

Exploring the influence of big data storage, visualization, and analytics on organisational performance: A case of Zenith Bank Plc, Delta State

Florence E. Omonzejele*, Francis I. Ogosi, Rachael Okifo
Bus. Admin Dept, Western Delta University, Oghara, Nigeria
E-mail: *FlorenceOmonzejele@wdu.edu.ng, Francis.ogosi@wdu.edu.ng

Abstract. This research investigates the causal relationship of big data management with the organizational performance of Zenith Bank, Nigeria Plc. The primary aim was to assess how the components of big data management--storage, visualization, and analytics--enhance the bank's operational efficiency and overall performance. A cross-sectional survey research design was employed, relying on primary data collected from management personnel at Zenith Bank branches in Delta State, Nigeria. Using a census sampling approach, the entire population of 32 management staff was included in the sample. The data were analyzed through linear regression techniques. The findings revealed that all three aspects of big data management--storage, visualization, and analytics--positively and significantly contribute to the bank's performance. The study concludes that effective big data management is a strategic asset that fosters operational efficiency, promotes data-driven decision-making, and enhances organizational growth. It is recommended that financial institutions prioritize investments in advanced big data tools and infrastructure to maintain competitive advantages and achieve superior performance in an evolving financial landscape.

Keywords. Big data management, big data analytics, big data visualization, big data storage, organisational performance.

1. Introduction

1.1 Background to the Study

In recent decades, the banking sector has experienced significant transformations in operational structures, decision-making approaches, and service delivery methods. These changes have been largely driven by advancements in big data management, reshaping how financial institutions process information, assess risks, and enhance customer service. Big data management encompasses three critical components: big data storage, big data analytics, and big data visualization--each playing a crucial role in optimizing banking operations and strategic decision-making.

Big data storage refers to the technologies and frameworks used to collect, organize, and maintain vast amounts of structured and unstructured data. This ensures that financial institutions have efficient access to historical and real-time datasets for analysis. Big data analytics involves applying techniques such as predictive analytics, machine learning (ML), and artificial intelligence (AI) to extract valuable insights from massive datasets [1-3]. This allows banks to forecast trends, detect fraud, and enhance customer segmentation. Big data visualization, on the other hand, focuses on presenting complex datasets in an interpretable format using dashboards, graphs, and charts, facilitating data-driven decision-making at all organizational levels.

Reference [1,4] categorize the evolution of big data in banking into phases shaped by technological innovations. The 1990s saw the rise of data warehousing, which enabled financial institutions to aggregate and analyze historical data, albeit with limitations in handling modern, high-velocity data. The early 2000s ushered in the big data era, introducing NoSQL databases and Hadoop frameworks that allowed banks to store and process unstructured data efficiently [5]. Since the 2010s, financial institutions have increasingly integrated predictive analytics (PA), machine learning (ML), and natural language processing (NLP) to extract actionable insights [6]. These innovations have significantly improved risk assessment, customer service, and fraud detection mechanisms.

Big data analytics has revolutionized banking operations by enabling pattern recognition, risk evaluation, and customer behavior predictions [7,8]. In Nigeria, institutions such as Zenith Bank leverage big data technologies to enhance decision-making, optimize operations, and strengthen market competitiveness [9]. The strategic application of big data empowers banks to improve customer experiences, detect investment opportunities, and mitigate potential risks [10]. For instance, predictive analytics facilitates credit scoring, fraud detection, and operational efficiency assessments, significantly improving banking services.

Despite the evident benefits, many banks, including Zenith Bank Nigeria Plc, face challenges in fully harnessing big data technologies. Issues such as inefficient data storage, limited real-time analytics, and inadequate visualization tools hinder optimal decision-making and customer engagement. Given the growing reliance on data-driven strategies in the financial sector, addressing these shortcomings is imperative.

1.2 Statement of the Problem

Zenith Bank Nigeria Plc should optimally leverage big data analytics to support strategic planning, improve operational effectiveness, and sustain a competitive edge within the financial sector. However, the bank currently struggles with:

1. Inefficient data storage and retrieval systems, limiting access to comprehensive datasets.

2. Weak big data analytics capabilities, resulting in suboptimal insights for strategic decision-making.
3. Inadequate big data visualization tools, reducing real-time data interpretation and customer segmentation.

These challenges contribute to ineffective decision-making frameworks, reduced operational efficiency, declining customer satisfaction and loyalty and finally weakened competitive positioning in the financial sector.

This research as such examines the impact of big data management on Zenith Bank's performance metrics, identifying gaps in its current practices and proposing strategies to align its data management framework with global banking standards. The study explores how improved big data storage, analytics, and visualization can enhance operational efficiency, customer engagement, and strategic decision-making in the Nigerian banking sector.

1.3 Objectives of the Study

The overarching aim of this research is to assess how big data management influences the performance of Zenith Bank, Nigeria Plc. Specifically, the study seeks to:

- (i) Examine the effect of big data storage on Zenith Bank Nigeria Plc's performance.
- (ii) Evaluate the effects of big data visualization on Zenith Bank Nigeria Plc's performance.
- (ii) Investigate the significance of big data analytics on Zenith Bank Nigeria Plc's performance.

1.4 Research Questions

- (i) What is causal-relationship of big data storage with Zenith Bank Nigeria Plc's performance?
- (ii) How does big data visualization influence Zenith Bank Nigeria Plc's performance?
- (iii) In what ways does big data analytics impact Zenith Bank Nigeria Plc's performance?

1.5 Hypotheses of the Study

- H₁: Big data storage does not substantially influence Zenith Bank Nigeria Plc's performance.
H₂: Big data visualization does not substantially impact Zenith Bank Nigeria Plc's performance.
H₃: Big data analytics does not substantially affect Zenith Bank Nigeria Plc's performance.

1.6 Scope and Limitations of the Study

This research focused on the link between big data management and the performance of Zenith Bank, Nigeria Plc, with particular emphasis on big data storage, visualization, and analytics as the main proxies. The study is conducted across Zenith Bank branches in Delta State, Nigeria, and the population is restricted to management staff within these branches, as they are actively involved in leveraging big data for decision-making. However, the scope is limited by its focus on Delta State, which may not comprehensively represent the overall utilization of big data across all Zenith Bank branches nationwide, including the headquarters. Despite this geographical limitation, the study offers valuable insights into the effects of big data management on Nigerian financial institutions' operational performance, paving the way for further research in this field.

2. Literature Review

2.1 Conceptual Review

2.1.1 Big Data Management

Big data pertains to in-depth, diverse, and rapidly generated datasets that demand advanced technologies for analysis and value extraction. Reference [11] define big data as data collections that surpass the capacity of traditional processing methods, requiring innovative tools for their application. Similarly, Reference [12] emphasize that the vast size, variety, and velocity of big data necessitate advanced processing techniques for optimizing organizational performance and decision-making. Reference [13] focus on big data's potential for uncovering insights, creating opportunities, and generating multifaceted value. In the same vein, Reference [14] underscores the importance of these datasets in today's digital era, highlighting their role in financial, social, and distinctive competence for organizations. Furthermore, Reference [15] note that big data facilitates businesses to derive insights that bolster market competitiveness. Nonetheless, Reference [16] caution that handling such enormous datasets requires robust technologies for sharing, storage, processing, and transmission.

2.1.2 Big Data Analytics

Big data analytics pertains to the examination of huge and complex datasets to derive meaningful insights, improve decision-making, and stimulate innovation [17]. It has emerged as a critical tool in modern business strategies, aiding organizations in data-driven planning, performance enhancement, and maintaining a competitive edge [18,19]. By transforming raw data into actionable intelligence, big data analytics facilitates informed decisions and valuable organizational outcomes.

The discipline is categorized into four core types: Descriptive analytics, which summarizes past data to highlight trends and evaluate performance; Diagnostic analytics, which examines irregularities and identifies underlying causes; Predictive analytics, which utilizes statistical models and machine learning to anticipate future development; and Prescriptive analytics, which uses optimization methods to recommend actions aligned with strategic goals [2,20]. The adoption of big data analytics requires sophisticated technologies like Hadoop, an open-source platform for distributed data processing [21,22]. Integrating machine learning and artificial intelligence further boosts analytics through innovations like predictive modeling and natural language processing [3,21,23]. However, challenges such as skill shortages in data science and tool integration persist, requiring strategic solutions like employee training and interoperability planning [7,24,25]. Effective implementation of big data analytics allows organizations to derive insights that drive innovation, strengthen market positioning, and achieve sustainable growth, even in data-driven cultures like Nigeria, where addressing skill gaps and integration issues is essential [26-28].

2.1.3 Big Data Visualization

Big data visualization transforms complex datasets into graphical representations, offering an effective means to uncover actionable insights and support decision-making [29,30]. With the proliferation of data from digital interactions and technological advances, visual analytics bridges the gap between raw data and meaningful insights, enhancing the understanding of complex trends and patterns [31]. Utilizing tools such as dashboards, graphs, and charts, visualization facilitates comprehension, promotes pattern recognition, and supports evidence-based decision-making [32]. It makes data more accessible, enabling organizations to communicate complex ideas effectively across stakeholders, teams, and executives [33].

In industries like finance and technology, big data visualization provides real-time insights, permitting organisations to respond rapidly to shifting market dynamics and competitive pressures. Interactive dashboards support collaborative exploration and agile decision-making by presenting data intuitively [34,35]. Visualization enhances organizational performance by revealing critical drivers, risks, and trends, promoting proactive strategies for adaptation and innovation [36,37]. Additionally, by illuminating uncertainties, visualization fosters evidence-based strategies that improve performance outcomes and operational efficiency [38].

2.1.4 Big Data Storage

Big data storage entails managing vast datasets to ensure reliable access and availability, supported by scalable infrastructure and efficient interfaces [39]. Recent innovations, such as DNA-based storage systems, offer high-density, durable, and sustainable solutions that surpass traditional methods like magnetic and optical systems [40]. These developments underscore the adaptability of the field, addressing growing demands for long-term data preservation. The ethical dimensions of storage, including privacy concerns and data misuse, necessitate robust management practices and safeguards [41]. Historically, advancements in magnetic storage--from early tapes to modern drives--have met the escalating need for efficient storage technologies [42].

Cloud computing has revolutionized big data storage, enabled remote access and enhanced backup and recovery processes [43]. The unification of big data with cloud frameworks ensures efficient processing, storage, and analysis [44]. Nonetheless, security concerns remain a challenge, particularly for sensitive information [45]. Innovations like edge computing provide low-latency solutions for critical systems, ensuring reliability and efficiency in data management [46]. Furthermore, storage solutions such as Network Storage and Storage Area Networks (SANs) offer scalability and high-bandwidth access for data-sharing, addressing the complexities of large-scale data environments [47,48].

2.1.5 Performance of an Organization

Organizational performance reflects a firm's ability to achieve strategic objectives efficiently and effectively. It encompasses financial, operational, and strategic dimensions, driven by resource utilization and market adaptability [49]. Reference [50] identify market power and business style as critical determinants of organizational competitiveness. Reference [51] emphasize the role of employee satisfaction, customer loyalty, and market share in shaping performance outcomes.

Operational efficiency is central to organizational success, with studies linking it to profitability, cost optimization, and strategic alignment [52,53]. Performance evaluation serves as a tool for assessing growth stages and aligning business operations with strategic goals [54]. High-performing organizations effectively integrate market trends, innovation, and resource allocation to sustain competitive advantage [55,56]. Reference [57] advocate a holistic performance assessment framework that incorporates efficacy and efficiency metrics. Reference [30,58,59] stress the importance of employee training and continuous development in enhancing operational efficiency and overall performance.

2.2 Theoretical Framework

2.2.1 Dynamic Capability Theory (DCT)

The Dynamic Capability Theory (DCT), introduced by [60], highlights a firm's capacity to combine, adjust, and reconfigure both domestic and externalized assets to navigate swiftly evolving environments. Reference [61] argue that

DCT is especially pertinent to technology-centric industries like big data management. The theory outlines three fundamental capabilities for sustaining competitiveness: sensing, seizing, and transforming. Sensing involves recognizing new opportunities and threats; seizing encompasses resource mobilization to capitalize on these opportunities; and transforming pertains to reconfiguring organizational structures and processes for sustained competitive advantage. In sectors such as finance, where innovation and data management are pivotal, DCT offers valuable insights into how companies like Zenith Bank Nigeria Plc can leverage big data management to enhance operational performance.

In relation to this investigation, DCT offers a framework for comprehending how the three big data components--storage, visualization, and analytics--enable organizations to respond effectively to technological shifts, regulatory demands, and evolving customer needs. Zenith Bank's integration of these components into cohesive workflows aligns with DCT's emphasis on continual adaptation and reconfiguration to maintain competitiveness and efficiency. By utilizing advanced data storage systems, visualization tools, and analytical models, the bank achieves streamlined operational workflows, which bolster decision-making processes and enhance overall business performance. This alignment ensures that the bank remains agile and responsive in a data-driven environment characterized by emerging opportunities and challenges.

2.2.2 Empirical Study Reviews

Reference [62] explored the role of analytics and big data in fostering corporate growth, focusing on strategies to leverage data-driven practices for sustainable development. The study reviewed trends, challenges, and best practices across industries such as retail, healthcare, and finance, using case studies to demonstrate how data and analytics can drive innovation and growth. The findings highlighted that adopting cutting-edge technologies and best practices unlocks the potential of big data to enhance innovation and organizational development. Reference [63] explored the impact of big data and supply chain innovation on firm performance, providing empirical findings that these factors markedly improve organizational results.

Reference [64] investigated the causal-relationship between big data analytics, artificial intelligence (AI), and environmental performance, utilizing a moderated mediation model that incorporated Top Management Commitment and Green Supply-Chain Collaboration. Their research, based on a survey of 402 manufacturing companies in Turkey, demonstrated that big data analytics and AI enhance Green Supply-Chain Collaboration, thereby advancing environmental performance. The study underscored the significance of merging AI with big data to achieve optimal outcomes.

Reference [65] investigated the impact of big data analytics on decision-making and organizational performance in Pakistan's industrial sector. Information collected from 570 participants showed that big data analytics enhances decision-making procedures and organizational results in companies of various sizes, emphasizing the importance of strategic methods to maximize these benefits. Reference [66] investigated how big data management influences enterprise risk management (ERM) and organizational performance. Employing a SEM-PLS quantitative approach, the study established that integrating ERM with big data management fosters technological adoption and improves performance. The researchers recommended broadening the geographical scope of such studies. Reference [67] evaluated the connection between big data, business intelligence, and efficiency, revealing that business intelligence positively affects decision-making and organizational performance. The study proposed further exploration into how network learning impacts productivity, particularly within financial institutions.

Reference [68] examined supply chain agility as an intermediary in the link between big data analytics competencies and organizational outcomes. A survey of 516 respondents revealed that supply chain agility significantly enhances organizational responsiveness and success. In a similar vein, Reference [69] examined the moderating influence of entrepreneurial orientation on the link between big data analytics capabilities and organizational agility, discovering that these capabilities foster flexibility and responsiveness by improving entrepreneurial mindsets. Reference [70] analyzed how business analytics improves organizational performance and value. Using structural equation modeling on survey data, they concluded that big data analytics capabilities enhance operational efficiency, decision-making, and long-term organizational value.

3. Methodology

3.1 Research Design

A cross-sectional survey research design was employed in this study, utilizing a questionnaire to collect data from the selected participants at a specific moment.

3.2 Population, Sample Size and Sampling Technique

The study's population consisted of the management staff of Zenith Bank Plc branches in Delta State, Nigeria, totaling 32 individuals. The purposive sampling technique was adopted to determine the population. This group possesses adequate knowledge of and experience with big data management in the bank, which aids their decision-making and contributes to improved performance and organizational growth. To calculate the suitable sample size for this investigation, the census sampling method was utilized, with the entire population size serving as the sample size.

3.3 Data Source and Data Analysis

Primarily, the data were gathered from original sources. Reliability tests were conducted to evaluate the questionnaire used for primary data collection, yielding a Cronbach's Alpha score of 0.726. The data gathered for the study were examined using the linear regression technique.

3.4 Model Specification

The theory adopted for the study was the Dynamic Capability Theory. The theory suggests that the big data management proxies under study have a relationship with the performance of organisations and can influence the organisation performance of Zenith Bank Nigeria Plc. In the context of Zenith Bank Nigeria Plc, big data management--comprising storage, visualization, and analytics--is expected to impact organizational performance positively.

To test this relationship, the study employs a **simple linear regression model** to evaluate the three formulated null hypotheses (**H₁**, **H₂**, **H₃**), which examine the causal relationship between each component of big data management (independent variables) and organizational performance (dependent variable). The model is specified as follows:

$$OP=f(\text{big data management}) \quad (1)$$

$$OP=X_{01}+X_1BDS+et \quad (2)$$

$$OP=X_{02}+X_2BDV+et \quad (3)$$

$$OP=X_{03}+X_3BDA+et \quad (4)$$

where OP=organisational performance, X_{01} , X_{02} , X_{03} =intercepts, X_1 , X_2 , X_3 =coefficients of the independent variable proxies, BDS=big data storage, BDV=big data visualization, BDA=big data analytics and et=stochastic term (error term).

The apriori expectations are X_1 , X_2 , $X_3 > 0$. This implies that an increase in any of the big data management components--storage, visualization, or analytics--is expected to enhance organizational performance. The inclusion of three separate equations allows for an independent assessment of how each big data management proxy contributes to organizational performance. This approach ensures that the individual effect of each independent variable is examined without confounding influences. This will enable policymakers and bank executives to easily identify which aspect of big data management has the most significant impact on performance. Thus, the study provides a structured and empirical basis for decision-making in financial institutions.

4. Data Analysis, Findings and Discussion

This section shows the analysis of data collected from the distributed questionnaires using linear regression with SPSS version 23. The results respond to the research questions and hypotheses outlined in the study.

Research Question One: To examine the independent effect of Big Data Storage (BDS) on the performance of Zenith Bank Plc, the regression outcomes are shown hereunder in Table 1.

Table 1. Regression Result.

Variable	Beta(β)	t-Stat.	P-value	Remark	R ²	Adjusted R ²	F-ratio	Durbin-Watson
Constant	7.016	4.357	0.000	Significant				
BDS	0.563	5.168	0.000	Significant	0.471	0.453	26.703	2.549

Source: Researcher's Computation, 2024.

With an R² and adjusted R² values of 0.471 and 0.453, big data storage accounts for 47.1% of the variation in the bank's performance. The regression model is empirically substantial, as indicated by the F-statistic (26.703) and p-value (0.000). The beta coefficient (0.563), along with the t-value (5.168) and p-value (0.000), validates the substantial positive effects of big data storage on Zenith Bank's performance. Additionally, the Durbin-Watson statistic (2.549) indicates no autocorrelation. Hence, the null-hypothesis, which asserts that big data storage does not substantially impact Zenith Bank's performance, is rejected. Therefore, big data storage is a key factor in enhancing the bank's performance.

Research Question Two: To evaluate the influence of Big Data Visualization (BDV) on organizational performance, regression outcomes are shown hereunder in Table 2.

Table 2. Regression Result.

Variable	Beta(β)	t-Stat.	P-value	Remark	R ²	Adjusted R ²	F-ratio	Durbin-Watson
Constant	8.703	4.708	0.000	Significant				
BDV	0.548	3.586	0.001	Significant	0.300	0.277	12.858	2.079

Source: Researcher's Computation, 2024.

The findings show that big data visualization explains 30% of the variation in Zenith Bank's performance, as reflected by the R² and adjusted R² values of 0.300 and 0.277. The regression model is empirically substantial, as displayed by the F-statistic of 12.858 and a p-value of 0.001. The beta coefficient (0.548) and t-value (3.586) further confirm the substantial positive effect of data visualization on performance. The Durbin-Watson statistic of 2.079 indicates the absence of autocorrelation. As a result, the null hypothesis that big data visualization does not impact Zenith Bank's performance is rejected, highlighting its crucial role in enhancing performance outcomes.

Research Question Three: The influence of Big Data Analytics (BDA) on Zenith Bank’s performance was analyzed, and the outcomes are outlined in Table 3.

Table 3. Regression Result.

Variable	Beta(β)	t-Stat.	P-value	Remark	R ²	Adjusted R ²	F-ratio	Durbin-Watson
Constant	8.092	4.532	0.000	Significant				
BDA	0.595	4.055	0.000	Significant	0.354	0.333	16.444	2.270

Source: Researcher’s Computation, 2024.

Big data analytics explains 33.3% of the variation in organizational performance, as shown by the adjusted R² value of 0.333. The regression model is empirically substantial, with an F-statistic of 16.444 and a p-value of 0.000. The beta coefficient (0.595) and t-value (4.055) confirm the substantial positive influence of big data analytics. The Durbin-Watson statistic (2.270) further suggests no autocorrelation in the residuals. Therefore, the null hypothesis that big data analytics does not substantially affect performance is rejected, confirming its importance as a key factor in improving organizational outcomes.

4.1 Business Implications of Findings

Findings from this study underscore the critical role of big data technologies in enhancing organizational performance in financial institutions like Zenith Bank Nigeria Plc. Big data storage ensures secure and reliable data access, supporting decision-making and operational continuity. Visualization tools translate complex datasets into actionable insights, improving interdepartmental communication and strategic alignment. Advanced analytics empower the bank with predictive capabilities, identifying trends and opportunities that sustain competitive advantage. Collectively, these components drive operational efficiency, customer satisfaction, and profitability, fostering sustainable growth in Nigeria’s financial sector.

5. Conclusion and Recommendations

The study confirms that big data management—spanning storage, visualization, and analytics—significantly enhances the performance of Zenith Bank Nigeria Plc by fostering operational and strategic efficiency. Secure and accessible data storage enhances information integrity, visualization translates data into actionable insights, and analytics facilitates innovation and strategic decision-making. To optimize big data’s impact, financial institutions should invest in advanced storage solutions, promote data literacy through visualization tools, and develop robust analytics frameworks with skilled professionals and predictive technologies. These measures will enhance competitiveness, operational excellence, and economic contributions.

5.1 Contribution to Knowledge and Future Research

This study enriches the body of knowledge on big data management by emphasizing the unique contributions of storage, visualization, and analytics to organizational performance. The proposed framework serves as a guide for financial institutions aiming to integrate big data solutions effectively. Future research should explore a comparative analysis of big data management strategies across diverse financial institutions, including investment firms and insurance companies, to uncover industry-specific challenges, patterns, and best practices. Such studies would provide a broader perspective on optimizing big data technologies to enhance organizational outcomes in the financial industry.

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