriented mindset or attitude and agility-oriented behavior. An agile mindset or attitude is the understanding of the workforce that agile behaviors are necessary for the organization to survive in a changing marketplace (Dyer & Shafer, 2013). Organizations can increase agility by implementing some practices that address factors that have been shown to contribute to agility in organizations.

**Flexibility:** Joe (2017) averred that flexibility is the ability of an enterprise to alter its strategy, operations, management systems, governance structure, and decision-support capabilities to withstand difficulties. Organizations that focus on their resilience in the face of disruptions use adaptive qualities and proactive responses (McManus *et al.*, 2018). Similarly, organizations that focus on resilience equally emphasize positive behavior within the enterprise and employees and look at disruptions as opportunities for advancement.

Many organizations, such as Coca-Cola, and Toyota, have exhibited favorable workplace cultures that help them adapt to changes in their operating environment, even when unforeseen and unexpected (McManus *et al.*, 2018). This is predicated on the fact that organizations have to draw on their culture and the capabilities of their staff, as opposed to their structures and technology, to develop adaptive responses to emerging situations. Organizational ability to be flexible is at the heart of its ability to display resilient characteristics, making it essential for that overall organizational resilience.

Freeman (2018) opined that flexibility is the organizational ability to continuously design and develop solutions to match or exceed the needs of their environment when changes emerge in that environment. Flexibility entails an emergent property that arises from a multitude of controlling factors. However, adaptive capacity's relative level and dynamics depend upon many controlling factors, including system components, functions, and interactions. Therefore, the root causes of barriers in adaptive capacity can be identified based on investigations of these determinants.

Flexibility also supports radical changes in the structure, functions, and interactions that effectively move the system to new stable states, denoted as system transformation (Pelling, 2011). Maintaining resilience and driving transformation are two equally important aspects of adaptability, and they are by no means mutually exclusive. Good adaptability supports resilience and transformative capacity, which together determine the sustainability of an organization.

### Methodology

The research design for the study was the explanatory cross-sectional survey research design. The population of the study consisted of twenty-two (22) Commercial Banks operating in Rivers State, Nigeria. The above information was obtained from the official site of the Central bank of Nigeria (CBN), 2022. The study's sample size consisted of One Hundred Ten (110) top managers at the State Head Office of the individual Deposit Money Banks (22 banks). The above sample size was conveniently selected by selecting five (5) top managers from the headquarters of each of the banks.

For the primary data, a structured questionnaire entitled "Employee Loyalty and Organizational Resilience Index (ELORI)" was designed on a four-point Likert scale with the following response options: Very High Extent (4), High Extent (3), Moderate Extent (2), and Low Extent (1). Two experts in Management validated the instrument. The instrument's reliability was ascertained using Cronbach Alpha, with the most negligible coefficient up to 0.743. A total of one hundred and ten (110) copies of the questionnaire were administered to the target sample elements with the help of two research assistants. However, ninety (90) copies were retrieved. The data obtained from the field were analyzed using Spearman's Rank Order Correlation Coefficient and t-test with the aid of SPSS 22.0 (Statistical Package for Social Sciences).

**Decision Rule:** Using a level of significance of 0.05 (confidence interval of 95%), when a significant calculated value is less than 0.05, the null hypothesis is rejected; if otherwise, the null hypothesis is accepted.

### Results/Findings

- Ho<sub>1</sub>: Employee loyalty does not have any significant relationship with the alertness of Commercial Banks in Rivers State.
- Ho<sub>2</sub>: Employee loyalty has no significant relationship with the agility of Commercial Banks in Rivers State.
- Ho<sub>3</sub>: Employee loyalty does not have any significant relationship with the adaptability of Commercial Banks in Rivers State.

**Table 1: Correlations between Employee Loyalty and Organizational Resilience of Commercial Banks**

		Employee Loyalty	Alertness	Agility	Flexibility
Spearman's rho	Correlation Coefficient	1.000	.858**	.777**	.812**
	Employee Loyalty				
	Sig. (2-tailed)	.000	.000	.000	.000
	N	94	94	94	94
	Alertness				
	Correlation Coefficient	<b>.858**</b>	1.000	.850**	.509**
	Sig. (2-tailed)	.000	.	.000	.000
	N	94	94	94	94
	Agility				
	Correlation Coefficient	<b>.777**</b>	.850**	1.000	.730**
	Sig. (2-tailed)	.000	.000	.000	.000
	N	94	94	94	94
Flexibility					
Correlation Coefficient	<b>.812**</b>	.509**	.730**	1.000	
Sig. (2-tailed)	.000	.000	.000	.000	
N	94	94	94	94	

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

Source: SPSS data Output, 2022.

Column two of table 1 above shows an r-value of 0.858 at a significance level of 0.00, less than the chosen alpha level of 0.05 for the hypothesis relating to employee loyalty and alertness. Since the significance value is less than the alpha level of 0.05, the null hypothesis ( $H_{01}$ ), which states that employee loyalty has no significant relationship with the alertness of Commercial Banks in Rivers State, was rejected. This implies that employee loyalty has a strong positive relationship with Commercial Banks in Rivers state on alertness.

Column three of table 1 above shows an r-value of 0.777 at a significance level of 0.00, less than the chosen alpha level of 0.05 for the hypothesis relating to employee loyalty and agility. Since the significance value is less than the alpha level of 0.05, the null hypothesis ( $H_{02}$ ), which states that employee loyalty has no significant relationship with the agility of Commercial Banks in Rivers State, was rejected. This implies that employee loyalty has a strong positive relationship with the agility of Commercial Banks in Rivers State.

Column four of table 1 above shows an r-value of 0.812 at a significance level of 0.00, less than the chosen alpha level of 0.05 for the hypothesis relating to employee loyalty and flexibility. Since the significance value is less than the alpha level of 0.05, the null hypothesis ( $H_{03}$ ), which states that employee loyalty has no significant relationship with the flexibility of Commercial Banks in Rivers State, was rejected. This implies that employee loyalty has a very strong positive relationship with the flexibility of Commercial Banks in Rivers State.

These results show that the commitment, enterprise-first behavior, and organizational goal personalization of employees bring about alertness, agility, and flexibility in organizations such as Commercial Banks.

### Summary of Findings

Based on the quantitative and qualitative analyses presented above, the following findings were evident:

1. Employee loyalty has a strong positive relationship with Commercial Banks in Rivers state on alertness.
2. Employee loyalty has a strong positive relationship with the agility of Commercial Banks in Rivers State.
3. Employee loyalty has a very strong positive relationship with the flexibility of Commercial Banks in Rivers State.

### Discussion of Findings

The test of hypothesis one revealed that employee loyalty has a strong positive relationship with Commercial Banks in Rivers state on alertness. This implies that a committed employee in terms of punctuality, obligation to stay, and dedication to work are likely to happen in and outside the organization. Thus, an increment in employee commitment to goal attainment of their respective Commercial Banks in Rivers State brings about a corresponding improvement in organizational resilience. The finding above is consistent with Biljana and Dordevic's (2014) findings that employee commitment is crucial since it may be used to forecast an employee's performance, absenteeism, and other behaviors. Furthermore, employee loyalty strengthens organizational resilience because committed workers form a link with the company. They work better and provide more outstanding service to the company if they have that emotional connection to their profession, connections with other employees, and the organization (Demovsek, 2016). Dessler (2017) also discovered that for successful firms to achieve their goals, their personnel must perform at a high level. Likewise, their staff must perform at a high level to meet their strategic objectives and maintain their competitive edge.

Moreso, Khan (2010) observed that to improve employee performance and raise organizational productivity, managers are urged to pay special attention to antecedents of employee commitment and all the aspects that support employee commitment. Because they work diligently to complete their jobs and are dedicated to the company, these employees will likely want to stay there. This will boost their good attitudes toward the company, which will eventually increase productivity. As a result, organizational resilience will increase. According to Habib's (2010) research, employees who are more committed to their jobs perform better and are happier with their jobs than those who are less motivated to do so. Every firm benefits from a committed staff in terms of improved job satisfaction. To achieve their goals, successful companies rely on the outstanding performance of their staff. Their staff must perform at a high level to meet their strategic objectives and maintain their competitive edge. Therefore, organizations must understand the factors that are crucial or significantly influence raising employee commitment and promoting organizational resilience—in our instance, alertness—for commercial banks.

The test of hypothesis two revealed that employee loyalty has a strong positive relationship with the agility of Commercial Banks in Rivers State. This implies that consequent improvement of enterprise-first behavior such as volunteering, extra personal time, and problem solving brings about a corresponding enhancement of resilience in terms of agility of organizations, especially Commercial Banks. This is because, with such employees, it is their organization first before their personal goal/pursuit. Employees that put their employers' interests first prioritize their own needs over those of their employers (Northwestern University, 2017). When staff members are willing to forgo personal comfort in favor of a work or project for their unit, they are said to act enterprise-first. Such people occasionally assist in attaining goals, not necessarily for the reward but for the satisfaction of just reaching them. When someone compliments the organization, it feels like a personal complement to such employees (Craig, 2017). Employees that exhibit Enterprise-First Behavior (EFB) identify sincerely with the objectives and procedures of the firm, frequently volunteering their time and unwavering support for its success. Employees who work in organizational units with high performance pay attention to citizenship behaviors more than those who work in units with low performance, according to (Winer 2011) as cited in (Kark, 2014) research.

The test of hypothesis three revealed that employee loyalty has a very strong positive relationship with the flexibility of Commercial Banks in Rivers State. This implies that employees' ability to ensure that they personalize with organizational goals and set objectives will lead to high resilience of their organizations, especially in terms of flexibility. Employees who personalize the organization's aims do so with a genuine desire rather than out of obligation. This demonstrates that these workers have an emotional connection to the company and do not view their devotion to it as a source of personal gain (Beck & Wilson, 2016; Dixit & Bhati, 2012). They voluntarily provide their dedication to the organization without expecting anything in return. Such staff members do not provide eye service. It suggests that having such workers around a work environment is like having a treasure trove that the company may proudly use, increasing the organization's adaptability to changes in the market system. Organizations now owe it to their workers to treat them respectfully, so they feel strongly about the company. Recognizing the organization's value and internalizing its values are necessary for developing organizational goal personalization.

Out of the love and passion an employee has for his organization, he is proud to identify with, accept, and pursue organizational goals (Zeb-Obipi & Agada, 2018). Effectively committed employees, out of their emotional attachment to the organization, regularly

perform assigned tasks to the best of their ability, make an extra effort to help beyond the realms of their specified job roles, and form an attachment to the goals and values of their organization.

### Conclusions

The study concludes that the synergy in employee commitment, enterprise-first behavior, and organizational goal attainment brings about a corresponding enhancement in organizational resilience, especially regarding alertness, agility, and flexibility. Financial organizations and others who undermine the loyalty of their employees might suffer inflexibility and a possible breakdown in business activities. It, therefore, behooves business organizations, especially financial organizations, to nurture and promote the loyalty of their employees, which will surely enhance the organizations' resilience.

### Recommendations

- i. Management should adopt an equitable reward system that will motivate employees to give their best for the success and survival of the organization.
- ii. Employees of Commercial Banks and other organizations should exhibit a high level of organizational citizenship behavior to enhance their organizations' agility and flexibility to changes in the business sphere.
- iii. Management of Commercial Banks should endeavor to retain their loyal employees. As a result, the latter can assist the firm in achieving its set goals and objectives, promoting increased commitment and enterprise-first behavior.

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