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Opponent's Opinion on a Dissertation thesis

Title: **Digital Innovation in Banking: The Role of Managerial Factors and Personality Traits.**

Title in Czech:

Digitální inovace v bankovníctví: role manažerských faktorů a osobnostních charakteristik.

Author: **Comfort Adebi Asamoah**

Doctoral Degree Programme: P0413D050013 Economics and Management

Supervisor: doc. Ing. Alena Klapalová, Ph.D.

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I prepared the opponent's Opinion based on the request of the Department of Research and Qualification Procedures of FaME TBU in Zlín.

a) The relevance of the dissertation topic

Digitization and the use of artificial intelligence in society have also been implemented in the banking sector. At the same time, we are aware that the given area of services is unthinkable without quality management, in which managerial qualities supported by the Personality Traits of bank employees at all levels also play a key role. Different organizations establish prospects to maintain their competitive advantage via digitally innovative technologies. Innovation is essential for sustaining the growth and development of every industry in today's dynamic environment. Digital banking (DB) serves as an alternative to traditional banking, offering a range of services on digital platforms that enhance user experience through straightforward and practical features. Both online banking and mobile banking are the two key mediums through which customers access financial services in the digital era. Outstanding managerial capabilities with individual-level innovation behavior should implement digital transformation in the short term. In my opinion the topic picked up by the dissertation author is actual and it might be fruitful in implementation of digital banking.

b) Fulfillment of the objectives set out in the dissertation

The main purpose of paperwork is to investigate the impact of dynamic managerial capabilities on the adoption and implementation of digital banking among managers. It

further discovers the moderating role of personality traits on the dynamic relationship between managerial capability and digital banking in the financial sector. There are 4 partial objectives:

1. To assess the impact of the dimensions of managerial capability on digital banking.
2. To evaluate the impact of the dimensions of dynamic managerial capability on managerial cognition.
3. To examine the mediation effect of managerial cognition on the relationship between dynamic managerial capability and digital banking.
4. To assess the moderation effects of personality traits on the relationship between managerial cognition and digital banking.

In addition to author formulated research questions:

1. In what ways do the dimensions of dynamic managerial capability impact digital banking?
2. In what ways do the dimensions of Dynamic Managerial Capability (DMC) influence MC?
3. Does managerial cognition mediate the Dynamic Managerial Capability (DMC) digital banking link?
4. Do personality traits moderate the managerial cognition-digital banking relationship?

I perceive the research questions related to the partial objectives as the author's effort not only to evaluate the factors under study, but also to determine their partial or complex impact on digital banking from the perspective of managerial capabilities and personality traits of managers. After studying the work and the degree of fulfillment of the objectives and research questions, I consider the main goal of the dissertation was fulfilled.

c) The process of solving the problem and the results of the dissertation with a statement of the specific contribution of the student

In chapter 2 "Literature review" author summarised recent knowledge on digital innovation. Through this she created a base which should be pursued by Stimulus-Organism-Response (S-O-R) framework, dynamic managerial capability, and personality traits. In my opinion student paid too much attention in explanation of Dynamic Managerial Capability (DMC), Personality Traits Theory (PTT), and Stimulus-Organism-Response (S-O-R). On the other hand, this part of work is supported by several excellent papers and their citations from outstanding authors in such field.

I consider the effort devoted to characterizing the situation in the digitalization of banking in Ghana, with the indication of objectively published problems, to be beneficial for understanding the complexity of using digitalization, and not only in the field of banking. In describing the focus of the study, the author emphasized theorizing and empirically investigating the effect of DMC and PT on digital innovation in the banking industry generally in emerging economies.

Further in her concept of Digital Innovation (DI) in the banking industry, she described processes and services in evolution and development of digitalization not only in the banking industry. She also commented on previous technologies and the consequences of using current digital technologies.

In chapter 3 “Conceptual framework” author describes an investigation of the interaction effects of managerial factors and the moderating impacts of personality traits on digital innovation.

In this chapter the author also formulated 4 fields of hypothesis. Each of them has from 4 to 5 (a-e) sub hypothesis. Within 1st and 2nd fields she investigates the impact of variables on Digital Banking (DB), and Managerial cognition (MC). Within 3rd basket of sub hypothesis (The Mediation effects of Managerial cognition) she investigated the mediation effect (influence) of mutual combinations of variables that serves as 4 channels influencing DB. 4th part of sub thesis served for verifications of “The moderation effects of personality traits”. Student examined how PoP - Openness to Experience, PCon – Consciousness, PEx – Extraversion, PAge – Agreeableness, and PNeu – Neuroticism moderate the relationship between MC and DB.

In Chapter 4 “Methodology” student described methodological procedure. Within the study she employed the quantitative method. She prepared a set of questionnaires, that was distributed to managers in the commercial banks of Ghana. He employed The Partial Least Squares-Structural Equation Modelling (PLS-SEM) method to analyse the collected data. I assume, that a structured, closed-ended questionnaire was developed appropriately as well as a sample size with use of selected aimed respondents. She obtained filled out questioners from 337 referees – managers.

Using SmartPLS 4 and IBM Statistical Package for Social Sciences (SPSS) 21. for data gathering and processing were adequate. The structural model of this study was evaluated based on collinearity, effect size, coefficient of determination, assessing of predictive model, robustness check, testing of hypothesis, and importance performance map assessment. After assessing the significant criterion of the model author evaluated the hypotheses.

In 5 Chapter “Presentation of results” student outlines the study’s results. She provided descriptive statistics for the demographic characteristics of the survey participants and its constructs. Then she created a section on the reliability and validity tests of the research variables. In subsequent section author presents the assessment of the structural model and the tests of the hypotheses.

Within 6 Chapter “Discussion of findings” candidate broadly examines the findings from the path analysis, contextualised within the current research, along with the study’s objectives and hypotheses. She underlined that primary objective of this study was “investigate the significance of dynamic managerial capability in digital banking development and the moderating role of personality traits in these relationships. It is worth presenting the summary of the hypothesised relationship upon which the discussion was grounded.

In Chapter 7 “Contributions of the study” candidate summarised Theoretical Implications from which I would like to pick up the study contribution to the literature by exploring how digital banking is facilitated through managerial capabilities and fact that study is one of the few studies to examine the related factors of DMC and digital innovation, particularly in the context of the banking industry. Such Managerial Implications I value the findings offer a deeper understanding of how the banking industry

should consider the inherent personal attributes when selecting them in managerial positions to facilitate behaviour, including digital banking. From Policy Implications proposal I underline author's proposal on regulatory bodies should stimulate wide-ranging digital transformation strategies.

d) Significance for practice and for the development of the scientific field

The title of the dissertation and its content belong to the scientific field P0413D050013 Economics and Management. The author investigated the influence of factors and characteristics – traits influencing the work of a manager, which presage the degree of mastery of work in a digital environment. The sample study as a basis for obtaining data was created selectively with an emphasis on the selection of the most competent managers in various areas of the economy who encounter the digitalization of banking, as well as university professors. The work is applicable not only in the banking sector of Ghana, but also in other sectors. It theoretically justifies the need for the development of digitalization not only in banking and recommends the use of factors for monitoring and evaluating managerial skills in this area.

e) Formal structure of the dissertation and its language level

I rate the structure, editing and language level very positively. All these attributes fully meet the standards for this type of final thesis.

f) Publication activity of the student

The candidate lists 3 scientific indexed publications in co-authorship in the overview. In addition, she has 2 contributions in the editorial process. Just as a side note, I encourage the author to distinguish the surnames and names of the authors more carefully (e.g. in one case she listed: Gavurová, B. and in another publication Beata, G.). The first one is correct. Furthermore, she is the author of 6 conference outputs that belong to the scientific field of the dissertation, which I consider sufficient.

Conclusion

Based on the study of the dissertation of the author Comfort Adebí Asamoah prepared on Title: Digital Innovation in Banking: The Role of Managerial Factors and Personality Traits (Title in Czech: Digitální inovace v bankovníctví: role manažerských faktorů a osobnostních charakteristik), I recommend the dissertation for defense and, after its successful defense, the award of the academic title of Philosophie doctor (Ph.D) in the field: P0413D050013 Economics And Management.

Košice, June 8, 2025

prof. Ing. Bohuslava Mihalčová, PhD & Ph.D. EUR ING