

Digital Leadership As A Correlate to Achieving Organizational Excellence in Nigeria's Banking Sector

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Abstract:

The study examined the relationship between digital leadership and achieving organizational excellence in Nigeria's banking sector. Survey research design was adopted. The population of the study was all employees and customers of Fidelity Bank PLC. Fidelity Bank was purposively selected among banks in Nigeria. Due to none existent separate data on banks employees and customers in Nigeria, the study used an infinite population i.e. a population without a definite size. Since population was infinite (a population greater than 50,000) the sample size was calculated using the Cochran (1977) sampling technique for formulating sample size when population is infinite to estimate a sample size of 163 out of the study population. The research instrument was structured questionnaire. The study employed inferential statistics (Structural Equation Modeling and Pearson Product Moment Correlation Coefficient) for data analysis. The results were presented in tables and discussed according to the research hypotheses. The study revealed a significant impact of digital leadership on achieving organizational excellence in Nigeria's banking sector. There was a significant relationship between digital leadership and customers' satisfaction in Nigeria's banking sector ($P < \alpha$). The study recommended that banking institutions should prioritize the development and nurturing of digital leadership skills among their leadership teams. This includes training and workshops on digital transformation strategies, data-driven decision-making, and fostering an innovative culture.

Keywords:

Digital Leadership, Organization's Excellence, Inferential Statistics

1. Introduction

In today's rapidly evolving business landscape, organizations are constantly challenged to adapt to the digital revolution to remain competitive and achieve

excellence in their respective industries. This transformation is particularly relevant in the banking sector, where the adoption of digital technologies has become paramount. Nigeria's banking sector, like many others around the world, is experiencing a profound shift towards digitalization. This shift necessitates a new breed of leaders who can navigate the complexities of this digital age effectively. Hence, the focus of this study is on "Digital Leadership" and its correlation with achieving organizational excellence within Nigeria's banking sector.

Nigeria's banking sector has witnessed significant changes in recent years, driven primarily by the advancement of technology and changing customer preferences. The adoption of digital technologies in banking operations has been accelerated by factors such as increased internet penetration, mobile phone usage, and a growing tech-savvy population. Customers now demand convenience, speed, and security in their banking transactions, and financial institutions have had to respond by investing in digital channels, such as mobile banking apps, online platforms, and digital payment solutions.

Leadership is a critical factor in any organization's quest for excellence. Effective leadership sets the direction, motivates employees, and ensures that the organization's strategic goals are met. In the context of the banking sector, leadership becomes even more pivotal during the digital transformation journey. Digital leadership, a concept emerging as a response to the challenges posed by digitalization, encompasses the skills, qualities, and strategies required by leaders to successfully lead their organizations through the digital age.

Digital leadership is not merely about technology proficiency but involves a holistic understanding of the digital ecosystem, including data analytics, cybersecurity, innovation management, and customer-centricity. Leaders in Nigeria's banking sector need to embrace and embody digital leadership to stay ahead in a competitive market.

Despite the growing importance of digital leadership in the context of organizational excellence, there is a noticeable gap in empirical studies focusing on this concept, particularly within Nigeria's banking sector. Existing research has predominantly concentrated on digital banking adoption and technology implementation, but there is limited empirical evidence on how digital leadership practices correlate with achieving excellence in this specific industry.

1.1. Statement of the Problem

The Nigerian banking sector has been undergoing a significant digital transformation in response to technological advancements and changing customer expectations. While this transformation offers numerous opportunities for growth and innovation, it also presents several challenges that must be addressed. At the heart of this transformation lies the concept of digital leadership, which is essential for guiding banks through the complexities of the digital age and ensuring organizational excellence. However, there is a notable gap in empirical research that specifically investigates the role of digital leadership in achieving organizational excellence within Nigeria's banking sector. The following key issues and problems necessitate a comprehensive examination:

- i. Lack of Empirical Evidence on Digital Leadership Practices: There is a dearth of empirical studies that delve into the specific digital leadership practices and strategies employed by leaders in Nigeria's banking sector. Understanding these practices is crucial for identifying effective leadership approaches in the digital era.

ii. **Correlation Between Digital Leadership and Organizational Excellence:** While digital leadership is often touted as essential in the digitalization process, there is limited empirical evidence demonstrating its direct correlation with achieving organizational excellence in the context of Nigerian banks. It remains unclear how digital leadership practices contribute to improved performance, customer satisfaction, and competitive advantage.

iii. **Challenges and Opportunities for Digital Leaders:** As the banking sector adopts digital technologies, digital leaders face unique challenges, such as cybersecurity threats, regulatory compliance, and talent acquisition. Investigating these challenges, along with the opportunities that digital leadership can unlock, is essential for developing effective leadership strategies.

iv. **Relevance to Nigeria's Banking Sector:** The Nigerian banking sector has its own distinct characteristics, including a diverse customer base, regulatory environment, and infrastructure challenges. Therefore, it is essential to tailor digital leadership practices to the specific needs and context of this industry.

v. **Implications for Long-Term Sustainability:** The absence of a well-defined framework for digital leadership in Nigerian banks may hinder their ability to remain competitive and innovative in the long run. As the sector evolves, understanding the implications of a lack of digital leadership can have far-reaching consequences for the stability and growth of these financial institutions.

Addressing these problems is essential for the Nigerian banking sector's continued success in the digital age. By investigating the relationship between digital leadership and organizational excellence, this study aims to provide evidence-based insights that can inform leadership practices, foster innovation, and ensure the sustainable growth of Nigeria's banking industry.

1.2. Objectives of the Study

The objectives of the study are to determine the:

- i. impact of digital leadership on achieving organizational excellence in Nigeria's banking sector;
- ii. relationship between digital leadership and customers' satisfaction in Nigeria's banking sector;

1.3. Research Hypothesis

H01: Digital leadership has no significant impact on achieving organizational excellence in Nigeria's banking sector.

H02: There is no significant relationship between digital leadership and customers' satisfaction in Nigeria's banking sector.

1.4. Scope of the Study

The scope of the study is digital leadership in achieving organizational excellence and it was delimited to Fidelity Bank PLC Nigeria.

2. Literature Review

2.1.1. Conceptual Framework

The term “digital leadership” denotes a contemporary management approach focused on initiating and supporting an organization’s digital transformation. Successful digital leaders are adept at leveraging digital tools to guide organizations through the digital age, making processes more agile, efficient, and aligned with modern work practices.

Satyendra (2016) posits that digitalization is a sequential process aligned with archiving, access, and management activities. He delineates several key processes of digitalization, including:

i. Initiation and Project Commencement: This phase encompasses pre-digitalization planning, involving the acquisition of necessary devices, training, and recruitment of manpower for digital content creation.

ii. Selection of Documents and Activities: During this stage, physical documents are sorted and chosen for digitalization. Timeframes for task completion related to digitalization are established. If manual methods have not been previously employed, there may be no need to alter the physical document formats.

iii. Conversion Process: This phase involves the actual transformation of documents into machine-readable formats and the setup of all required equipment for digitalization.

iv. Editing, Access, and Maintenance: This step includes reviewing digitized documents to prevent errors, ensuring user-friendly access points, and establishing maintenance procedures. Maintenance is critical to prevent data loss or system failures.

The digitalization of services within commercial banks has had a profound and positive impact on their clients and overall performance. These influences include:

Digitalization has significantly reduced poverty levels by enabling the remote opening of bank accounts through mobile communication, eliminating the need for in-person visits to banks (Mukherjee, 2017). A survey by Harigaya (2016) revealed substantial time savings during financial deposits and withdrawals due to digital transformation in financial institutions.

Digitalization has made it easier for individuals to open bank accounts, resulting in a substantial increase in the number of people with bank accounts (Abbasi and Weigand, 2017).

Digitalization has improved the efficiency and effectiveness of banking services, simplifying processes like account opening, customer evaluation, and loan processing (Gonzalez-Paramo, 2017). Digitalization offers customers the convenience of conducting transactions from anywhere, promoting ease of access and increasing savings (Forest and Rose, 2015). Commercial banks now provide innovative services such as online banking, online purchasing, Automated Teller Machine (ATM) services, internet transfers, and mobile banking (Akinbode et al., 2019).

The benefits extend to the operational efficiency of banks, with digitalization leading to more efficient, secure, and customer-focused banking practices: The use of information and communication technologies (ICT) has streamlined banking operations, reducing paperwork and improving processes (Harigaya, 2016).

Effective digitalization strategies have enabled banks to enhance customer relationships, resulting in increased sales and revenue (Carletti, 2017). Banks now

communicate with clients through various digital channels, including text messages, emails, phone calls, and social media chats (Carletti, 2017).

Digitalization has improved the organization and retrieval of records, reducing the reliance on physical paperwork (Ortstad and Sonono, 2017). However, digitalization has also introduced challenges, including cyber fraud, data protection issues, and potential data loss, which may impact bank performance negatively (Gonzalez-Paramo, 2017).

Several studies have investigated the relationship between electronic banking and bank performance, finding positive associations between electronic banking channels and various performance metrics (e.g., Ugwueze and Nwezeaku, 2016; Taiwo and Agwu, 2017; Obiekwe and Mike, 2017). Additionally, digitalization has been found to positively impact customer satisfaction (Ekunabor et al., 2018) and profitability (Karimzadeh et al., 2014) in the banking sector.

In conclusion, the digitalization of services within the banking sector has brought about transformative changes, resulting in increased efficiency, convenience, and customer satisfaction. These advancements have positively impacted bank performance, although challenges like cyber fraud and data protection must be addressed to fully realize the benefits of digitalization.

3. Theoretical Framework

3.1. Innovation diffusion Theory

Rogers (1983) provided a comprehensive definition of organizational innovation, characterizing it as the conception and execution of novel ideas, systems, products, or technologies that are novel to the adopting organization. The adoption of innovations follows a process involving the generation, development, and implementation of fresh ideas or behaviors (Rogers, 1983). It's important to note that an innovation need not necessarily be groundbreaking or entirely new in terms of discovery or invention; it simply needs to be perceived as new by the organization adopting it (Zaltman, Duncan & Holbek, 1973). Consequently, the innovation diffusion theory offers a suitable framework for examining the adoption of e-commerce in developing countries.

Numerous studies have sought to categorize the factors that influence the adoption of innovation (Kim and Galliers, 2004). Rogers (1983) grouped these factors under the umbrella of "characteristics of innovation." Tornatzky and Fleischer (1990), on the other hand, identified three distinct categories of factors that impact the decision to adopt technological innovations: organizational, technological, and environmental factors. In a similar vein, Kimberly and Evanisko (1981) pinpointed three sets of predictors for innovation: those relating to the characteristics of organizational leaders, those tied to the organization itself, and those associated with the external environment. In summation, technological innovation literature can be categorized into four distinct categories of factors: (1) managerial, (2) organizational, (3) technological, and (4) environmental.

3.2. METHODOLOGY

The study employed a survey research design to gather data. The target population for this research encompassed all employees and customers of banks in Nigeria.

However, for the purpose of this study, Fidelity Bank PLC was purposefully selected as the focal bank.

One noteworthy aspect of this research is the consideration of an infinite population, which implies a population without a defined or finite size. In the context of this study, where obtaining separate data on the exact number of bank employees and customers in Nigeria might be challenging, the notion of an infinite population is applied.

Given the infinite nature of the population (comprising more than 50,000 individuals), the study determined its sample size using Cochran's formula. Cochran (1977) provided a sampling technique for estimating a sample size when dealing with an infinite population. The Cochran (1977) formula, which was employed in this study, is as follows:

$$n = \frac{z^2 pq}{e^2} \text{ where}$$

n = Sample Size

z = Selected critical value of desired confidence level

p = is the estimated proportion of an attribute that is present in the population

q = 1 – p e = Margin of error (10%)

Since the sample size would be calculated from a large population whose degree of variability is not known, the study assumes maximum variability, which is equal to 50% (p=0.5) and taking 90% confidence level with $\pm 10\%$ precision, the calculation for the required sample size was as follows:

$$n = \frac{(0.256)^2(0.5)(0.5)}{(0.10)^2} = 163$$

Therefore, the sample size for this study is 163 employees and customers of Nigeria Kuwait Bank. The research instrument is structured questionnaire. The study employed descriptive (frequency counts, percentage and pie-chart) and inferential statistics (Structural Equation Modeling and Pearson Product Moment Correlation Coefficient) for data analysis.

3.3. Model Specification

The Structural Equation Modeling for the study is defined as:

$$\text{PMSCE} = \beta_0 + \beta_1 \text{ICS} + \beta_2 \text{DDDI} + \beta_3 \text{EFDG} + \beta_4 \text{IOE} + \beta_5 \text{EEEE} + \beta_6 \text{LHE} + \beta_7 \text{IA} + \beta_8 \text{ECIC} + \beta_9 \text{EHQUE} + \beta_{10} \text{ESM} + e$$

Where,

Y = Achieving organizational excellence (AOE)-dependent variable

x_1 = Drives Data-Based Insights (DDDI)

x_2 = Enables Future Digital Growth (EFDG)

x_3 = Increases Operational Efficiency (IOE)

x_4 = Encourages an Environment of Employee Excellence (EEEE)

x_5 = Limits Human Error (LHE)

x_6 = Increases Agility (IA)

x_7 = Encourages Collaboration & Improves Communication (ECIC)

x_8 = Enables High-Quality User Experience (EHQUE)

x_9 = Enables Software Monetization (ESM)

x_{10} = Increases Customer Satisfaction (ICS)

e = Error term

x_1 - x_{10} = are independent variables

4. Data Analysis, Results and Discussion

4.1. Hypotheses Testing

H01: Digital leadership has no significant impact on achieving organizational excellence in Nigeria's banking sector.

Table 1. Summary of Multiple Linear Regression Analysis on the Impact of Digital Leadership on Achieving Organizational Excellence in Nigeria's Banking Sector.

Variable		Path Coefficient	t-value	P-value	Description
Constant	Achieving Organizational Excellence	0.457	3.067	0.001	Significant
Drives Data-Based Insights (DDDI)	Achieving Organizational Excellence	1.151	8.719	0.000	Significant
Enables Future Digital Growth (EFDG)	Achieving Organizational Excellence	0.372	3.321	0.000	Significant
Increases Operational Efficiency (IOE)	Achieving Organizational Excellence	0.236	9.440	0.000	Significant
Encourages an Environment of Employee Excellence (EEEE)	Achieving Organizational Excellence	1.146	9.317	0.000	Significant
Limits Human Error (LHE)	Achieving Organizational Excellence	0.457	3.288	0.001	Significant
Increases Agility (IA)	Achieving Organizational Excellence	0.478	2.915	0.018	Significant
Encourages Collaboration & Improves Communication (ECIC)	Achieving Organizational Excellence	0.723	4.757	0.000	Significant
Enables High-Quality User Experience (EHQUE)	Achieving Organizational Excellence	0.431	2.817	0.017	Significant
Enables Software Monetization (ESM)	Achieving Organizational Excellence	0.911	6.239	0.000	Significant
Increases Customer Satisfaction (ICS)	Achieving Organizational Excellence	0.725	4.801	0.000	Significant
F-value (ANOVA)		72.981		0.000	Significant
$R^2 = 0.765$					

Note: significant at 5% level

Independent Variables: DDDI, EFDG, IOE, EEEE, LHE, ECIC, EHQUE, ESM and ICS
Dependent Variable: (AOE)

The hypothesis H01 states that “Digital leadership has no significant impact on achieving organizational excellence in Nigeria's banking sector.” To evaluate this hypothesis, the study conducted a multiple linear regression analysis to assess the relationship between digital leadership and achieving organizational excellence in the context of Nigeria's banking sector. Here's a discussion and interpretation of the findings from the regression analysis:

Constant: The constant term in the regression analysis is statistically significant (p -value = 0.001). This means that there is a baseline level of achieving organizational excellence in Nigeria's banking sector that is not explained by the digital leadership variables considered in the analysis.

Drives Data-Based Insights (DDDI): This variable has a positive path coefficient of 1.151 and a highly significant t -value (8.719), with a p -value of 0.000. This indicates that digital leadership, as represented by "Drives Data-Based Insights," has a significant positive impact on achieving organizational excellence in the banking sector.

Enables Future Digital Growth (EFDG): Similarly, this variable has a positive path coefficient of 0.372 and a highly significant t -value (3.321) with a p -value of 0.000. It suggests that digital leadership practices related to enabling future digital growth are positively associated with achieving organizational excellence.

Increases Operational Efficiency (IOE): The variable "Increases Operational Efficiency" has a positive path coefficient of 0.236 and an extremely significant t -value (9.440) with a p -value of 0.000. This indicates a strong positive relationship between digital leadership that enhances operational efficiency and achieving organizational excellence.

Encourages an Environment of Employee Excellence (EEEE): With a positive path coefficient of 1.146 and a highly significant t -value (9.317), this variable suggests that digital leadership practices fostering an environment of employee excellence have a substantial positive impact on organizational excellence.

Limits Human Error (LHE): The variable "Limits Human Error" has a positive path coefficient of 0.457 and a significant t -value (3.288) with a p -value of 0.001, indicating a positive association between digital leadership in this aspect and achieving organizational excellence.

Increases Agility (IA): Although this variable has a positive path coefficient of 0.478, its t -value (2.915) is significant at the 5% level (p -value = 0.018). It suggests that digital leadership practices related to increasing agility have a moderate positive impact on organizational excellence.

Encourages Collaboration & Improves Communication (ECIC): With a positive path coefficient of 0.723 and a highly significant t -value (4.757), this variable highlights the positive impact of digital leadership in promoting collaboration and communication on achieving organizational excellence.

Enables High-Quality User Experience (EHQUE): This variable has a positive path coefficient of 0.431 and a significant t -value (2.817) with a p -value of 0.017. It

suggests that digital leadership practices related to enabling a high-quality user experience have a moderate positive impact on organizational excellence.

Enables Software Monetization (ESM): With a positive path coefficient of 0.911 and a highly significant t-value (6.239), this variable emphasizes the substantial positive impact of digital leadership in enabling software monetization on achieving organizational excellence.

Increases Customer Satisfaction (ICS): The variable "Increases Customer Satisfaction" has a positive path coefficient of 0.725 and a highly significant t-value (4.801), indicating a strong positive relationship between digital leadership in enhancing customer satisfaction and achieving organizational excellence.

The overall analysis, as indicated by the F-value (ANOVA) of 72.981 and an R-squared (R²) value of 0.765, suggests that the digital leadership variables collectively have a highly significant impact on achieving organizational excellence in Nigeria's banking sector. Consequently, the hypothesis H01 is rejected, and it can be concluded that digital leadership does have a significant impact on achieving organizational excellence in Nigeria's banking sector.

Table 2. Summary of Path Coefficient F².

Variables	Path Coefficient	F ²
Drives Data-Based Insights (DDDI)	1.151	0.071
Enables Future Digital Growth (EFDG)	0.372	0.081
Increases Operational Efficiency (IOE)	0.236	0.351
Encourages an Environment of Employee Excellence (EEEE)	1.146	0.782
Limits Human Error (LHE)	0.457	0.541
Increases Agility (IA)	0.478	0.671
Encourages Collaboration & Improves Communication (ECIC)	0.723	0.861
Enables High-Quality User Experience (EHQUE)	0.431	0.379
Enables Software Monetization (ESM)	0.911	0.752
Increases Customer Satisfaction (ICS)	0.725	0.656

Table 2 provides a summary of the path coefficients and their corresponding F-squared (F²) values for each of the digital leadership variables. F² values are a measure of the effect size of each variable in explaining the variance in achieving organizational excellence.

Here's a discussion of the F² values for each variable:

Drives Data-Based Insights (DDDI): The F² value of 0.071 indicates that the "Drives Data-Based Insights" variable explains approximately 7.1% of the variance in achieving organizational excellence. While this is a modest effect size, it still signifies a meaningful contribution to organizational excellence.

Enables Future Digital Growth (EFDG): With an F² value of 0.081, the "Enables Future Digital Growth" variable explains around 8.1% of the variance in achieving organizational excellence. It demonstrates a moderate effect size in contributing to organizational excellence.

Increases Operational Efficiency (IOE): The F² value of 0.351 suggests that the "Increases Operational Efficiency" variable accounts for approximately 35.1% of the

variance in achieving organizational excellence. This indicates a substantial effect size, highlighting the crucial role of operational efficiency in organizational excellence.

Encourages an Environment of Employee Excellence (EEEE): With an F^2 value of 0.782, the “Encourages an Environment of Employee Excellence” variable significantly explains approximately 78.2% of the variance in achieving organizational excellence. This variable has a substantial effect size and is a pivotal factor in organizational excellence.

Limits Human Error (LHE): The F^2 value of 0.541 suggests that the “Limits Human Error” variable accounts for around 54.1% of the variance in achieving organizational excellence. It demonstrates a substantial effect size and underscores the importance of minimizing human errors in achieving excellence.

Increases Agility (IA): With an F^2 value of 0.671, the “Increases Agility” variable explains approximately 67.1% of the variance in achieving organizational excellence. This variable has a substantial effect size and highlights the significance of agility in organizational excellence.

Encourages Collaboration & Improves Communication (ECIC): The F^2 value of 0.861 indicates that the “Encourages Collaboration & Improves Communication” variable significantly explains approximately 86.1% of the variance in achieving organizational excellence. This variable has a very substantial effect size and is a critical factor in organizational excellence.

Enables High-Quality User Experience (EHQUE): With an F^2 value of 0.379, the “Enables High-Quality User Experience” variable accounts for around 37.9% of the variance in achieving organizational excellence. While this is a moderate effect size, it still contributes meaningfully to excellence.

Enables Software Monetization (ESM): The F^2 value of 0.752 suggests that the “Enables Software Monetization” variable significantly explains approximately 75.2% of the variance in achieving organizational excellence. This variable has a substantial effect size and plays a crucial role in organizational excellence.

Increases Customer Satisfaction (ICS): With an F^2 value of 0.656, the “Increases Customer Satisfaction” variable explains approximately 65.6% of the variance in achieving organizational excellence. This variable has a substantial effect size and underscores the importance of customer satisfaction in excellence.

In summary, the F^2 values indicate the relative contribution of each digital leadership variable to achieving organizational excellence. Variables like "Encourages an Environment of Employee Excellence," "Encourages Collaboration & Improves Communication," "Increases Agility," "Enables Software Monetization," and "Increases Customer Satisfaction" have substantial effect sizes, signifying their significant impact on achieving organizational excellence in Nigeria's banking sector.

H02: There is no significant relationship between digital leadership and customers' satisfaction in Nigeria's banking sector.

Table 3. Summary of Pearson Product Moment Coefficient Analysis on the Relationship between Digital Leadership on Customers' Satisfaction in Nigeria's Banking Sector.

Examination	n	df	Mean ($\bar{x}$)	SD(S)	r-value	P-value	Remark
Digital Leadership	163	161	0.62	0.17	0.781*	0.000	Significant
Customers' Satisfaction			0.53	0.12			

Source: Field survey, 2023

Table 3 illustrates a significant correlation between digital leadership and customer satisfaction within Nigeria's banking sector ($P < \alpha$). This significance arises from the probability value ($P = 0.000$) being less than the alpha threshold ($\alpha = 0.05$). The correlation index stands at 0.781, based on a degree of freedom of 161, mean scores of 0.62 and 0.53, and standard deviations of 0.17 and 0.12, respectively.

As a result, the null hypothesis, which initially posited that there is no substantial relationship between digital leadership and customer satisfaction in Nigeria's banking sector, is decisively rejected. This outcome aligns with the findings of a prior study by Enoruwa, Ezuem, and Nwani (2019), which examined the association between electronic banking and bank performance in Nigeria. In their research, they employed data from secondary sources and employed regression analysis to assess the nature and strength of the relationship between explanatory and dependent variables. Their study employed Total Bank Deposit as a proxy for the performance of the Nigerian banking sector and transaction values of ATM (Automated Teller Machine), MoB (Mobile Banking), POS (Point of Sales), and Web Pay as proxies for electronic banking. The researchers found robust and positive correlations between electronic channel products (ATM, POS, Web Pay, and Mobile Pay) and bank performance, with high levels of intercorrelation among all predictors.

5. Conclusions

In conclusion, the findings of this study provide compelling evidence that digital leadership has a significant impact on achieving organizational excellence within Nigeria's banking sector. The study not only confirms the importance of digital leadership but also highlights its positive influence on organizational excellence. Moreover, the research reveals a substantial relationship between digital leadership and customer satisfaction within the Nigerian banking industry.

The significance of digital leadership in the context of organizational excellence cannot be overstated. The study's results indicate that digital leadership practices, encompassing factors such as data-based insights, future digital growth, operational efficiency, employee excellence, error reduction, agility, collaboration, user experience, software monetization, and customer satisfaction, collectively contribute to the achievement of excellence within banking institutions in Nigeria.

Furthermore, the strong relationship established between digital leadership and customer satisfaction underscores the importance of digital strategies and leadership in enhancing the overall banking experience for customers. In today's highly competitive banking landscape, where customer satisfaction plays a pivotal role in business success, the role of digital leadership in driving customer-centric initiatives is paramount.

6. Recommendations

Banking institutions should prioritize the development and nurturing of digital leadership skills among their leadership teams. This includes training and workshops on digital transformation strategies, data-driven decision-making, and fostering an innovative culture.

Banking leaders should proactively embrace technological advancements and ensure that their organizations stay at the forefront of digital innovation. This includes

adopting the latest digital tools and technologies to enhance operational efficiency and customer experiences.

Bank leaders should instill a customer-centric culture within their organizations. This involves consistently seeking feedback from customers, understanding their needs and preferences, and tailoring digital solutions to meet those requirements.

Conflicts of Interest

The authors declare that there is no conflict of interest regarding the publication of this article.

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