ISSN 2664-3995 (Print) & ISSN 2664-6757 (Online)
South Asian Research Journal of Business and Management
Abbreviated Key Title: South Asian Res J Bus Manag

| Volume-8 | Issue-5 | Sep-Oct- 2026 | **DOI: https://doi.org/10.36346/sarjbm.2026.v08i05.002**

Original Research Article

Employees' Ambidexterity and the Performance of Commercial Banks in Nigeria

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Article History
Received: 22.07.2026
Accepted: 16.09.2026
Published: 28.09.2026

Abstract: This study examined the influence of employees' ambidexterity on the performance of commercial banks in Nigeria. Specifically, the study investigated the influence of employees' exploratory behaviours and employees' exploitative behaviours on the performance of commercial banks. A cross-sectional survey research design was adopted for the study. Data was collected from 183 employees of selected commercial banks in Nigeria using a structured questionnaire measured on a five-point Likert scale. Descriptive statistics and simple linear regression analysis were employed to analyse the data. The results showed that employees' exploratory behaviours and employees' exploitative behaviours has a significant positive influence on commercial-bank performance. It was concluded that employees' ambidexterity is an important determinant of commercial-bank performance in Nigeria. It was recommended that management of the studied commercial banks should promote an organisational environment that simultaneously encourages innovation, experimentation and knowledge acquisition while improving the effective utilisation of existing knowledge, technologies and work processes.

Keywords: Employees' Ambidexterity, Exploratory Behaviour, Exploitative Behaviour, Bank Performance, Commercial Banks, Nigeria.

1.1 INTRODUCTION

The banking industry occupies a strategic position in the Nigerian economy because commercial banks perform critical intermediation functions, mobilising savings, extending credit, facilitating payments and supporting investment and economic activities. Consequently, the performance of commercial banks has implications not only for the profitability and sustainability of individual institutions but also for financial stability and broader economic development. In recent years, however, the operating environment of Nigerian banks has become increasingly complex as a result of technological disruption, changing customer expectations, intensified competition from financial technology (FinTech) firms, regulatory changes, cybersecurity concerns and macroeconomic pressures. The Central Bank of Nigeria (CBN) has consequently continued to promote payment-system innovation, digital banking, financial inclusion and resilience within the financial system (CBN, 2024).

The changing banking environment has fundamentally altered the nature of work performed by bank employees. Employees are increasingly expected to perform existing banking activities efficiently while simultaneously learning new technologies, developing innovative solutions, responding to changing customer needs and adapting to emerging business models. The rapid movement from traditional branch-based banking towards mobile banking, internet banking, electronic payments and other digital channels illustrates this dual requirement. Thus, the contemporary bank employee is no longer required merely to execute established procedures; rather, employees are expected to maintain operational efficiency while identifying and responding to new opportunities and challenges.

This dual capacity is captured by the concept of employee ambidexterity. Ambidexterity originates from the broader organisational ambidexterity literature and refers to the simultaneous pursuit of exploration and exploitation. Exploration involves experimentation, searching for new knowledge, developing new ideas and discovering alternative ways of accomplishing tasks, whereas exploitation emphasises refinement, efficiency, implementation and effective utilisation of existing knowledge and capabilities (Stranieri, *et al.,* 2023). At the employee level, ambidexterity therefore describes an individual's ability to engage in exploratory activities while also effectively exploiting existing knowledge, routines and resources in the performance of work. Employee ambidexterity represents an important micro-foundation of organisational ambidexterity because organisational capabilities are ultimately manifested through the behaviours and decisions of individual employees (Stranieri, *et al.*, 2023).

The performance of commercial banks can be viewed from several perspectives, including profitability, operational efficiency, service quality, customer satisfaction, market competitiveness and the effective utilisation of organisational resources. Nevertheless, evidence specifically connecting employee ambidexterity with the performance of commercial banks in Nigeria remains limited. This leaves an important empirical gap concerning whether and to what extent the ability of bank employees to simultaneously explore and exploit contributes to improved organisational outcomes.

1.2 Statement of the Problem

The Nigerian commercial banking sector operates in an increasingly dynamic and competitive environment characterised by rapid technological advancement, changing customer expectations, intense competition, regulatory requirements, cybersecurity threats and the growing influence of financial technology companies.

The problem is that many commercial banks may place greater emphasis on exploitation than exploration in the management of employees. Employees are often required to strictly follow established procedures, meet short-term performance targets, comply with operational controls and maintain consistency in service delivery. While these practices are necessary for efficiency, excessive emphasis on existing routines may limit employees' willingness and ability to experiment, learn, innovate and develop alternative approaches to solving emerging customer and organisational problems. Stranieri, *et al.,* (2023) argues that an excessive concentration on exploitation can create short-term efficiency but may reduce an organisation's capacity to adapt to changing environmental conditions. For commercial banks operating in a rapidly changing financial environment, this imbalance may constrain innovation and long-term competitiveness.

Conversely, an excessive emphasis on exploration can also constitute a problem. Employees who continuously search for new ideas, experiment with unfamiliar approaches and challenge established practices without effectively exploiting existing knowledge and systems may generate innovations that are difficult to implement. Exploration without adequate exploitation can therefore result in wasted resources, inconsistent service delivery and difficulties in translating ideas into measurable organisational outcomes. The fundamental problem is consequently not whether employees should explore or exploit, but whether they can balance both activities simultaneously in ways that enhance bank performance. This tension makes employee ambidexterity particularly relevant to the management of commercial banks.

The performance challenges confronting the Nigerian banking sector reinforce the need to investigate employee ambidexterity. The increasing adoption of digital banking, mobile financial services, automated processes and other technology-driven innovations has changed the skills and behaviours expected from banking employees. The Central Bank of Nigeria has identified digitalisation, payment-system innovation, resilience and financial inclusion as important elements of the transformation of Nigeria's financial system. However, technological investment by itself does not guarantee improved organisational performance.

The problem is therefore the potential mismatch between the changing performance requirements of Nigerian commercial banks and employees' capacity to simultaneously explore new possibilities and exploit existing knowledge and capabilities. If this capability is weak, banks may experience reduced innovation, slower adaptation, inefficient utilisation of resources, declining service quality and difficulties sustaining competitive advantage. Conversely, strengthening employee ambidexterity may enable commercial banks to combine operational efficiency with innovation and adaptability.

It is against this background that the study seeks to examine employees' ambidexterity and the performance of commercial banks in Nigeria.

1.3 Objective of the Study

The main objective of the study was to investigate the influence of employees' ambidexterity on the performance of commercial banks in Nigeria. Specific objectives includes:

i. To investigate the influence of employees’ exploratory behaviours on the performance of commercial banks in Nigeria.

ii. To investigate the influence of employees’ exploitative behaviours on the performance of commercial banks in Nigeria.

1.4 Research Question

i. What is the influence of employees’ exploratory behaviours on the performance of commercial banks in Nigeria?
ii. What is the influence of employees’ exploitative behaviours on the performance of commercial banks in Nigeria?

1.5 Research Hypotheses

H_{O1}: There is no significant influence of employees’ exploratory behaviours on the performance of commercial banks in Nigeria.

H_{O2}: There is no significant influence of employees’ exploitative behaviours on the performance of commercial banks in Nigeria.

REVIEW OF RELATED LITERATURE

2.1 Conceptual Review

2.1.1 Concept of Employees' Ambidexterity

Employees' ambidexterity refers to the ability of individual employees to simultaneously engage in exploratory and exploitative behaviours in the performance of their jobs. It reflects an employee's capacity to search for and experiment with new ideas, methods, knowledge and opportunities while, at the same time, efficiently applying existing knowledge, procedures, skills and resources to accomplish current tasks. The concept is derived from the broader organisational ambidexterity literature, which emphasises the need for organisations to balance exploration and exploitation in order to achieve both short-term efficiency and long-term adaptability (O'Reilly and Tushman, 2013).

Employee exploration represents the employee's willingness and ability to search for new knowledge, ideas, procedures and opportunities. It involves activities such as experimentation, learning, risk-taking, questioning established practices, developing new solutions and seeking alternative ways of accomplishing work. Exploratory behaviour becomes particularly important when existing methods are no longer sufficient to address emerging challenges. In a commercial bank, for example, an employee may explore new ways of improving digital customer service, identify alternative approaches to resolving customer complaints or suggest innovative methods of delivering financial products.

Employee exploitation refers to the effective utilisation, refinement and implementation of existing knowledge, skills, procedures and resources. It involves activities such as improving existing processes, maintaining consistency, applying established knowledge and completing routine tasks efficiently. In banking, exploitation may involve accurately processing transactions, complying with established procedures, applying existing banking knowledge to customer problems and improving the efficiency of existing service processes. Exploitation involves refinement, choice, production, efficiency, implementation and execution. Employees who effectively exploit existing knowledge can help organisations maintain service quality and achieve immediate performance objectives. However, an excessive focus on exploitation may cause employees to become overly dependent on established routines and less willing to experiment or adapt when environmental conditions change.

2.1.2 Performance of Commercial Bank

The performance refers to the extent to which a bank effectively and efficiently achieves its financial, operational, market and strategic objectives. It reflects the bank's ability to utilise its financial, technological, human and organisational resources to generate profits, provide quality services, satisfy customers, maintain competitiveness and achieve sustainable growth. In the banking sector, performance is particularly important because banks serve as financial intermediaries that mobilise deposits, provide credit, facilitate payments and support economic activities.

According to Richard *et al.,* (2009), organisational performance is a multidimensional concept encompassing financial and non-financial outcomes that reflect the effectiveness and efficiency with which an organisation achieves its objectives. Applied to commercial banks, performance therefore goes beyond profitability to include operational efficiency, service quality, customer satisfaction**,** market competitiveness and the bank's ability to achieve its strategic objectives.

Financial performance is one of the most commonly used dimensions of commercial-bank performance. It concerns the bank's ability to generate adequate returns from the resources under its control. Common indicators include profitability, return on assets (ROA), return on equity (ROE), net interest margin (NIM), earnings per share and income growth. ROA measures the efficiency with which a bank uses its assets to generate earnings, while ROE indicates the return generated on shareholders' equity. NIM reflects the difference between interest income earned from assets and interest expense paid on liabilities relative to earning assets.

Operational efficiency represents the ability of a commercial bank to provide its services with minimum waste of resources, time and costs. It involves efficient transaction processing, effective utilisation of technology, appropriate staffing, cost control and effective internal processes. A bank may have substantial financial resources but still perform poorly if its operational costs are excessive or its processes are inefficient.

The performance of commercial banks can also be assessed through the quality of services provided to customers. Banking services are largely intangible, and customers' perceptions of reliability, responsiveness, assurance and convenience can influence their satisfaction and continued patronage. Parasuraman, Zeithaml and Berry (1988) identified reliability, responsiveness, assurance, empathy and tangibles as important dimensions of service quality.

2.1.3 Employees' Ambidexterity and Performance

Employee ambidexterity has significant implications for individual and organisational performance. Employees who explore can contribute new ideas, innovative solutions and adaptive capabilities, while those who exploit can ensure that ideas, knowledge and organisational resources are effectively converted into productive outcomes. The combination of both behaviours can therefore improve employee effectiveness and contribute to organisational competitiveness.

Empirical research supports this relationship. Tempelaar and Rosenkranz (2019) found that individual ambidexterity has important implications for performance and demonstrated the relevance of exploration and exploitation activities at the employee level. Similarly, Zhang *et al.,* (2022) found that employee exploration and exploitation are related to task performance, suggesting that employees' ability to engage in both activities can enhance work outcomes. These findings reinforce the argument that ambidexterity is not merely an organisational-level phenomenon but also an important individual capability.

2.2 Theoretical Review

Two theories are particularly relevant to explaining the relationship between employees' ambidexterity and the performance of commercial banks in Nigeria: Organisational Ambidexterity Theory and Resource-Based View (RBV) Theory.

2.2.1 Organisational Ambidexterity Theory

Organisational Ambidexterity Theory is primarily associated with the work of March (1991) and was subsequently developed by scholars such as Tushman and O'Reilly (1996), Gibson and Birkinshaw (2004), and Raisch and Birkinshaw (2008). The theory is based on the distinction between exploration and exploitation. Exploration involves searching for new knowledge, experimenting with new ideas, taking calculated risks and discovering new opportunities, whereas exploitation involves refining existing knowledge, improving established processes, achieving efficiency and implementing proven solutions (March, 1991).

The theory argues that organisations need to maintain an appropriate balance between exploration and exploitation to achieve sustainable performance. An organisation that focuses exclusively on exploitation may become efficient in its existing activities but may lack the flexibility required to respond to environmental changes. Conversely, an organisation that focuses excessively on exploration may generate numerous new ideas but may fail to convert them into productive outcomes. Therefore, the simultaneous management of exploration and exploitation is essential for organisational survival and long-term performance (Raisch & Birkinshaw, 2008).

Applied to employees' ambidexterity, the theory suggests that employees can contribute to organisational performance when they are capable of performing existing tasks efficiently while simultaneously searching for new and better ways of performing those tasks. For example, employees of commercial banks in Nigeria are expected to exploit existing banking knowledge, procedures and technologies to process transactions accurately and efficiently. At the same time, they are expected to explore new approaches to customer service, digital banking, product development and problem-solving.

The theory is particularly relevant to the Nigerian banking sector because commercial banks operate in an environment characterised by technological changes, FinTech competition, changing customer expectations and regulatory requirements. An ambidextrous bank employee can therefore maintain compliance with established banking procedures while experimenting with innovative approaches to service delivery. Such behaviour can contribute to improved productivity, service quality, innovation, customer satisfaction and ultimately organisational performance.

2.2.2 Resource-Based View (RBV) Theory

The Resource-Based View (RBV) is associated particularly with Barney (1991) and builds on earlier contributions by Penrose (1959) and Wernerfelt (1984). The theory argues that organisations can achieve sustained competitive advantage when they possess and effectively utilise resources and capabilities that are valuable, rare, difficult to imitate and non-substitutable. These resources may include physical assets, financial resources, technology, organisational knowledge and, importantly, human resources and employee capabilities (Barney, 1991).

From the RBV perspective, employees are not simply labour inputs; they can constitute strategic resources when they possess valuable knowledge, skills, experience, creativity and capabilities that competitors cannot easily replicate. Employee ambidexterity can therefore be viewed as a strategic human capability. Employees who can simultaneously exploit existing knowledge and explore new opportunities provide the organisation with both efficiency and adaptability.

In the context of commercial banks in Nigeria, employee ambidexterity can constitute a valuable intangible resource. Banking employees with strong exploratory capabilities can identify innovative ways of serving customers, develop new approaches to solving operational problems and adapt to emerging technologies. Their exploitative capabilities enable them to effectively apply existing banking knowledge, procedures and technologies. When these capabilities are embedded within the organisation, they can improve operational efficiency, innovation, customer service and competitiveness.

The RBV provides a theoretical explanation for why employee ambidexterity may influence commercial-bank performance. It suggests that employees' exploration and exploitation capabilities constitute intangible organisational resources that can create value and improve performance. Thus, commercial banks that develop employees capable of innovating while efficiently implementing existing processes may be better positioned to achieve sustainable competitive advantage.

2.3 Empirical Review

Schultz, *et al*., (2023) examined individual ambidexterity among medical professionals, focusing specifically on surgeons' simultaneous engagement in exploratory and exploitative activities. Exploration was associated with activities such as research and publication, while exploitation was reflected in the provision of medical care. The study found that simultaneously engaging in both activities significantly increased research performance, measured through the number of citations received by individual surgeons. The finding demonstrates that employees do not necessarily have to choose between performing existing tasks and developing new knowledge; rather, combining the two can generate superior outcomes.

Zacher, Robinson and Rosing (2016) examined the relationship between ambidextrous leadership, employee exploration and exploitation, and innovative performance. Using data from 388 employees, the researchers found that leadership behaviours that encourage experimentation and openness, together with behaviours that encourage discipline and implementation, were associated with employee exploration and exploitation. The interaction between exploration and exploitation was also associated with higher employee innovative performance.

Zhang *et al*., (2022) investigated how employee exploration and exploitation affect task performance. The study focused specifically on the micro-foundational role of employees in organisational ambidexterity. The researchers proposed that employee exploration improves task performance through employee exploitation and further examined how organisational competitive orientation affects this relationship. Their findings support the importance of combining exploration and exploitation in explaining employee task performance. The study establishes a direct link between the two principal dimensions of employee ambidexterity - exploration and exploitation - and performance. This supports the conceptualisation of employee ambidexterity as a potential determinant of commercial-bank performance.

Ceptureanu *et al.,* (2025) investigated individual learning ambidexterity and individual job performance among non-managerial employees in IT-service firms in Romania. The study examined employees' explorative and exploitative learning behaviours and assessed whether individual learning ambidexterity affects job performance. The results confirmed a positive relationship between individual learning ambidexterity and individual job performance. The study further examined whether organisational structure, including formalisation, decentralisation and structural differentiation, influenced these relationships.

3. METHODOLOGY

3.1 Research Design

The research design used was cross sectional survey research. The design was suitable because it allowed the researcher to gather the first-hand information from the employees of the selected banks in the same way without changing any of the study variables.

3.3 Population of the Study

Five hundred and twenty-one (521) permanent staff of the six selected commercial banks, licensed in Akwa Ibom State at the time of the study were the target population of the study. The population consisted of 346 employees in Uyo

Senatorial District, 103 employees in Eket Senatorial District and 72 employees in Ikot Ekpene Senatorial District. The banks that were chosen are the First Bank, the United Bank for Africa, the Zenith Bank, the Access Bank, the Ecobank and the First City Monument Bank. The population figures are from respective banks' nominal rolls and are given in Table 3.1.

Table 3.1: Permanent Staff Distribution of Selected Banks in Uyo, Eket and Ikot Ekpene

Bank	**Number of permanent staff Uyo, Eket, Ikot Ekpene. Uyo Eket Ikot Ekpene**			**Total**
First Bank	69	21	10	100
First City, Monument Bank	48	13	15	76
Zenith Bank	63	14	12	89
Access Bank	57	11	13	81
Ecobank	44	21	8	73
United Bank for Africa	65	23	14	102
total	346	103	72	521

Source: Respective Banks' nominal roll (2026)

3.4 Sample Size Determination

In order to determine the appropriate sample size for the study, the Taro Yamane's sampling size determination technique was applied as shown:

$$n = \frac{N}{1+N(e)^2}$$

Where:

n = Sample size

N = Population

e = Sampling error (0.05)

1 = Constant

Applying the formular the sample size for the study =

$$\frac{521}{1+521\,(0.05)^2}$$

$$= \frac{521}{1+1.3025} = \frac{521}{2.3025}$$

= 226.27 taken at approximately 226.

Two hundred and twenty-six employees of the selected banks served as sample size for this study.

Table 3.2: Apportionment of sample size in the banks surveyed

Bank	**Number of permanent staff Uyo, Eket, Ikot Ekpene Uyo Eket Ikot Ekpene**			**Total**
First Bank	29	8	6	43
First City, Monument Bank	20	7	6	33
Zenith Bank	27	7	5	39
Access Bank	24	6	5	35
Ecobank	19	7	6	32
United Bank for Africa	28	9	7	44
total	147	44	35	226

Source: Researcher's compilation, 2026

3. 5Sampling Technique

Simple random sampling was employed to provide the opportunity for selection to eligible permanent employees while convenience sampling was used when administering the questionnaires to obtain employees who were available and willing to cooperate at the selected branch locations. Table 3.2 shows that the 226 employees sampled were proportionately allocated to the six banks and three senatorial districts.

3.6 Sources of Data

Primary source was used for the information for the study. A structured questionnaire was used to collect primary data from permanent staff members of the selected commercial banks and the filled questionnaire was used for the statistical analysis.

3.7 Data Collection Instrument

The researcher had used a structured questionnaire with close-ended questions designed under the title 'employee ambidexterity and performance of commercial banks' to obtain data from the respondents. Responses were obtained on a five-point Likert-type scale with ordinal level of measurement: Strongly Agree (5), Agree (4), Disagree (3), Strongly Disagree (2) and Undecided (1).

3.8 Reliability Test of Research Instrument

Cronbach's Alpha was used to determine the reliability of research instrument. The study variables' coefficient used in the study ranges from 0.626 to 0.693 (see Table 3.3). All the coefficient were greater than minimum benchmark recommended by Sekaran and Bougie (2016) of 0.60, therefore it was believed that the instrument was reliable enough for the study.

Table 3.3: Reliability Table

Variable	Number of Items	(Cronbach Alpha)
Exploratory	4	0.672
Exploitative	4	0.654
Performance	4	0.675

Source: Researcher's Computation, 2026

3.9 Validity Test of Instrument

The face and content validity had been determined prior to administration of the instrument. The questionnaire was shown to the research supervisor, departmental board and other informed observers who gave their feedback and ideas to ensure that the items were suitable for the variables studied in this research.

3.10 Model Specification

$PERF = \beta_0 + \beta_1 EXPLORE + e_1$ Equation 3.1

$PERF = \beta_0 + \beta_2 EXPLOIT + e_2$ Equation 3.2

Where:

PERF = Performance

EXPLORE = Exploratory

EXPLOIT = Exploitative

β_0 = Regression constant

β_1- β_2 = Direct-effect regression coefficient

e_1-e_2 = Stochastic error terms.

3.11 Data Analysis

The answers of the questionnaires were summarised using descriptive statistics (frequency and percentage). Simple linear regression testing was appropriate for the hypotheses one and two. The hypotheses were tested at 5% level of significance. If $p < 0.05$, rejected the null hypothesis; if $p >= 0.05$, retain the null hypothesis. The analyses were carried out using the Statistical Package for Social Sciences (SPSS).

4. DATA PRESENTATION, ANALYSIS AND FINDINGS

Data obtained from the field were presented and analysed in this chapter while the findings in the chapter were also presented. The presentation helped to either accept or reject the formulated hypotheses.

4.1 Presentation of Data

This section presented, analysed and interpreted data obtained through the questionnaire which was based on convenience sampling technique.

Table 1: Descriptive Analysis of Employees' Exploratory Behaviours

Employees' Exploratory Behaviours	SA	A	D	SD	UN
Employees in this bank regularly search for new ways of performing their banking duties.	84 (45.9%)	65 (35.5%)	21 (11.5%)	9 (4.9%)	4 (2.2%)
Employees actively seek new knowledge and information to improve their work.	76 (41.5%)	74 (40.4%)	14 (7.7%)	17 (9.3%)	2 (1.1%)

Employees' Exploratory Behaviours	SA	A	D	SD	UN
Employees frequently experiment with new methods for solving work-related problems.	88 (48.1%)	67 (36.6%)	16 (8.7%)	12 (6.6%)	0 (0.0%)
Employees generate innovative ideas for improving banking products and services.	70 (38.3%)	85 (46.4%)	19 (10.4%)	6 (3.3%)	3 (1.6%)
Employees are willing to explore alternative approaches when existing banking practices are no longer adequate.	84 (45.9%)	67 (36.6%)	24 (13.1%)	5 (2.7%)	3 (1.6%)

Source: Field Survey, 2026

Table 1 presents the descriptive analysis of employees' exploratory behaviours in commercial banks in Nigeria based on responses from 183 respondents.

The first item shows that 84 respondents (45.9%) strongly agreed and 65 respondents (35.5%) agreed that employees regularly search for new ways of performing their banking duties. In contrast, 21 respondents (11.5%) disagreed, 9 (4.9%) strongly disagreed, while 4 (2.2%) were undecided. Thus, 81.4% of the respondents expressed agreement with the statement. This suggests that employees demonstrate a considerable willingness to identify improved ways of carrying out their banking responsibilities, which may enhance operational adaptability and efficiency.

For the second item, 76 respondents (41.5%) strongly agreed and 74 respondents (40.4%) agreed that employees actively seek new knowledge and information to improve their work. Only 14 respondents (7.7%) disagreed and 17 (9.3%) strongly disagreed, while 2 respondents (1.1%) were undecided. The combined agreement of 81.9% indicates that employees are considerably inclined towards continuous learning and knowledge acquisition. This behaviour is important in the banking sector because technological developments and changing customer expectations require employees to continuously update their knowledge and competencies.

The third item reveals that 88 respondents (48.1%) strongly agreed and 67 respondents (36.6%) agreed that employees frequently experiment with new methods for solving work-related problems. Only 16 respondents (8.7%) disagreed and 12 (6.6%) strongly disagreed, while none of the respondents was undecided. With a combined positive response of 84.7%, this item recorded the highest level of agreement among the exploratory-behaviour indicators. The result suggests that employees are willing to experiment with alternative methods when addressing workplace challenges, indicating a strong orientation towards innovation and problem-solving.

Regarding the fourth item, 70 respondents (38.3%) strongly agreed and 85 respondents (46.4%) agreed that employees generate innovative ideas for improving banking products and services. Conversely, 19 respondents (10.4%) disagreed, 6 (3.3%) strongly disagreed and 3 (1.6%) were undecided. The combined agreement of 84.7% indicates that a substantial majority of respondents perceive employees as actively contributing innovative ideas to improve banking products and services. This finding is particularly important in the Nigerian banking sector, where competition and technological advancement require continuous service and product innovation.

The fifth item indicates that 84 respondents (45.9%) strongly agreed and 67 respondents (36.6%) agreed that employees are willing to explore alternative approaches when existing banking practices are no longer adequate. Meanwhile, 24 respondents (13.1%) disagreed, 5 (2.7%) strongly disagreed and 3 (1.6%) were undecided. The combined agreement of 82.5% demonstrates that most respondents perceive employees as willing to move beyond established practices when such practices fail to adequately address emerging requirements.

Table 2: Descriptive Analysis of Employees' Exploitative Behaviours

Employees' Exploitative Behaviours	SA	A	D	SD	UN
Employees effectively apply existing knowledge and skills to perform their banking duties.	84 (45.9%)	67 (36.6%)	24 (13.1%)	5 (2.7%)	3 (1.6%)
Employees consistently improve existing work procedures to enhance efficiency.	71 (38.8%)	82 (44.8%)	17 (9.3%)	11 (6.0%)	2 (1.1%)
Employees make effective use of existing banking technologies and systems.	86 (47.0%)	71 (38.8%)	12 (6.6%)	12 (6.6%)	2 (1.1%)
Employees efficiently implement proven solutions to routine banking problems.	87 (47.5%)	74 (40.4%)	11 (6.0%)	8 (4.4%)	3 (1.6%)
Employees focus on improving the quality and efficiency of existing banking services	78 (42.6%)	79 (43.2%)	16 (8.7%)	9 (4.9%)	1 (0.5%)

Source: Field Survey, 2026

Table 2 presents the descriptive analysis of employees' exploitative behaviours in commercial banks in Nigeria. The table is based on responses from 183 respondents and indicates a generally high level of exploitative behaviour among employees.

The first item indicates that 84 respondents (45.9%) strongly agreed and 67 respondents (36.6%) agreed that employees effectively apply existing knowledge and skills to perform their banking duties. In contrast, 24 respondents (13.1%) disagreed, 5 (2.7%) strongly disagreed and 3 (1.6%) were undecided. The combined positive response of 82.5% suggests that most employees are capable of applying established knowledge and skills in the execution of their banking responsibilities. This indicates a strong exploitation of existing competencies to achieve effective job performance.

The second item shows that 71 respondents (38.8%) strongly agreed and 82 respondents (44.8%) agreed that employees consistently improve existing work procedures to enhance efficiency. Meanwhile, 17 respondents (9.3%) disagreed, 11 (6.0%) strongly disagreed and 2 (1.1%) were undecided. The combined agreement of 83.6% indicates that a substantial majority of employees are perceived to refine and improve established work processes. This suggests that employees do not merely follow existing procedures but also seek to make them more efficient, thereby contributing to improved operational performance.

For the third item, 86 respondents (47.0%) strongly agreed and 71 respondents (38.8%) agreed that employees make effective use of existing banking technologies and systems. Only 12 respondents (6.6%) disagreed, 12 (6.6%) strongly disagreed and 2 (1.1%) were undecided. The combined positive response of 85.8% represents one of the strongest levels of agreement in the table. This finding suggests that employees are making effective use of available technological resources in carrying out banking activities. Such behaviour is particularly important in the contemporary banking environment, where the effective utilisation of digital platforms and information systems is essential for operational efficiency and quality service delivery.

The fourth item reveals that 87 respondents (47.5%) strongly agreed and 74 respondents (40.4%) agreed that employees efficiently implement proven solutions to routine banking problems. Conversely, 11 respondents (6.0%) disagreed, 8 (4.4%) strongly disagreed and 3 (1.6%) were undecided. The combined agreement of 87.9% is the highest positive response recorded across the five indicators. This implies that employees have a strong tendency to rely on and effectively implement solutions that have already been tested and established. Such exploitative behaviour can enhance consistency, reduce errors and improve the speed with which routine banking problems are resolved.

The fifth item indicates that 78 respondents (42.6%) strongly agreed and 79 respondents (43.2%) agreed that employees focus on improving the quality and efficiency of existing banking services. In comparison, 16 respondents (8.7%) disagreed, 9 (4.9%) strongly disagreed and 1 (0.5%) was undecided. The combined positive response of 85.8% demonstrates that most respondents perceive employees as actively refining existing banking services. This suggests that employees' exploitative behaviour extends beyond routine task completion to include continuous improvement of existing service offerings.

Table 3: Descriptive Analysis of Performance of Commercial Banks

Performance Dimensions	SA	A	D	SD	UN
Our bank has achieved improved operational efficiency in recent years.	75 (41.0%)	70 (38.3%)	25 (13.7%)	7 (3.8%)	6 (3.3%)
Our bank provides high-quality services that meet customers' expectations.	78 (42.6%)	79 (43.2%)	16 (8.7%)	9 (4.9%)	1 (0.5%)
Our bank has experienced improvement in its profitability.	83 (45.4%)	66 (36.1%)	19 (10.4%)	14 (7.7%)	1 (0.5%)
Our bank has maintained a strong competitive position in the Nigerian banking industry.	89 (48.6%)	63 (34.4%)	14 (7.7%)	14 (7.7%)	3 (1.6%)
Our bank consistently achieves its major organisational performance objectives.	73 (39.9%)	74 (40.4%)	25 (13.7%)	10 (5.5%)	1 (0.5%)

Source: Field Survey, 2026

Table 3 presents the descriptive analysis of the performance of commercial banks in Nigeria based on the responses of 183 respondents.

The first item shows that 75 respondents (41.0%) strongly agreed and 70 respondents (38.3%) agreed that their bank had achieved improved operational efficiency in recent years. In contrast, 25 respondents (13.7%) disagreed, 7 (3.8%) strongly disagreed and 6 (3.3%) were undecided. The combined positive response of 79.3% indicates that a substantial majority of respondents perceive improvements in the efficiency of their banks' operations. This may reflect the increasing use of digital technologies, improved banking processes and employees' ability to utilise existing organisational resources effectively.

For the second item, 78 respondents (42.6%) strongly agreed and 79 respondents (43.2%) agreed that their bank provides high-quality services that meet customers' expectations. Only 16 respondents (8.7%) disagreed, 9 (4.9%) strongly disagreed and 1 (0.5%) was undecided. The combined positive response of 85.8% represents a very high level of agreement. This suggests that respondents generally perceive their banks as capable of delivering services that satisfy customer expectations. High service quality can strengthen customer satisfaction, loyalty and the competitive position of commercial banks.

The third item indicates that 83 respondents (45.4%) strongly agreed and 66 respondents (36.1%) agreed that their bank has experienced improvement in profitability. Conversely, 19 respondents (10.4%) disagreed, 14 (7.7%) strongly disagreed and 1 (0.5%) was undecided. The combined positive response of 81.5% demonstrates that most respondents perceive an improvement in their banks' profitability. This suggests that the banks have been able to translate their operational activities and service delivery into favourable financial outcomes.

The fourth item records the highest proportion of respondents who strongly agreed. 89 respondents (48.6%) strongly agreed and 63 respondents (34.4%) agreed that their bank has maintained a strong competitive position in the Nigerian banking industry. On the other hand, 14 respondents (7.7%) disagreed, 14 (7.7%) strongly disagreed and 3 (1.6%) were undecided. The combined positive response of 83.0% indicates that a large majority of respondents believe their banks maintain a strong position relative to competitors. This may be associated with the ability of banks to innovate, provide quality services, utilise technology effectively and respond to changing customer needs.

The fifth item shows that 73 respondents (39.9%) strongly agreed and 74 respondents (40.4%) agreed that their bank consistently achieves its major organisational performance objectives. Meanwhile, 25 respondents (13.7%) disagreed, 10 (5.5%) strongly disagreed and 1 (0.5%) was undecided. The combined positive response of 80.3% suggests that most respondents perceive their banks as capable of achieving their major organisational objectives. This provides an overall indication of satisfactory organisational performance among the commercial banks covered by the study.

Testing of Hypotheses

Hypothesis One

H_{O1}: There is no significant influence of employees' exploratory behaviours on the performance of commercial banks in Nigeria.

Table 4: Regression Results showing the influence of employees' exploratory behaviours on the performance of commercial banks in Nigeria

Model Summary						
Model	R	R Square	Adjusted R Square		Std. Error of the Estimate	
1	.827[a]	.684	.682		.35407	
a. Predictors: (Constant), EXPLORE						
ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	60.208	1	60.208	480.255	.000[b]
	Residual	27.831	181	.125		
	Total	88.039	182			
a. Dependent Variable: PERF						
b. Predictors: (Constant), EXPLORE						
Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.254	.120		2.119	.035
	EXPLORE	.880	.040	.827	21.915	.000
a. Dependent Variable: PERF						

Source: Researcher's Computation (2026)

Table 4 presents the regression results on the influence of employees' exploratory behaviours on the performance of commercial banks in Nigeria. The analysis is based on 183 observations, with employees' exploratory behaviours (EXPLORE) serving as the predictor variable and commercial-bank performance (PERF) as the dependent variable.

The R^2 value of 0.684 indicates that employees' exploratory behaviours explain approximately 68.4% of the variation in the performance of commercial banks. The remaining 31.6% of the variation is attributable to other factors not included in the model.

The ANOVA results provide evidence that the regression model is statistically significant. The model produced an F-statistic of 480.255 with a p-value of 0.000. Since the p-value is less than the 0.05 significance level, the null hypothesis that employees' exploratory behaviours have no significant influence on commercial-bank performance is rejected. This indicates that the regression model provides a statistically significant explanation of the relationship between employees' exploratory behaviours and commercial-bank performance.

The coefficient results further demonstrate the direction and magnitude of the relationship. Employees' exploratory behaviours have an unstandardised coefficient (B) of 0.880, with a standard error of 0.040. The positive coefficient indicates that an increase in employees' exploratory behaviours is associated with an increase in commercial-bank performance. Specifically, a one-unit increase in employees' exploratory behaviours is associated with an estimated 0.880-unit increase in commercial-bank performance, holding the model's specification constant. The standardised beta coefficient of 0.827 indicates a strong positive contribution of employees' exploratory behaviours to performance.

The relationship is also statistically significant, as indicated by the t-value of 21.915 and p-value of 0.000. Since the p-value is below 0.05, employees' exploratory behaviours have a statistically significant positive influence on commercial-bank performance.

Hypothesis Two

H_{O2}: There is no significant influence of employees' exploitative behaviours on the performance of commercial banks in Nigeria.

Table 5: Regression Results showing the influence of employees' exploitative behaviours on the performance of commercial banks in Nigeria

Model Summary						
Model	R	R Square	Adjusted R Square		Std. Error of the Estimate	
1	.597[a]	.356	.353		.51829	
a. Predictors: (Constant), EXPLOIT						
ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33.007	1	33.007	122.877	.000[b]
	Residual	59.634	181	.269		
	Total	92.641	182			
a. Dependent Variable: PERF						
b. Predictors: (Constant), EXPLOIT						
Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.381	.140		9.883	.000
	EXPLOIT	.523	.047	.597	11.085	.000
a. Dependent Variable: PERF						

Source: Researcher's Computation (2026)

Table 5 presents the regression results on the influence of employees' exploitative behaviours on the performance of commercial banks in Nigeria. The analysis is based on 183 observations, with employees' exploitative behaviours (EXPLOIT) as the predictor variable and commercial-bank performance (PERF) as the dependent variable.

The Model Summary reports an R-value of 0.597, indicating a moderate positive relationship between employees' exploitative behaviours and the performance of commercial banks. The R Square (R^2) of 0.356 indicates that employees' exploitative behaviours explain 35.6% of the variation in commercial-bank performance. The remaining 64.4% is explained by other factors not included in the regression model. The adjusted R^2 of 0.353 indicates that the model retains approximately 35.3% explanatory power after adjustment for the predictor. The standard error of the estimate is 0.51829, representing the average degree of variation between the observed and predicted performance values.

The ANOVA result indicates that the regression model is statistically significant. The model records an F-statistic of 122.877 with a p-value of 0.000. Since the p-value is less than the 0.05 level of significance, the null hypothesis that employees’ exploitative behaviours have no significant influence on commercial-bank performance is rejected. This demonstrates that employees’ exploitative behaviours significantly explain variations in the performance of the commercial banks examined.

The coefficient results provide further evidence of the relationship. Employees’ exploitative behaviours have an unstandardised coefficient (B) of 0.523, with a standard error of 0.047. The positive coefficient indicates that an increase in exploitative behaviours is associated with an increase in commercial-bank performance. Specifically, a one-unit increase in employees’ exploitative behaviours is associated with an estimated 0.523-unit increase in commercial-bank performance. The standardised beta coefficient of 0.597 indicates a moderate positive contribution of exploitative behaviour to bank performance.

The relationship is statistically significant, as demonstrated by the t-value of 11.085 and p-value of 0.000. Since the p-value is below 0.05, employees’ exploitative behaviours have a significant positive influence on commercial-bank performance.

5. SUMMARY / CONCLUSION / RECOMMENDATIONS

Summary of Findings

This study examined the influence of employees' ambidexterity on the performance of commercial banks in Nigeria, with particular emphasis on the two dimensions of employees' ambidextrous behaviour: employees' exploratory behaviours and employees' exploitative behaviours. Data obtained from 183 respondents were analysed using descriptive statistics and regression analysis. The descriptive findings revealed that employees of the commercial banks demonstrated a high level of both exploratory and exploitative behaviours.

The regression analysis produced two important findings. First, employees' exploratory behaviours had a strong positive and statistically significant influence on commercial-bank performance. The model recorded $R = 0.827$ and $R^2 = 0.684$, indicating that exploratory behaviour explained 68.4% of the variation in bank performance. The coefficient was positive and significant ($\beta = 0.827$, $t = 21.915$, $p < 0.001$). Thus, the null hypothesis that employees' exploratory behaviours have no significant influence on commercial-bank performance was rejected.

Second, employees' exploitative behaviours also had a positive and statistically significant influence on commercial-bank performance. The model produced $R = 0.597$ and $R^2 = 0.356$, indicating that exploitative behaviour explained 35.6% of the variation in bank performance. The coefficient was positive and significant ($\beta = 0.597$, $t = 11.085$, $p < 0.001$).

Conclusion

Based on the findings, the study concludes that employees' ambidexterity is an important behavioural capability for improving the performance of commercial banks in Nigeria. Employees who are able to engage in both exploratory and exploitative behaviours contribute to the bank's capacity to respond to changes while maintaining operational efficiency.

The study concludes that employees' exploitative behaviours significantly improve bank performance. This indicates that the efficient application of existing knowledge, technologies, procedures and proven solutions remains essential to achieving organisational objectives.

Recommendations

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

i. Management of commercial banks should create an organisational environment that encourages employees to search for new knowledge, generate ideas and experiment with innovative approaches to banking operations. Banks can establish innovation platforms, idea-generation programmes and employee suggestion schemes through which workers can propose new products, services and operational improvements.
ii. Management should avoid creating a work environment that places excessive emphasis on either innovation or routine efficiency. Employees should be given sufficient flexibility to experiment and innovate while still being required to meet established operational standards. Performance management systems should therefore recognise both innovation-oriented behaviours and efficiency-oriented behaviours.

Contributions to Knowledge

The study makes several contributions to knowledge.

i. The study provides empirical evidence that employees' exploratory and exploitative behaviours significantly influence the performance of commercial banks in Nigeria. This extends existing research on organisational ambidexterity by demonstrating that ambidexterity can be examined at the employee behavioural level, rather than solely at the organisational level.

ii. This study contributes evidence from the Nigerian commercial banking sector, thereby extending the applicability of ambidexterity theory to an emerging-market environment.
iii. The findings provide empirical support for the central proposition of March's (1991) exploration-exploitation framework, which argues that organisations need to balance activities associated with experimentation, search and innovation with activities associated with refinement, efficiency and implementation.
iv. The study demonstrates that employees themselves can serve as important carriers of ambidextrous capabilities. Thus, ambidexterity should not be regarded solely as a characteristic of organisational structures or strategic systems. Employees' day-to-day behaviours can also constitute a significant source of organisational adaptability and efficiency.

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