

Crisis Management And Employee Performance In Commercial Banks In Southeast, Nigeria

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Abstract

This study examined the influence of crisis management on employee performance in commercial banks in south-east Nigeria. The study specifically determined the relationship between internal crisis communication and customer service delivery and analyzed the effect of crisis learning on employee workload in commercial banks in south-east Nigeria. The study adopted descriptive and survey method, using both primary and secondary sources of data. The population of the study include four hundred and ten (410) employees of First bank and Access bank staff of main branches in Anambra, Enugu and Imo states. Data were analyzed using statistical software (SPSS), to conduct descriptive and inferential statistics while correlation and regression analysis was adopted to test the hypotheses. Findings of the study revealed a statistically significant relationship between the variables of internal crisis communication and customer service delivery and a significantly positive effect of crisis learning on employee workload in commercial banks in southeast Nigeria. The study therefore recommends that the speed, transparency and consistency of internal crisis communication strategies during and after crisis events should be improved on by the management of the bank through the designated crisis management team/unit. The bank branch managers should maintain their commitment to learning from crisis incidents and support staff in times of crisis during periods of overwhelming employee workload amongst other recommendations.

Keywords: *crisis communication. crisis learning, employee performance, human resources management and crisis management*

INTRODUCTION

Over the past century, there has been an increase in crisis that affect organizations. Organizations must grapple with these confronting crisis situations to ensure effectiveness and sustainability. As it is with the global scenes, this general crisis environment has also descended upon several businesses in Africa and indeed Nigeria including commercial banks. These situations include escalated customer complaints which results in legal suits and or reputational damage. (Newman, Obschonka, & Block 2022). Others include fraud, pandemic/endemics, economically or politically induced insecurity, management crises, bank run resulting from rumours, technological glitches leading to inefficiencies in service delivery or loss of customer

fund. Numerous problems often resulted from these, such as brief company closures, personnel problems, and disruptions to the supply chain (Belitski, Guenther, Kritikos, & Thurik (2022). Employee performance, according to Bustamam, Choh, Shaari, and Muda (2020), Rohman, Indiyati, and Ghina, (2021) is the performance of the employee in carrying out all the tasks that are their responsibility in the organizations. It is a milestone in measuring the success of a company. Employee performance measured in terms of customer service delivery and employee workload in commercial banks is critically assessed during these periods of crises as employees are required to successfully navigate obstacles while still attending to the needs of customers and striving to meet other organizational objectives., in which they are employed. Balani (2020) indicates that during periods of uncertainty and slowdown, the organization's human resources team plays a crucial role in providing guidance, support, and strategy development. According to Zakiri (2020), consistent and persistent communication as part of crisis management is a major concern for an organization. Also, crisis learning which involves analyzing actions, reactions, and their outcomes, are all part of the process of crisis management (Mikušová and Horváthová 2019).

The above stated is the true case of Commercial banks in Southeast Nigeria. Understanding the intricacies associated with managing crisis situations could be a key to business resilience and improved employee performance in such bank. Given the significance of crises management and employee performance in commercial banks, more empirical studies are required to determine how crises management dimensions such as crisis communication, and crisis learning interfaces with customer service delivery and employee workload in these banks. The primary aim of this study, therefore, is to examine the influence of crisis management on employee performance in commercial banks in Southeast, Nigeria.

Statement of problem

The banking sector remains the life wire of any economy especially in contemporary times, and as such, an unhealthy banking sector which can be depicted by poor employees' performance, portends an unhealthy economy. Crises in the bank can present a significant drag on the real economy (Kama 2010). Despite research existing on crisis management and its effects on organizational characteristics, there is a need for a comprehensive empirical examination of crisis management components such as internal crisis communication and crisis learning which perhaps tend to affect the current performance of employees of commercial banks. Crises management issues like crisis communication that does not consider internal stakeholders and lack of commitment to learning from past crises may lead to complicated organizational challenges constituting logs in the wheels of progress of these banks. The influence of these stated dimensions of crises management to employee performance in commercial banks in terms of service delivery and employee workload remain unclear. This study aims to fill this gap by investigating the extent to which crisis management may influence performance of employees in the context of commercial banks. By doing so, it will improve our understanding of the effect of the two organizational constructs and offer suggestions for more effective crisis management. The specific objectives include to:

1. determine the relationship between internal crisis communication and customer service delivery in commercial banks in south-east Nigeria and
2. analyze the influence of crisis learning on employee workload in commercial banks in south-east Nigeria.

REVIEW OF RELATED LITERATURE

Crisis management.

According to Vasickova (2020), crisis management should be considered as the process of early crisis prediction, early identification of the nature of the crisis, prompt, and successful settlement of the crisis, and finally, the facilitation of crisis avoidance. Crisis management is also the process by which an organization deals with a disruptive and unexpected event that threatens to harm the organization, its stakeholders (employees, management, customers etc.), or the public. The inherent nature of the field of crisis management to human existence has earned it its roots cutting across various disciplines including human resource management, security and safety studies, public relations, financial management, war and conflict studies, leadership, organizational development, business management and a host of other areas.

Alzoubi and Jaaffar, (2020) identifies approaches to crisis management. These approaches include:

- The escaping approach: The goal is to resolve the crisis as soon as possible,
- The solution approach: This approach is a consistent analysis of the organizational environment that does not neglect the analysis of the strengths and weaknesses of the organization.
- The proactive approach: This is also intended for the early prediction of crisis.
- Reactive approach: a reactive strategy is seen as one that should be used if an unanticipated crisis affects the organization; short-term measures are taken in the form of production reductions, employee reductions, reductive financial evaluation, loss of benefits, and unpaid leave.
- Interaction approach: Communication with the stakeholders of the organization plays a key role. Lee, Jiang, Hyun & Jeong, (2022) discusses this approach. Here, the classic methods of business analysis are already known, which help to better analyze the business environment, both internal and external

Crisis communication

Crisis communication, according to Coombs, Holladay, & Claeys, (2016), is the tactical process of handling crises in a way that minimizes the harm to an organization's reputation and upholds stakeholder confidence. Information sharing, openness, prompt action, and consideration for the affected stakeholders are essential components of crisis communication. The stress is on the significance of keeping lines of communication open and offering correct information in a timely manner when a crisis arises. Every workplace crisis communication strategy's primary objective is to promote effective internal communication during times of crisis. The purpose of crisis communication messages is to arm staff members with the information they need to act wisely in an emergency or crisis (Marsen 2020). According to Marsen (2020) crisis communication is available to a wide range of tactics and techniques because of its rich and varied subject matter even though it is generally categorized as a public relations subject. Discourse analysis, management, technical writing (instructional material, checklists), sociology, and media theory are a few of the fields of study that deal with crisis communication. Researchers studying crisis communication examine how organizations react to, justify, and explain crisis-related events, as well as the steps they take to determine the crisis's root causes, how they communicate these actions to the public, and how they use various

media to mend their damaged reputations. The role of social media in crisis communication is another significant point made by Heath (2020), who contends that in the digital age, social media platforms have evolved into indispensable tools for disseminating information and interacting with stakeholders during a crisis. They advise organizations to actively monitor social media channels and respond promptly to address concerns, correct misinformation, and provide updates on the crisis. Bernstein (2024), itemizes 10 steps of crises communication including-

Pre-Crisis

1) Anticipate Crises:

2) Identify Your Crisis Communications Team

3) Identify and Train Spokespersons to have the right skills, right position and right training.

4) Spokesperson Training

5) Establish Notification and Monitoring Systems

6) Identify and Know Your Stakeholders

7) Develop Holding Statements

b) Post-Crisis

8. Assess the Crisis Situation

9) Finalize and Adapt Key Messages

10. Post-Crisis Analysis

Crisis learning

According to Tang and Wang (2022), in contemporary crisis management research, crisis learning is the development and improvement of organizational learning theory. Crisis learning is the process by which an organization adapts its organizational structure or corresponding policy to deal with upcoming crises and disasters after learning from one or more crisis events (Sylves, 2019). Organizations will have a protective phase, an open learning phase, and an amnesic phase after a crisis. The theory and practice of how to conduct crisis learning in different organizations have been deepening and expanding as we enter the new global crisis era, with the frequent outbreaks of major emergent crisis worldwide, especially those represented by COVID-19, and the challenges to public values, crisis learning has once again become the focus of discussion in the field. Muñiz, Vila, and Brea (2021), opines that Crisis management methods include organizational learning, which is primarily emphasized in the review or feedback stage. Several works have used specific disaster instances to apply organizational learning concepts. Three sorts of relationships is identified by Tang and Wang (2022), from previous studies in crisis learning: learning for crisis, learning during crisis, and learning from crisis. The ability to respond rather than prevent when a crisis strikes is emphasized in the first type of relationship; the learning outcomes present significant challenges to the organization's core philosophy and the vision of senior managers, which can easily lead to secondary crises within the organization, are emphasized in the second type of relationship, which has attracted less academic attention and discussion; and the third type of relationship is one of the most interesting interpersonal relationships were organizations improve resilience by using what they have learnt from crisis incidences and shaping them into tools for prevention.

According to Mikušová and Horváthová (2019), every crisis offers learning opportunities. Analyzing actions, reactions, and their outcomes, as well as the behavior of crisis team members and employees in general, are all part of a process of crisis management that has been carefully examined. Finding the offenders alone cannot be the focus. Farrell, Oczkowski, and Kharabsheh (2008) as cited by Zehir and Yavuz (2014) opines organizational learnings pivotal

role in organizational performance under the resource-based view of organizational performance. Every step of a crisis includes a learning component that improves the company's operational readiness. This learning intervention may help firms create effective crisis communication systems by encouraging employees to reflect and think critically, as well as by increasing the processes' crisis-related knowledge base. Crisis learning can be measured by evaluating the extent to which an organization actively engages in the following activities:

- 1) Post-crisis evaluation: Conducting a comprehensive assessment of the crisis, including analysis of the root causes, decision-making processes, communication strategies, and coordination mechanisms utilized during the crisis.
- 2) Lessons identification: Identifying and documenting specific lessons learned from the crisis, such as key weaknesses or vulnerabilities within the organization, gaps in crisis planning or response strategies, or successful practices that can be replicated in the future.
- 3) Knowledge dissemination: Sharing the identified lessons throughout the organization, ensuring that relevant stakeholders are aware of the insights gained from the crisis and understand how these insights can be applied to future crisis management efforts.
- 4) Adaptation and improvement: Implementing changes and improvements based on the lessons learned, such as updating crisis response plans, revising communication protocols, strengthening risk management practices, or enhancing training and development programs for crisis leaders and teams.

Employee performance

According to Conțu (2020), the degree with which an organization may position itself on the business market with some informational, financial, and human resources is referred to as organizational performance. Employees' performance on the other hand is the efficient use of organizational resources to achieve goals and is influenced by an employee's willingness to adhere to the organization's culture. (Elifneh and Embilo, 2023). Effective evaluation of performance is crucial for organizational success, as it helps management define priorities, formulate policies, and take corrective actions to improve work quality. Tahir (2020) agreed that when measuring performance across organizations belonging to a similar context, it is the human capital that acts as one of the distinguishing factors. The resource-based theory (RBT) is used by many researchers to identify human capital as being a significant indicator of organizational performance, especially, in deriving a competitive advantage over others. Several articles including Rice (2024), Bhasin (2019), and Vuong and Nguyen (2022), have identified general key indicators of employees' performance in various contexts. Some of these include Quality of work, Revenue per employee, Absenteeism, Efficiency, Overtime etc.

Customer Service Delivery

Attending to the needs and wants of customers by providing high quality professional services and support during and after the time of service to make sure the customer's specifications are achieved. (Nekesa and Wanjira 2020). Customer service delivery also refers to the process of providing customers with assistance, support, and solutions to their needs and concerns. It plays a vital role in the performance of banks as it directly impacts customer satisfaction, loyalty, and retention. Banks that prioritize delivering quality customer service are more likely to attract and retain customers, leading to higher profitability and overall organizational success. According to Ugboro (2000), as cited in Ambani (2016), the service sector now makes up a

sizable portion of the economies of both developed and developing countries. Service quality is the most important factor separating industries like the hospitality sector, this has led entrepreneurs to aggressively search for ways to gain competitive advantages. Industries are becoming more and more competitive. Commercial companies consider excellent service as the most significant factor in obtaining competitive advantage and market differentiation, as it plays a crucial role in determining customers' satisfaction levels and the exact amount they are prepared to spend (Cote 2020). In his study, Ambani (2016) suggests that for businesses to succeed, they should take a proactive approach to service delivery. Monferrer, Segarra, Estrada, and Tena (2019) examined Service Quality and Customer Loyalty in a Post-Crisis Context. Prediction-Oriented Modeling to Enhance the Particular Importance of a Social and Sustainable Approach. The study suggests that Although personnel and services cape qualities must also be present to improve the predictive capability of service quality on loyalty, the novelty of the social qualities factor serves to highlight the significance of social, ethical, and sustainable practices to customer loyalty.

Employee workload

Employee workload refers to the volume of work assigned to an employee within a specific period. According to Inegbedion, Inegbedion, Peter, and Harry (2020), It is the quantity of work that is delegated to or required of an employee within a given time frame. The perceived relationship between the resources or mental processing capacity needed to finish a task is another definition of employee workload. According to Rohman et al (2021), workload is one of the factors that affect employee performance. This is one area that every firm needs to be aware of. Standard staffing ratios or recommendations must be used in conjunction with workload analysis techniques to ascertain personnel needs. Workload analysis determines the kinds and quantity of workers needed to accomplish organizational objectives. Workload can be further classified as either an excessive or insufficient quantitative workload, resulting from assignments that are assigned to employees in an insufficient or excessive amount of time.

This aspect is particularly significant in banks and other financial institutions where the volume and complexity of work can be demanding. The workload of bank employees is influenced by various factors, including the nature of their roles, the specific department they work in, organizational policies, and industry regulations. In the banking sector, workload often involves tasks related to customer service, financial transactions, regulatory compliance, risk management, and product knowledge among others. Banks must control staff workloads to preserve operational effectiveness and protect workers' welfare. Stress, burnout, and a decrease in job satisfaction can result from an excessive workload. Additionally, it might influence worker productivity, service excellence, and general performance, all of which could have an impact on client satisfaction. According to McGill (2020), Effective workload management involves both supervisors and employees.

- 1) They must understand and plan for natural peaks and troughs in their workplaces.
- 2) Supervisors are responsible for distributing work equitably.
- 3) Decisions should be made with the work-life balance of employees in mind.
- 4) Be ready to adapt accordingly since changes occur daily.
- 5) Supervisors should limit employees' workloads to regular hours, unless there are exceptional circumstances like urgent high-volume work or community service needs.
- 6) Workload allocation should consider employee training, skill, knowledge, career development, and professional growth.

- 7) Safe work environments, practices, and adherence to guidelines for maintaining a healthy work environment.
- 8) Consider flexible work arrangements and ensure effective data identification and analysis for effective workload management.
- 9) Consistent performance reporting within the unit/department's function is crucial.
- 10) Information collected during workload management should respect individual employee privacy and confidentiality.

Theoretical framework

Two prominent theories on which this study is anchored are the stakeholder theory and the resource-based view

- Stakeholder theory initially proposed by R.E freeman in 1984, throws emphasis on the relationship an organization has with its various stakeholders, including employees, customers, suppliers, investors, communities, and government entities. It posits that organizations should consider the interests and well-being of all stakeholders, not just shareholders, in their decision-making processes as this can create value, manage risks, and enhance their long-term sustainability. The Resource-Based View (RBV) theory proposed by Jay Barney and others in the 80s and 90s, on the other hand focuses on the internal resources, capabilities, and competencies of an organization as sources of competitive advantage. It suggests that firms should leverage their rare, valuable, non-substitutable, and difficult to imitate and valuable resources to achieve sustainable competitive advantages in the market. By identifying, developing, and deploying internal resources effectively, organizations can enhance their performance, innovate, and adapt to changing market conditions to achieve long-term success. Commercial banks are dynamic environments where employees face various demands and pressures. The Stakeholder theory assists us in the analysis of how crisis communications can influence the expectations of the employees of the bank who render service to customers. By understanding their specific needs and expectations the communication can be tailored to maintain trust, motivate the employees who are stakeholder to improve on customer service delivery. This is also applicable in the case of crisis learning as effective learning frameworks equip the employees as stakeholders in times of increased workload. In the context of this study, applying the RBV framework, can explore how effective crisis communication and crisis learning influences employees' perceptions of workload, stress levels, and job satisfaction in the context of commercial banks. By considering the role of learning as a unique resource for enhancing employee well-being, one can identify ways to mitigate the negative impact of crises on employee workload and promote a supportive work environment that fosters resilience and performance.

METHODOLOGY

The research design for this study is descriptive and adopted the survey method. The data used for this research was obtained from two sources. Primary data was obtained by use of a five-point Likert scale questionnaire which was recreated using google forms for ease of distribution. Secondary information for this study was obtained from journal articles, books, reviews, and some unpublished works. The population of this study comprised of the 410 employees of different hierarchies (core and non- core staff) from both First Bank and Access Bank main branches across Anambra, Imo, and Enugu states in Southeast Nigeria. Quantitative data were analyzed using SPSS statistical software to conduct descriptive and inferential statistics- standard deviations, comparison of means and correlation analyses between crisis

management and organizational performance metrics. And The use of frequency tables was also employed in the analysis of data. Correlation and regression analysis were employed to analyze the relationship between the two variables. This technique allowed for the assessment of the relationship between the variables of crisis communication and customer service delivery and effect of crisis learning on employee workload without the influence of mediating or moderating variables.

DATA PRESENTATION, ANALYSIS AND DISCUSSION

Responses to research question 1

1. What is the relationship between crisis communication (internal) and customer service delivery in commercial banks in south-east Nigeria?

Please note: SD=strongly disagree, D=Disagree, N=Neutral, A=Agree and SA=Strongly agree

Statements	SD	D	N	A	SA	Total	Mean perception	X =169
Ccomm								
1.The bank's internal crisis communication including the speed, consistency, and transparency during and after a crisis event is satisfactory.	25	6	26	83	29	169	4.2	high
2.The bank addresses the concerns of customers and provides timely information during any one or more of the previously listed crises.	23	8	14	86	38	169	4.6	high
3.You were well informed about the bank's crisis communication strategies with respect to customer service delivery.	7	6	16	107	33	169	3.9	high
CServD								
4.The clarity of communication employed by the bank during and after crisis, have influenced its overall customer service delivery process.	23	6	17	92	31	169	3.6	high
5.The speed, transparency or consistency of communication strategies and processes concerning crisis employed by the bank during and after crisis, have affected the quality of service you deliver to customers of the bank.	15	30	38	67	19	169	3.3	low

Source: Field survey, 2024

Responses to research question 2

2. How does crisis learning influence employee workload in commercial banks in south-east Nigeria?

Statements	SD	D	N	A	SA	Total	Mean		
	Perception						X		
6. The bank has an excellent ability to learn from past crisis and improve their crisis management strategies. CL	19	1	11	93	45	169	3.9	high	
7 The bank frequently engages you in examining the crisis's sources, effects, and response tactics to pinpoint problem areas, create fresh approaches and learn from previous crisis.	5	10	48	78	28	169	3.7	low	
8. The process of analyzing actions, reactions, and their outcomes during and after crises usually affects the workload assigned to staff.	5	9	53	86	16	169	3.6	high	
9. The feedback from the crises learning process often involves reassignment of workload including increasing or decreasing amount of work previously assigned to staff.	6	6	63	79	15	169	3.5	high	
10. There is support and resources provided for employees who face a heavier workload because of adjustments made from lessons learnt during or after previous crisis experiences.	9	23	42	85	10	169	3.4	high	
Weighted mean	3.42								
Perception= compare mean of statement and weighted mean									

Test of hypotheses

Ho1: there is no significant relationship between internal crisis communication and customer service delivery in commercial banks in south-east Nigeria.

Decision Rule: Accept null hypothesis if p value is greater than 0.05(5%) significance level.
 Reject null hypothesis if p value < 0.05

Descriptive Statistics

	Mean	Std. Deviation	N
CComm	3.6824	.95799	169
CServD	3.4349	.95986	169

Nonparametric Correlation

			CComm	CServD
Spearman's rho	CComm	Correlation Coefficient	1.000	.631**
		Sig. (2-tailed)	.	<.001
		N	169	169
	CServD	Correlation Coefficient	.631**	1.000
		Sig. (2-tailed)	<.001	.
		N	169	169

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

Confidence Intervals of Spearman's rho

	Spearman's rho	Significance(2-tailed)	95% Confidence Intervals (2-tailed) ^{a,b}	
			Lower	Upper
CComm – CservD	.631	<.001	.527	.716

In the correlation result provided from SPSS, the correlation coefficient (Spearman's rho) between variables CComm (Crisis communication) and CServ (Customer Service delivery) is 0.631. This indicates a moderate positive correlation between these two variables. The significance level associated with this correlation is less than 0.001, denoted as "<.001". This implies that the observed correlation coefficient is statistically significant, suggesting that the relationship between CComm (Crisis communication) and CServ (Customer Service delivery) is unlikely to have occurred by random chance alone. Also, the 95% confidence intervals for Spearman's rho provide additional information about the precision of the correlation estimate. The confidence interval ranges from 0.527 to 0.716 indicating that we can be 95% confident that the true population correlation between CComm and CServ falls within this range.

Decision: Reject the null Hypothesis that states that there is no significant relationship between internal crisis communication and customer service delivery in commercial banks in southeast Nigeria.

Ho2: there is no significant effect of crisis learning on employee workload in commercial banks in south-east Nigeria.

Decision Rule: Accept null hypothesis if p value is greater than 0.05(5%) significance level.
 Reject null hypothesis if p value < 0.05

Descriptive Statistics

	Mean	Std. Deviation	N
EWrk1	3.5010	.67271	169
CLrng	3.7633	.92109	169

Correlations

		EWrk1	CLrng
Pearson Correlation	EWrk1	1.000	.274
	CLrng	.274	1.000
Sig. (1-tailed)	EWrk1	.	<.001
	CLrng	.000	.
N	EWrk1	169	169
	CLrng	169	169

The above tables show the mean, standard deviation and number of observations of the variables- crises learning and employee workload. They also show a positive correlation ($r=0.27$; $p< 0.05$) between the variables of crisis learning and employee workload. This means that there is a statistically significant and positive relationship between both variables.

.(Model Summary)^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.274 ^a	.075	.070	.64887	1.623

a. Predictors: (Constant), CLrng

b. Dependent Variable: EWrk1

ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	5.714	1	5.714	13.572	<.001 ^b
	Residual	70.313	167	.421		
	Total	76.028	168			

a. Dependent Variable: EWrk1

b. Predictors: (Constant), CLrng

$R^2 = .075$ indicating that just 7.5% of the variance in the level of employee workload is explained by the level of crisis learning. Also, the Durbin-Watson statistic according to Field (2009), depicts that there is no autocorrelation. The F value from the ANOVA results is significant.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.	95.0% Interval for B		Collinearity Stat	
	B	Std. Error	Beta	T		Lower Bound	Upper Bound		Tolerance
1	(Constant)	2.747	.211		13.050	<.001	2.332	3.163	
	CLrng	.200	.054	.274	3.684	<.001	.093	.308	1.000

a. Dependent Variable: EWrkl

From the results above the p value is less than 0.05. this means that there is a statistically significant effect of crisis learning on employee performance. Also, the unstandardized coefficient value is positive. This implies that crisis learning, which is the independent variable, positively predicts employee workload. Likewise, if the independent variable which is crisis learning increases by one unit, then workload will increase by 0.2 units.

Decision: Reject the null hypothesis which states that there is no significant relationship between crisis learning and employee workload in commercial banks in southeast, Nigeria.

In this case, the Spearman's correlation coefficient (rho) between CLrng (crisis learning) and EWrkl (employee workload) is 0.252. This value suggests a weak to moderate positive correlation between the two variables. The statistical significance (p-value) associated with this correlation coefficient is reported as less than 0.001, indicating a highly significant relationship between CLrng (Crisis learning) and EWrkl (employee workload). This means that the observed correlation is unlikely to have occurred by random chance. Furthermore, the 95% confidence interval for the correlation coefficient is provided, with a lower bound of 0.100 and an upper bound of 0.392. This interval suggests that we can be 95% confident that the true correlation between crisis learning and employee workload falls within this range. In the light of the above result:

Decision : Reject the null hypothesis which states that there is no significant relationship between crisis learning and employee workload in commercial banks in south-east Nigeria.

Discussion of results

These results support the rejection of the null hypothesis that states that internal crisis communication does not have a significant relationship with customer service delivery in the commercial banks as a moderate positive significant relationship was found to exist between the variables. This highlights the importance of crisis communication in maintaining stakeholder trust and confidence, with employees expressing confidence in banks' effective internal communication strategies during turbulent times that confidence translates to good customer service delivery. Another interesting finding is that the use of emails and other social media platforms for internal crisis communication, takes precedence to other forms of communication during crisis including text messages. This corroborates previous studies that

points out that media and social media are two of the four main pillars of crisis communication, social media plays an imperative role. (Kacharava and Mamiashvili 2024, Huang 2023).

Again, the results reveal that crisis learning has a significant positive relationship with employee workload as might be expected. The reassignment of workload to employees is noted by the employees as one result of learning from crisis. It is noted also that such reassignment is backed up by some level of support and resources during subsequent periods of crisis as employees may not be able to cope with the burden of combining work and the increased demands of adjusting from crisis events themselves during an organizational crisis. The study by Phungsoonthorn and Charoensukmongkol (2022) corroborates this. Engaging employees in examining the sources, effects, and response tactics of crises demonstrates a proactive approach towards continuous improvement in crisis management practices. Learning from previous experiences and providing support for employees in terms of increased workload is crucial for organizations to adapt and enhance their resilience in the face of future crises.

Conclusion

Crisis has become a widespread issue that regularly challenges organizations including commercial banks in southeast Nigeria. To maintain overall performance including that of the employees therefore, effective crisis management is expedient. Cases of fraud, insecurity, technological glitches, loss of customer funds, legal suits etc, are all compounding issues that hamper the performance of these banks. This study aimed at ascertaining the relationship between crisis management and employee performance in commercial banks in southeast Nigeria. As the study has demonstrated, the performance of employees with regards to service delivery and employee workload, can be significantly affected by crisis management practices including effective internal crisis communication and crisis learning. The findings from the research will be beneficial to both management of banks in decision making during and after crisis and students and researchers with interest in fields such as human resource management, organizational development, communications management, and disaster management. In Nigeria, because there is a dearth of literature on crisis management and employee performance, further academic research is needed to increase awareness of the relationship existing between the two variables and strengthen commitment in the implementation of effective crisis management. When this is achieved, organizational resilience and performance in commercial banks will be on the increase.

Recommendations

The following recommendations were made:

1. The speed, transparency and consistency of internal crisis communication strategies during and after crisis should be improved on by the management of the bank through the designated crisis management team/unit. This will in turn increase the confidence of the employees and position them appropriately to deliver excellent service to the bank customers.
2. The bank branch managers should maintain their commitment to learning from crisis incidents and supporting staff in times of crisis during periods of overwhelming employee workload. Again, there should be improvement in engaging employees to ascertain crisis sources and effect on them.

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