



EFFECT OF DIGITAL STRATEGY AND DIGITAL INPUT ON ORGANIZATIONAL PERFORMANCE IN DEPOSIT MONEY BANKS IN ADAMAWA STATE, NIGERIA

ABSTRACT

This study examined the effect of digital strategy and digital input on organizational performance among Deposit Money Banks in Adamawa State, Nigeria. Specifically, the study assessed the effect of digital strategy and digital input on organizational performance. A descriptive research design was adopted, with employees of First Bank, UBA Plc, GTBank, Access Bank, and Zenith Bank in Adamawa State constituting the study population. From a population of 267 employees, a sample size of 173 was determined using Taro Yamane's formula, while convenience sampling was employed. Primary data were collected through structured questionnaires, with 163 questionnaires returned and found suitable for analysis. Linear regression analysis was used to test the hypotheses. The findings established that digital strategy significantly and positively influences organizational performance, indicating that clearly defined digital objectives, management support, strategic alignment, and appropriate resource allocation enhance bank performance. The study also found that digital input significantly and positively influences organizational performance, demonstrating the importance of digital infrastructure, technological systems, employee digital skills, and participation in digital innovation. The study concludes that effective digital strategy and adequate digital inputs provide an important foundation for improving organizational performance among Deposit Money Banks in Adamawa State. It recommends that bank management should align digital transformation strategies with organizational objectives and continuously invest in digital infrastructure, employee training, and digital innovation.

Keywords: Digital strategy, digital input, organizational performance, digital transformation, Deposit Money Banks.

INTRODUCTION

Digital strategy has become an important determinant of organizational performance in the Nigerian banking sector as Deposit Money Banks increasingly integrate digital technologies into their operations, service delivery, and decision-making processes. Digital transformation enables banks to move beyond traditional branch-based operations through the use of mobile banking, online platforms, automated processes, data analytics, and other digital channels. The increasing adoption of digital technologies reflects changing customer expectations, regulatory requirements, and competitive pressures within the financial sector.

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Unegbu *et al.* (2022) observed that digitalization enables organizations to improve productivity and customer satisfaction, while Emeh and Ugwu (2024) found that digital management systems, including IT infrastructure, cybersecurity measures, and customer relationship management systems, positively influence service quality and profitability among banks in Southeast Nigeria. These findings demonstrate the growing importance of digital strategy in strengthening organizational performance and competitiveness.

Digital strategy involves the deliberate formulation and implementation of technological initiatives that support an organization's broader objectives. For Deposit Money Banks, an effective digital strategy may involve the integration of mobile banking, online banking platforms, automated services, data analytics, artificial intelligence, and other digital technologies into core banking activities. Uko (2024) emphasized that digital infrastructure, analytics tools, and automation technologies can improve resource utilization, decision-making, profitability, and liquidity. Similarly, Oluwatolani *et al.* (2011) demonstrated that information technology adoption in Nigerian banks contributed to improved productivity, service delivery, and customer satisfaction. Therefore, digital strategy extends beyond simply acquiring technology; it involves aligning digital initiatives with organizational objectives, customer needs, operational requirements, and competitive conditions. Such strategic alignment can enable Deposit Money Banks to improve efficiency, responsiveness, service quality, and organizational performance.

Digital inputs represent another important dimension through which digital transformation can influence organizational performance. These inputs include digital infrastructure, technological systems, cybersecurity mechanisms, digital platforms, employee digital skills, and financial resources devoted to digital innovation. The availability and effective utilization of these resources determine the extent to which banks can implement their digital strategies successfully. Unegbu *et al.* (2022) found that organizations that integrated digital payment platforms, online marketing tools, and automated processes experienced improvements in productivity and customer satisfaction, although infrastructural deficiencies and workforce digital skill gaps remained important challenges. In the banking sector, Emeh and Ugwu (2024) similarly demonstrated the importance of IT infrastructure, cybersecurity, and customer relationship management systems in improving service quality and profitability. Thus, adequate digital inputs provide the technological and human foundation required for Deposit Money Banks to translate digital strategies into improved organizational outcomes.

The effectiveness of digital strategy and digital inputs also depends on the organizational environment in which they are implemented. Organizational culture, employee adaptability, continuous learning, managerial support, and openness to innovation can determine whether technological investments are effectively utilized. Onibudo (2022) noted that organizational culture influences how employees respond to organizational change, with cultures that encourage innovation, collaboration, and calculated risk-taking facilitating the adoption of new initiatives. Bashir (2022) further demonstrated that cultural adaptability, employee openness to change, managerial support, and cross-functional collaboration strengthen the relationship between digital transformation and firm performance. Ighoroje *et al.* (2025) also found that digital transformation enhanced firm performance among commercial banks, with organizational learning serving as a mediating factor. These findings indicate

that technology alone may not be sufficient; employees and management must possess the capabilities and willingness to utilize digital resources effectively.

Within Deposit Money Banks in Adamawa State, the relationship between digital strategy, digital inputs, and organizational performance is therefore particularly important given the increasing demand for efficient, accessible, secure, and customer-oriented banking services. Although banks have invested in digital platforms and related technologies, the effectiveness of these initiatives can be influenced by employee adaptation, management support, organizational learning, infrastructure, and the broader organizational culture. Ogunleye (2023) noted that despite the increasing adoption of mobile banking, artificial intelligence, digital payment platforms, and data analytics in Nigerian banks, organizational performance remains subject to variations in efficiency, customer satisfaction, and profitability. Nnanna (2024) similarly identified the potential challenge created by misalignment between digital transformation initiatives and organizational culture, while Adeola (2024) emphasized the role of culture in influencing communication, employee behaviour, and innovation. Consequently, examining the effect of digital strategy and digital inputs on organizational performance among Deposit Money Banks in Adamawa State provides a basis for understanding how strategic digital planning and adequate technological resources can support improved banking operations, service delivery, competitiveness, and organizational outcomes.

The main objective of this study examine the effect of digital strategy and digital input on organizational performance among Deposit Money Banks in Adamawa State, Nigeria. While the specific objectives are to:

- i. Assess the effect of digital strategy on organizational performance within Deposit Money Banks in Adamawa State.
- ii. Determine the effect of digital input on organizational performance within Deposit Money Banks in Adamawa State.

The following null hypotheses are formulated in line with the specific objectives of the study:

H₀₁: Digital strategy has no significant effect on organizational performance within Deposit Money Banks in Adamawa State.

H₀₂: Digital input has no significant effect on organizational performance within Deposit Money Banks in Adamawa State.

LITERATURE REVIEW

Concept of Digital Strategy

According to Bharadwaj et al. (2013), a digital strategy refers to an integrated plan that leverages digital resources, such as information technology, data, and digital platforms, to create differential value for an organization. The authors emphasize that digital strategy is not limited to IT alignment but involves reimagining business models, customer engagement, and operational processes through digital innovation. Matt, Hess, and Benlian (2015) define digital strategy as a pattern of organizational decisions aimed at achieving business goals through the use of digital technologies. They explain that digital strategy encompasses the transformation of products, services, and processes, and requires

coordination across departments to ensure the effective use of emerging technologies for competitive advantage.

According to Kane et al. (2015), digital strategy is a business approach that uses digital technologies to improve performance by redefining customer experiences, operational processes, and business models. They argue that successful digital strategies are characterized by organizational agility, leadership commitment, and a culture that supports digital innovation. Li (2020) describes digital strategy as the systematic planning and implementation of digital tools and platforms to drive business transformation, enhance customer engagement, and improve overall organizational performance. The author highlights that digital strategy integrates technological, managerial, and cultural elements to enable firms to compete effectively in the digital economy.

Digital Input

A digital input refers to a type of signal or device that can read and interpret binary states either *on* or *off*, *high* or *low*, *1* or *0*. According to Phidgets (2024), a digital input reads the state of a digital signal that can only exist in one of two possible conditions, high (1) or low (0). This means that digital inputs are used to detect the presence or absence of voltage, allowing systems to make logical decisions based on these discrete states. MakeCode Adafruit (2024) defines digital input as a pin that detects voltage levels as either “high” or “low,” which correspond to boolean values of *true* and *false* in programming. This type of input enables microcontrollers to respond to user interactions or external events, such as pressing a button or triggering a sensor. The ability to distinguish these two states is fundamental for executing logical operations and event-driven tasks in computing systems. In addition, Tigoe (2024) explains that digital inputs enable systems to sense two-state activities, such as when voltage is flowing (*on*) or not flowing (*off*). This straightforward binary detection makes digital inputs essential in electronic circuit design and automation. By interpreting the presence or absence of current flow, digital inputs serve as a simple yet powerful mechanism for decision-making and control in both industrial and consumer technologies.

Concept of Organizational Performance

Zakari and Ibrahim (2021) define organizational performance as the degree to which an organization effectively utilizes its resources informational, financial, and human to position itself effectively in the business market. They argue that individual performance can influence the performance of the entire organization in the short, medium, or long term in a positive or negative direction. Efficient utilization of resources ensures that organizations can meet their objectives while minimizing waste. Moreover, it highlights the interconnectedness between individual and organizational performance, suggesting that individual contributions collectively impact overall organizational outcomes. Oyebanji et al. (2023) propose that organizational performance is significantly influenced by employee engagement and job satisfaction. Their study found that a positive relationship exists between these human resource factors and organizational performance, suggesting that fostering a work environment that promotes engagement and satisfaction can lead to improved performance. This perspective emphasizes the human element of performance, recognizing that motivated and satisfied employees are more likely to contribute to organizational success. By investing in employee

well-being and engagement, organizations can enhance productivity, reduce turnover, and ultimately improve performance outcomes.

Amahwa and Otuya (2020) highlight that organizational performance is closely linked to the adoption of competitive strategies. Their research indicates that corporate enterprises in Nigeria that implement effective competitive strategies experience enhanced organizational performance, underscoring the importance of strategic positioning in achieving business success. This definition highlights the role of strategic management in performance. By identifying and leveraging unique strengths, organizations can differentiate themselves in the market, attract customers, and achieve superior performance.

For the purpose of this study, organizational performance can be defined as the multidimensional measure of how effectively an organization achieves its predetermined goals through the efficient utilization of resources, strategic management, employee engagement, and technological innovation. It encompasses both outcome-oriented indicators such as profitability, productivity, and market share and process-oriented factors, including strategic planning, participatory management, and continuous improvement. Modern perspectives also emphasize the role of digital transformation, innovation, and competitive strategies in enhancing efficiency and long-term success.

Theoretical Framework

Resource-Based View (RBV)

The Resource-Based View (RBV) posits that an organization's competitive advantage derives from resources and capabilities that are valuable, rare, difficult to imitate, and non-substitutable (Barney, 1991). Within this framework, organizational culture (OC) represents an important strategic resource, particularly in the context of digital transformation. A culture that promotes innovation, collaboration, continuous learning, and knowledge sharing enables employees to embrace new technologies, adapt to changing market demands, and contribute effectively to organizational objectives. Because organizational culture is embedded in shared values, behaviors, and social norms, it is difficult for competitors to replicate, thereby providing organizations with a basis for sustained competitive advantage (Wamba et al., 2020).

The strategic importance of organizational culture is further demonstrated by its ability to facilitate the effective utilization of digital technologies. While organizations may acquire similar technological resources, their ability to derive value from these technologies depends largely on the organizational capabilities and cultural conditions surrounding their use. A culture that supports innovation, teamwork, problem-solving, and openness to change can reduce employee resistance, facilitate technology adoption, and improve organizational processes and decision-making. Consequently, organizational culture enables firms to transform digital investments from isolated technological applications into capabilities that improve operational efficiency, responsiveness, and overall organizational performance (Kraus et al., 2021).

Furthermore, embedding a digital mindset within organizational culture allows technology adoption to become a continuous and sustainable organizational practice. When digital thinking, learning, and adaptability are incorporated into shared organizational values and behaviors, employees become

better positioned to respond to technological developments and changing market conditions. From the RBV perspective, this alignment between organizational culture and digital transformation enhances the organization's capacity to utilize its intangible resources effectively and develop capabilities that competitors may find difficult to imitate. Thus, organizational culture functions as a strategic mechanism through which digital initiatives can generate sustainable improvements in organizational performance and long-term competitiveness (Barney, 1991; Kraus et al., 2021).

Empirical Review

Juliastini (2025) carried out study on digital transformation and firm performance in the manufacturing sector, descriptive statistics revealed that digital initiatives improve operational efficiency and drive innovation. Although the sample size and population were not specified, the study concluded that digital transformation enhances firm performance and recommended investment in digital infrastructure and staff training. The gap identified was the limited research on organizational culture as a mediator, which future studies should explore.

Orisah-Godfrey and Modey (2024) investigated the link between digital transformation strategies and organizational resilience among SMEs in Port Harcourt using a correlational research design. With a population of 1,200 SME leaders and a census sample of 30 respondents, the study employed Spearman Rank Order Correlation for data analysis. Findings revealed a significant positive relationship between digital transformation strategies and organizational resilience, emphasizing that digital tools not only enhance performance but also strengthen an organization's ability to adapt to market challenges. The study concluded that SME leaders should prioritize digital strategies to improve resilience. A notable limitation is its focus solely on Port Harcourt SMEs, which may limit generalization. Future research should expand to multiple Nigerian regions to explore contextual differences and include longitudinal designs to assess resilience over time.

Agbo (2024) conducted a descriptive survey at the Federal Medical Centre Umuahia to evaluate how digital technologies affect organizational performance. Using 104 staff respondents, they applied correlation and ANOVA analysis. The study found that compatibility and adoption of digital technologies significantly enhance organizational efficiency in healthcare operations. The research concluded that hospitals and healthcare institutions must leverage digital tools to improve service delivery. Despite these insights, the study is limited by a narrow population and lack of broader applicability. Future studies could incorporate multiple healthcare facilities across Nigeria and integrate mediating variables such as organizational culture to understand the holistic impact of digital transformation.

Aliyev (2024) examined the relationship between digital transformation, organizational culture, and employee engagement. Findings suggest that digital transformation provides opportunities to foster dynamic and inclusive organizational cultures but may also negatively affect employee motivation if cultural shifts are mismanaged. The study concluded that managing cultural changes is crucial to sustaining performance and engagement during digital transformation initiatives. A major gap is the unspecified sampling and data analysis methods, which may affect validity. Future research should adopt rigorous sampling techniques and statistical modeling to examine how different cultural dimensions mediate digital transformation outcomes.

Qiao, et al. (2024) examined how digital leadership influences employee performance and organizational commitment through digital transformation. With a sample of 579 participants, the study used bootstrapping analysis and found that digital transformation fully mediates the relationship between leadership and performance outcomes.

Methodology

This study adopted descriptive research design. The design is appropriate because the study seeks to explain the extent to which digital strategy and digital input influences organizational performance among Deposit Money Banks (DMBs) in Nigeria. The participants comprised of employees working in First Bank, UBA Plc, GTBank, Access Bank and Zenith in Adamawa state. This includes senior marketers, sales staff, operations and management staff. The total number of the employee was determined at 267.

To determine the sample size, the researcher adopted the use of Taro Yamani's formula (1964).

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

Where (N) is the total population size, and (e) is the margin of error (0.05).

$$N = 267$$

$$n = \frac{267}{1 + 267(0.05)^2}$$

$$n = \frac{267}{1 + 267(0.0025)}$$

$$= \frac{267}{1.7}$$

$$= 157.0 \text{ i.e. } \approx 157$$

Therefore, the sample size for this study is 157. However, 10% of the sample size was added to the 157 actual sample to guide for non-return instrument, therefore, the sample size for this study was $157 + 16 = 173$.

The convenience sampling technique was adopted in this study because it allows researchers to select respondents who are readily available, accessible and willing to participate in the study. Data for the study was collected from a primary source using a questionnaire. The study adopted the primary source of data because the nature of the study requires firsthand information, where original data is collected directly from the source. This study used a structured questionnaire as the main instrument for gathering data and the decision to use a questionnaire was based on the fact that it is the most practical and consistent approach for reaching employees across different Deposit Money Banks (DMBs) in Nigeria.

Inferential statistics was subsequently employed to test the hypothesized relationships among the study variables, using linear regression analysis of effect of digital strategy and digital input on organizational performance in DMBs in Adamawa State, Nigeria.

A total of 173 questionnaires were distributed to the respondents, representing 100% of the questionnaires administered. Out of these, 163 questionnaires were returned, representing approximately 94.2% of the total questionnaires distributed. However, 10 questionnaires were not returned, accounting for approximately 5.8%. The high response rate of 94.2% indicates that the data

collection process was highly successful and that a large majority of the targeted respondents participated in the study. The 5.8% non-response rate is relatively low and is unlikely to substantially affect the reliability of the findings. Therefore, the 163 returned questionnaires were considered adequate for the analysis and interpretation of the study's results.

Hypotheses Testing

H₀₁: Digital strategy has no significant effect on organizational performance within Deposit Money Banks in Adamawa State.

Table 1: Model Summary of the effect of digital strategy on organizational performance within Deposit Money Banks in Adamawa State

Variables	Coefficients	Std. Error	t-Values	p-values	Hypothesis Testing
(Constant)	25.702	3.043	8.447	0.000	H ₀₁ : Rejected
DGS	2.063	0.136	15.123	0.000	
R	0.776				
R ²	0.587				
Adjust. R ²	0.584				
F-Stats	228.692				

a. Predictors: (Constant), DGS

b. Dependent Variable: OP

Source: Computed using SPSS 27 from Field Survey data, 2026.

Table 1 presents the regression results on the effect of Digital Strategy on Organizational Performance of Deposit Money Banks in Adamawa State. The findings indicate that Digital Strategy has a positive and statistically significant effect on Organizational Performance.

The regression coefficient for Digital Strategy is 2.063, with a standard error of 0.136, a t-value of 15.123, and a p-value of 0.000. This means that Digital Strategy has a statistically significant positive effect on Organizational Performance at the 5% significance level. Specifically, a one-unit increase in Digital Strategy is associated with an estimated 2.063-unit increase in Organizational Performance, holding other factors constant.

The model recorded an R-value of 0.776, indicating a strong positive relationship between Digital Strategy and Organizational Performance. The R² value of 0.587 indicates that approximately 58.7% of the variation in Organizational Performance is explained by Digital Strategy, while the remaining 41.3% is attributable to other factors not included in the model. The adjusted R² of 0.584 indicates that the model maintains substantial explanatory power after adjustment.

The F-statistic of 228.692 indicates that the regression model is statistically significant overall. The constant coefficient of 25.702 implies that the predicted level of Organizational Performance when Digital Strategy is held at zero is approximately 25.702.

Since the p-value of 0.000 is less than the 0.05 significance level, the null hypothesis (H₀₁) that Digital Strategy has no significant effect on Organizational Performance of Deposit Money Banks in Adamawa State is rejected. Therefore, the study concludes that Digital Strategy has a significant positive effect on Organizational Performance of Deposit Money Banks in Adamawa State.

H₀₂: Digital input has no significant effect on organizational performance within Deposit Money Banks in Adamawa State.

Table 2: Model Summary of the effect of digital input on organizational performance within Deposit Money Banks in Adamawa State.

Variables	Coefficients	Std. Error	t-Values	p-values	Hypothesis Testing
(Constant)	24.395	2.698	9.041	0.000	H ₀₂ : Rejected
DGI	2.148	0.122	17.552	0.000	
R	0.810				
R ²	0.657				
Adjust. R ²	0.655				
F-Stats	308.074				

a. Predictors: (Constant), DGI

b. Dependent Variable: OP

Source: Computed using SPSS 27 from Field Survey data, 2026.

Table 2 presents the regression results on the effect of digital inputs on organizational performance of Deposit Money Banks in Adamawa State. The findings indicate that Digital Inputs have a positive and statistically significant effect on Organizational Performance.

The regression coefficient for digital inputs is 2.148, with a standard error of 0.122, a t-value of 17.552, and a p-value of 0.000. This indicates that Digital Inputs have a statistically significant positive effect on organizational performance at the 5% level of significance. Specifically, a one-unit increase in Digital Inputs is associated with an estimated 2.148-unit increase in organizational performance, holding other factors constant.

The model recorded an R-value of 0.810, indicating a very strong positive relationship between Digital Inputs and Organizational Performance. The R² value of 0.657 indicates that approximately 65.7% of the variation in Organizational Performance is explained by Digital Inputs, while the remaining 34.3% is explained by other factors not included in the model. The adjusted R² of 0.655 further confirms the strong explanatory power of the model.

The F-statistic of 308.074 indicates that the regression model is statistically significant overall. The constant coefficient of 24.395 indicates that the predicted level of Organizational Performance when Digital Inputs are held at zero is approximately 24.395.

Since the p-value of 0.000 is less than the 0.05 significance level, the null hypothesis (H₀₂) that Digital Inputs have no significant effect on Organizational Performance of Deposit Money Banks in Adamawa State is rejected.

Therefore, the study concludes that Digital Inputs have a significant positive effect on Organizational Performance of Deposit Money Banks in Adamawa State. This implies that adequate investment in digital infrastructure, allocation of resources to digital systems, employee digital skills training, and

staff participation in digital innovation can substantially enhance the organizational performance of Deposit Money Banks.

Summary of Findings

The following findings were derived from the above analysis:

- i. The study found that digital strategy has a significant positive effect on organizational performance. The regression result showed a coefficient of 2.063, t-value of 15.123, and p-value of 0.000. Consequently, H_{01} was rejected. This indicates that a well-defined digital transformation strategy, management support, strategic alignment, and adequate resource allocation enhance organizational performance.
- ii. The findings revealed that digital inputs have significant positive effect on organizational performance. The coefficient was 2.148, with a t-value of 17.552 and p-value of 0.000. Since the p-value is less than 0.05, H_{02} was rejected. This suggests that investment in digital infrastructure, digital systems, employee training, and participation in digital innovation significantly improves organizational performance.

Discussion of Findings

Digital Strategy and Organizational Performance

The study found that digital strategy has a significant positive effect on organizational performance. This finding indicates that the benefits of digital transformation are more likely to be achieved when banks have clearly defined digital objectives, strong management support, adequate resource allocation, and strategic alignment. A well-developed digital strategy provides direction for technological investments and ensures that digital initiatives are connected to the broader goals of the organization. This finding supports Westerman et al. (2022), who argued that successful digital transformation requires organizations to combine digital capabilities with strong leadership and effective organizational management. Likewise, Kane et al. (2015) found that digitally mature organizations are distinguished not simply by the technologies they possess but by the clarity of their digital strategy and leadership commitment. The present finding consequently suggests that Deposit Money Banks should integrate digital transformation into their corporate strategies rather than treating it as an isolated technological activity.

Digital Inputs and Organizational Performance

The study established that digital inputs have a significant positive effect on organizational performance. The finding suggests that adequate digital infrastructure, investment in digital systems, employee training, and support for digital innovation provide the necessary foundation for improved banking performance. Digital technologies can only produce meaningful organizational benefits when banks possess the infrastructure, financial resources, skilled employees, and other inputs required for effective implementation. This finding agrees with Bouncken et al. (2021), who emphasized the importance of organizational resources and capabilities in enabling firms to effectively respond to digital transformation. Similarly, Warner and Wäger (2019) argued that digital transformation requires organizations to develop dynamic capabilities involving digital sensing, digital seizing, and digital transformation capabilities. The finding of the present study therefore indicates that Deposit Money Banks need to invest not only in technological infrastructure but also in the human and organizational resources necessary for effective utilization of digital systems.

Conclusion

The study concludes that digital strategy is an important determinant of organizational performance within Deposit Money Banks in Adamawa State. A well-developed digital strategy enables banks to align technological initiatives with organizational objectives, improve decision-making, enhance service delivery, strengthen operational processes, and respond more effectively to changes in the banking environment. The findings therefore suggest that banks should integrate digital transformation into their broader strategic planning and ensure that management provides the necessary direction and support for its effective implementation.

The study further concludes that digital inputs contribute meaningfully to improved organizational performance. Adequate digital infrastructure, appropriate technological systems, employee digital skills, and staff involvement in digital innovation create an enabling environment for banks to utilize technology effectively. Deposit Money Banks can therefore strengthen their organizational performance by continuously improving their digital resources, developing employees' technological capabilities, and encouraging participation in digital initiatives. Overall, effective management of both digital strategy and digital inputs provides a foundation for sustainable improvement in the performance of Deposit Money Banks in Adamawa State.

Recommendations

The following findings were derived from the above findings and conclusion:

- i. Management of Deposit Money Banks should formulate comprehensive digital transformation strategies that are clearly aligned with their overall organizational objectives.
- ii. Banks should provide adequate digital infrastructure and regularly train employees in emerging technologies and digital banking applications. Continuous professional development, digital skills programmes, workshops, and practical technology training should be provided to enable employees to effectively use new digital systems.

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