

Strategic Intelligence and Organisational Crisis Management: Evidence from Pension Fund Administrators in Akwa Ibom State, Nigeria

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Abstract

This study investigated strategic intelligence and organisational crisis management: Evidence from Pension Fund Administrators (PFAs) in Akwa Ibom State, Nigeria. The study focused on three dimensions of strategic intelligence: anticipatory (foresight and strategic vision), structural (systems thinking), and adaptive (competitive and partnership intelligence). The investigation was driven by the increasing economic volatility and systemic risks threatening the Nigerian pension industry. Descriptive survey research design was adopted. Population of the study comprised 84 Senior, Regional and Middle-level Managers, and Risk/Compliance Officers, who are directly involved in strategic intelligence gathering and crisis mitigation across 20 licensed PFAs in the State. The relatively small size of the population does not allow the use of sampling technique. The instrument used for data collection was Strategic Intelligence and Crisis Management Questionnaire (SICMQ), validated by experts. Reliability was confirmed through a pilot test, which yielded a Cronbach's alpha co-efficient value of 0.78. Simple linear regression was used in answering research questions and testing null hypotheses at .05 level of significance. The findings revealed that anticipatory, structural and adaptive intelligence exert significant positive influence on crisis management of PFAs in Akwa Ibom State. The study concluded that strategic intelligence is an essential intellectual engine for organisational resilience in high stakes financial environments. It was recommended, among others, that PFAs should institutionalise specialized foresight units to conduct regular economic trend analysis, ensuring that they can detect and mitigate investments risks before they escalate into financial crises, and that Business Education curriculum be expanded to include strategic foresight modules.

Keywords: Strategic Intelligence, Crisis Management, Pension Fund Administrators, Organisational Resilience, Foresight and Strategic Vision - Systems Thinking, Competitive and Partnership Intelligence.

Introduction

The 21st century business environment is increasingly defined by radical uncertainty, market volatility, and systemic disruptions that threaten organisational survival. In the Nigerian financial sector, Pension Fund Administrators (PFAs) operate in a particularly high-stakes environment where they are mandated to safeguard and grow the retirement savings of millions of citizens. However, the pension industry in Nigeria has historically grappled with systemic challenges, including irregular payments and bureaucratic

inefficiencies (Ilodibe & Okonkwo, 2020). Despite the transformative impact of the Pension Reforms Act, PFAs remain vulnerable to economic shocks and operational crises that can jeopardize retiree welfare (Ayandibu, 2025; Etuk, 2024).

Strategic intelligence has emerged as a critical managerial tool for enhancing an organisation's capability to foresee future threats and make effective decisions under pressure (Masadeh, *et al.*, 2024). It is a systematic process of producing actionable intelligence transcends traditional management by integrating foresight, systematic thinking and vision. It serves as a strategic gateway that allows organisations to select optimal responses during turbulence. In the context of PFAs, the application of strategic intelligence is no longer an option but a necessity for ensuring financial sustainability (Williams, 2025).

The relationship between strategic intelligence and crisis management is anchored in the ability to anticipate triggers before they manifest as full-scale emergencies (Bundy *et al.*, 2017; Barnes *et al.*, 2007). Anticipatory intelligence allows administrators to detect critical developments in the external environment and adapt proactively (De Vittoris & Bousquet, 2026; Gibson & Thorne, 2022). Furthermore, structural intelligence enables managers to understand the interconnections between complex datasets and organisational outcomes, thereby reducing decision latency during acute crises. Adaptive intelligence, which involves building strategic partnerships and leveraging competitive data, further strengthens an organisation's ability to maintain situational awareness and execute survival strategies (Alkshali & Olimat, 2023).

Despite the evident importance of these intelligence clusters, many Nigerian organisations still lack a deep awareness of how to effectively utilise strategic intelligence in practical settings (Etuk, 2024). While digital transformation is beginning to reshape risk management in the Nigerian pension sector, empirical research on the specific influence of strategic intelligence on crisis outcomes in Akwa Ibom State remains sparse. This study, therefore, seeks to fill this gap by evaluating the influence of strategic intelligence on the crisis management capabilities of Pension Fund Administrators in Akwa Ibom State; Nigeria.

Statement of the Problem

The pension industry in Akwa Ibom State faces increasing volatility due to economic instability, regulatory shifts, and technological disruptions, yet many PFAs continue to depend on traditional, reactive management models. This reliance often leads to delayed responses, loss of contributor confidence and potential threats to the security of retirement assets during periods of uncertainty. Despite the theoretical benefits of strategic intelligence, there is a lack of empirical evidence regarding how its specific dimensions; anticipatory, structural and adaptive actually influence crisis management within the state's pension sector. Consequently, if this intelligence gap persists, PFAs may remain vulnerable to systemic failures, ultimately jeopardizing the long-term financial future of thousands of retirees. This study, therefore, seeks to fill the gap by investigating the

influence of strategic intelligence on organisational crisis management by Pension Fund Administrators in Akwa Ibom State, Nigeria.

Objectives of the Study

The main objective of this study is to determine the influence of strategic intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria. Specific objectives are to;

1. Evaluate the influence of anticipatory intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria.
2. Assess the influence of structural intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria.
3. Determine the influence of adaptive intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria.

Research Questions

1. What is the influence of anticipatory intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria?
2. What is the influence of structural intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria?
3. What is the influence of adaptive intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria?

Research Hypotheses

Ho₁: There is no significant influence of anticipatory intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria.

Ho₂: There is no significant influence of structural intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria.

Ho₃: There is no significant influence of adaptive intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria.

Literature Review

Concept of Strategic Intelligence

Strategic intelligence is a specialized domain within the broader field of intelligence studies, focusing on the systematic collection, analysis, and dissemination of information to support long-term decision-making at the highest levels of government, military and corporate leadership. Unlike tactical or operational intelligence which addresses immediate or short-term concerns, strategic intelligence is inherently forward-looking, aimed at anticipating future challenges, opportunities, and threats that could impact an organization's or nation's strategic goals and objectives (Hastedt, 2013). It draws on theories from international relations, organisational theory, and decision science. It is grounded in the recognition that

information asymmetry and uncertainty are inherent in complex environments, and that effective intelligence reduces uncertainty to enhance strategic advantage (Betts, 2007).

In the military and national security context, strategic intelligence informs defense planning, threat assessment, and geopolitical forecasting (Johnson, 2010). In the corporate sector, it supports competitive intelligence, market analysis, and innovation strategy, helping firms anticipate disruptive technologies and shifting market dynamics (Prescott & Gibbons, 2016). Strategic intelligence is increasingly critical in an era characterized by rapid technological change, globalisation, and complex interdependencies. Organisations (PFAs) that effectively leverage strategic intelligence can achieve sustained competitive advantage, resilience, and adaptive capacity in volatile environments (Imagha et al., 2025). Strategic intelligence is divided into anticipatory, structural and adaptive intelligence. Anticipatory intelligence refers to the capacity to foresee and prepare for future events, challenges or opportunities by analysing trends, patterns, and emerging signals. It integrates complex systems thinking with advanced computational tools, such as data analytics and predictive modeling, to provide deeper insights that support proactive decision-making (Imagha et al., 2025). Scholars emphasize that anticipatory intelligence is not merely prediction but involves preparing organisations or systems to be resilient and responsive to a range of possible futures. It is increasingly important in volatile uncertain, complex and ambiguous (VUCA) environments, where the ability to anticipate changes can be a critical strategic advantage.

Structural intelligence is commonly described as a standalone concept but generally refers to the understanding and management of the underlying frameworks, relationships, and systems that shape organisational or cognitive processes. It involves recognising patterns, hierarchies, and interdependencies within complex structures to optimise function and decision-making. In organisational theory and cognitive science, structural intelligence enables actors to navigate and influence systemic constraints and opportunities by leveraging knowledge of formal and information networks, institutional arrangements, and systemic feedback loops (Betts, 2007; Hastedt, 2013).

Adaptive intelligence is the ability to adjust thinking, behaviour, and strategies in response to changing environments and novel challenges. It is closely related to concepts of cognitive flexibility, learning agility, and resilience. Recent research distinguishes adaptive intelligence from general intelligence by emphasizing its role in real-world problem-solving and thriving in dynamic contexts (Sternberg, 2019). Adaptive intelligence is seen as essential for survival and success in complex, unpredictable settings. It encompasses emotional self-regulation, social and practical dimensions of intelligence, enabling individuals and organisations to innovate, learn from experience, and modify goals and methods as conditions evolve (Imagha & Ebieme, 2024).

Crisis Management

Crisis management is a multidisciplinary field that involves the identification, assessment, and response to events or situations that threaten to disrupt an organisation's operations,

reputation, or stakeholders' investments and safety. It encompasses the processes and strategies employed to prepare for, mitigate, respond to, and recover from crises, which are often characterised by high uncertainty, urgency, and potential for significant negative impact (Coombs, 2014; Pearson & Clair, 1998). For the Pension Fund Administrators, crises can arise from various sources including natural disasters, technological failures, financial collapses, reputational damage, or geopolitical events. Effective crisis management requires a proactive approach that integrates risk assessment, communication, decision-making, and leadership under pressure (Mitroff, 2005). The theoretical underpinnings of crisis management draw from organisational theory, risk management, communication studies and psychology. One foundational model is the crisis life cycle, which typically includes the phase of pre-crisis (preparation and prevention), crisis response (containment and management), and post-crisis (recovery and learning (Coombs, 2014; Fink, 1986). Another important Framework is the Situational Crisis Communication Theory (SCCT), which emphasizes the role of communication strategies tailored to the type of crisis and the organisation's responsibility, aiming to protect reputation and maintain stakeholders trust (Coombs, 2007).

Key Components of Crisis Management

1. Preparedness and Prevention: organisations must identify potential vulnerabilities and develop contingency plans, training and simulations to build resilience (Mitroff, 2005).
2. Crisis Detection and Early Warning: monitoring systems and intelligence gathering are critical to detect early signs of crises and enable timely intervention (Pearson & Clair, 1998).
3. Crisis Response and Decision-making: rapid, coordinated, and transparent decision-making is essential to contain the crisis and minimise damage. Leadership plays a pivotal role in guiding the response (Boin et al., 2013).
4. Communication: effective communication with internal and external stakeholders is vital to manage perceptions, provide accurate information, and maintain trust (Coombs, 2014).
5. Recovery and Learning: post-crisis evaluation and organisational learning help improve future crisis management capabilities and restore normal operations (Mitroff, 2005).

In today's interconnected and digitalised world, crises can escalate rapidly and gain global visibility through social media and 24/7 news cycles, increasing the complexity of crisis management (Veil et al., 2011). Cybersecurity threats, pandemics and climate change-related disasters have expanded the scope and urgency of crisis management practices (Boin et al., 2013). Organisations are increasingly adopting resilience-based approaches, emphasizing adaptability, flexibility, and continuous learning to navigate complex and unpredictable crises (Lengnick-Hall et al., 2011).

Pension Fund Administrators (PFAs)

Pension Fund Administrators (PFAs) are specialized entities responsible for managing pension funds on behalf of contributors, typically within defined contribution or benefit pension schemes. Their primary role is to collect, invest, and manage retirement savings to ensure that beneficiaries receive adequate income upon retirement (Clark & Monk, 2017). They operate within a regulatory framework designed to protect contributors' interests, ensure transparent, and promote the sustainability of pension systems. PFAs act as fiduciaries, balancing risk and return while adhering to investment guidelines and governance standards (Ambachtsheer, 2016).

The core functions of PFAs include:

1. Contribution Collection and Record-keeping: ensuring accurate and timely collection of pension contributions from employers and employees, and maintaining detailed records of individual account (Clark & Monk, 2017).
2. Investment Management: allocating pension assets across various investment vehicles to optimize returns while managing risk, often guided by actuarial assessments and regulatory constraints (Ambachtsheer, 2016).
3. Benefits Administration: calculating and disbursing retirement benefits, survivor benefits, and other entitlements in accordance with plan rules (OECD, 2020).
4. Compliance and Reporting: ensuring adherence to legal and regulatory requirements, and providing transparent reporting to stakeholders (Clark & Monk, 2017).

From a governance standpoint, PFAs are studied within the framework of agency theory, which examines the relationship between contributors (principals) and PFAs (agents). Effective governance mechanisms, including regulatory oversight, transparency and accountability, are critical to mitigating agency problems such as moral hazard and adverse selection (Ambachtsheer, 2016). The life-cycle investment theory also informs PFAs investment strategies, advocating for asset allocation adjustments based on the age and risk tolerance of contributors to optimise retirement outcomes (Bodie *et al.*, 1992). PFAs face several challenges in the evolving pension landscape, including demographic shifts (aging populations, market volatility, regulatory changes, and the need for technological innovation to enhance service delivery and transparency (OECD, 2020). Additionally, the rise of defined contribution and schemes places greater responsibility on PFAs to manage investment risks and educate contributors (Clark & Monk, 2017).

Theoretical Framework

Theories abound for use in the explanation of Strategic Intelligence and Organisational Crisis Management: Evidence from Pension Fund Administrators in Akwa Ibom State, Nigeria and other organisations, but this study made use of three major theories of strategic intelligence developed by research, analysis and scientific studies. The three theories which this study was established on were: Dynamic Capabilities Theory by David Teece, Gary

Pisano & Amy Shuen (1997), Strategic Intelligence Theory by Michael Maccoby (2001), Michael Maccoby & Tim Scudder (2011) and the Resource-based View by Jay Barney (1991).

Dynamic Capabilities Theory – David Teece, Gary Pisano & Amy Shuen (1997)

This theory posited that for an organisation to survive in a volatile environment, it must possess the ability to integrate, build and reconfigure internal and external competencies. The relevance of the theory to this study is that, it explained crisis management as the outcome of a PFA's ability to be dynamic. According to Teece et al. (1997) these capabilities are divided into the capacity to sense (Anticipatory Intelligence), seize (Adaptive intelligence), and transform (structural intelligence). In this study, it is argued that PFAs cannot manage a crisis if it lacks the dynamic capability to process strategic intelligence.

Strategic Intelligence Theory-Michael Maccoby (2001); Michael Maccoby & Tim Scudder (2011)

This theory posited that leaders and organisations succeed not just through intelligent quotient or emotional quotient, but through a specific set of cognitive skills designed for complex systems. The relevance of the theory to this study is that, it has provided the direct dimensions for the independent variable. Maccoby (2001) identified foresight, systems thinking, and visioning as the primary components. The study applied this theory to the Nigerian pension industry to prove that these intelligence clusters are the necessary tools for navigating "institutional storms (crises).

The Resource-Based View – Jay Barney (1991)

This theory opined that organisation gain a competitive advantage and survive threats if they possess resources that are valuable, Rare, Inimitable, and Non-substitutable (VRIN). The theory is relevant to this study because strategic intelligence is positioned as an "intangible resource" while all PFAs have money and computers those with superior strategic intelligence have a rare and inimitable resource that allows them to manage crises better than their competitors in Akwa Ibom State, Nigeria.

This study synthesizes Dynamic Capabilities Theory, Strategic Intelligence Theory, and the Resource-Based View (RBV) into a unified framework by showing how internal assets, information processing, and market adaptation combine to create a sustainable competitive advantage. While RBV identifies the unique, valuable, and inimitable internal resources that form a firm's foundational strength, Strategic Intelligence theory provides the analytical tools and data-driven insights needed to scan the external environment and make high-stakes decisions. These intelligence assets then activate the firm's dynamic capabilities, allowing leaders to sense market shifts, seize new opportunities, and rapidly reconfigure their RBV-aligned resources to stay ahead of the competition. Together, the three theories prove that true strategic intelligence requires not just owning superior

resources, but also possessing the intelligence to deploy and transform them in changing environments.

Empirical Framework

Almaatari (2025) investigated the impact of strategic intelligence on crisis management: A field study of Banks operating in the Republic of Yemen. The study used a descriptive and analytical approach. Questionnaire was used as the primary tool for data collection. The study population consisted of 1503 senior and middle managers from nine banks who met the conditions of the study. A sample size of 306 was taken using a stratified random sampling method. The data was statistically processed using the statistical package for social sciences (SPSS) V.27) program. The study reached a set of conclusions; the most important of which are: the level of availability of strategic intelligence in the banks in the study area was high with a means score of (5.68), a standard deviation of (0.887) and a percentage of (81%). The study results also showed that the level of availability of crisis management was high, with a mean score of (5.70), a standard deviation of (0.85) and a percentage of (81.5%). The results also showed a statistically significant effect of strategic intelligence, with all its dimensions combined on crisis management in the Yemen banks in the study area. There was also a statistically significant effect of each dimension of strategic intelligence individually on crisis management. However, there was no statistically significant effect of the dimension of strategic intelligence individually on crisis management. However, there was no statistically significant effect of the dimension of systems thinking separately on crisis management in the banks in the study area. The relevance of this work to the present study is that it considered both variables used in the present study; strategies intelligence and crisis management. Moreover, both studies were carried out in finance related sector.

Sultan & Shawabkeh (2025) carried out a study on examining the impact of strategic intelligence on crisis management effectiveness at Jordanian Ministry of Health. The study adopted the quantitative method (descriptive-analytical method) and collected data from 266 employees working at Jordanian Ministry of Health. The study utilised SPSS V. 29 software to analyse the primary data and test the hypothesis. According to the findings. It turned out that the level of application of strategic intelligence at Jordanian Ministry of Health was moderate. At the same time, it was high in terms of crisis management effectiveness. Moreover, strategic intelligence has a significant positive impact on crisis management effectiveness. The relevance of the work to the present study is that considered both the independent and dependent variables investigated in the present study.

Alkshali & Olimat (2023) investigated the impact of strategic intelligence on crisis management styles at Al al-Bayt University in Jordan. The study employed analytical descriptive quantitative approach and deployed questionnaire as the principal instrument for data collection. Adopting a comprehensive survey strategy, the analysis involved a total of 82 responses derived from managers and heads of departments personnel at the

University, which were subsequently subjected to statistical analysis via SPSS software. The findings of the study yielded various noteworthy outcomes, highlighting the significant impact of strategic intelligence on crisis management styles. Moreover, it was revealed that the levels of strategic intelligence practice and crisis management styles implementation were moderate. The relevance of the work to this study is that, it considered both variables used in the present study.

Hussin & Mussahib (2024) investigated strategic intelligence and its impact on crisis management. A descriptive analytical approach was used. Questionnaire was used as the primary tool for data collection. Purposive sample of 118 employees within the General Traffic Directorate. After statistically processing the data using various central tendency measures (agreement percentage, mean, standard deviation, difference co-efficient, and relative importance) as well as correlation and simple linear regression analysis available in the SPSS-V23 statistical software, the results confirmed the significant impact of strategic intelligence in enhancing the capabilities of employees within the general traffic directorate to address crises that hinder their ability to carry out assigned activities and tasks.

The review of literature revealed that studies have been carried out in various angles of strategic intelligence but researchers have slightly ignored the pension industry, choosing instead to focus on standard sectors like commercial banking, manufacturing, or healthcare. This oversight leaves a blind spot in how PFAs actually survive high stakes crises. This study corrects this deficit as one of the pieces of fieldworks. By focusing on PFAs in Akwa Ibom State, this research contributes to existing body of knowledge on strategic intelligence, revealing how these organisations rely on anticipatory intelligence to outmaneuver sudden regulatory shifts, structural intelligence to fortify data protocols during operational shocks, and adaptive intelligence neutralize volatile stakeholder friction on real time.

Methodology

Research Design

This study adopted a Descriptive Survey Research Design. This design is most appropriate because it allowed for the collection of detailed data on the current state of strategic intelligence and organisational crisis management practices within the pension industry without manipulating the variables (Creswell & Creswell, 2018).

Population of the Study

The target population of the study consisted of 84 Regional, Senior and middle-level managers, and Risk/Compliance Officers of the 20 licensed PFAs with regional or branch offices in Akwa Ibom State, Nigeria. These individuals were selected because they are the primary users of strategic intelligence tools and are responsible for crises management. The study was conducted in Akwa Ibom State, Nigeria, specifically targeting the Uyo

metropolis, which serves as the regional hub for the operations of all major licensed Pension Fund Administrators.

Sample Size and Sampling Technique

Due to the relatively small and manageable number of Regional, Senior and middle-level managers, and Risk/Compliance Officers in the targeted Pension Fund Administrators (PFAs), a census approach was adopted. Consequently, no sampling was required, as the entire population of 84 staff members was used for the study. This decision provided the highest level of accuracy and eliminated sampling errors (Ebieme & Bassey, 2026).

Instrument, Validity and Reliability

The primary instrument used for data collection was a modified 4-point Likert-scale structured questionnaire titled "Strategic Intelligence and Crisis Management Questionnaire" (SICMQ). Scoring of the instrument was as follows: Strongly Agree (SA)-4, Agree (A)-3, Disagree (D)-2, Strongly Disagree (SD)-1; the 'Undecided' option was intentionally omitted to prevent central tendency bias and fence-sitting by respondents. The instrument was validated by three experts in Business Management, and Measurement and Evaluation at the University of Uyo, Akwa Ibom State, Nigeria. Reliability was confirmed through a pilot-test of ten (10) staff of Pension Fund Administrators outside the main study pool, yielding a Cronbach's alpha co-efficient of 0.78. This was deemed high enough for the study and was supported by Nunnally & Bernstein (1994) cited in Ebieme & et al. (2026) who asserted that a reliability co-efficient of .70 should be accepted particularly at the early stage of the research.

Data Collection

Data was collected through personal administration of the copies of the questionnaire by the researcher and four trained research assistants during official working hours. This enhanced a high retrieval rate and allowed for clarifications where necessary. Respondents were assured of the confidentiality of their responses, and those who did not wish to participate in the study were excused. 79 copies of the questionnaire out of 84 copies administered, representing 94% were returned in useable form.

Simple linear regression analysis was used to answer the research questions and to test null hypotheses formulated at .05 level of significance. In order to take decision as regard research questions, any R-value that fell between 0.10-0.39 was regarded as low, 0.40 - 0.59 moderate, 0.60-0.79 high and 0.80-0.99 very high. In terms of the hypotheses, whenever the p-value was less than .05 level of significance, the null hypotheses were rejected and also whenever the p-value was greater than the .05 level of significance, the null hypotheses were accepted.

Results

Research Question One

What is the influence of anticipatory intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria?

Table 1: Result of Simple Linear Regression of the influence of anticipatory intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria (N=79)

Variables	R	R ²	Adjusted R ²
Anticipatory intelligence			
	0.861	0.742	0.738
Organisational crisis management			

The result in Table 1 shows a correlation coefficient (R-value) of 0.861, indicating a very high positive relationship between anticipatory intelligence and organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria. The coefficient of determination (R²-value) of 0.742 also shown in Table 1 indicates that 74.2 percent of the variance in organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria is explained or predicted by anticipatory intelligence. This means that there is influence of anticipatory intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria.

Research Question Two

What is the influence of structural intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria?

Table 2: Result of Simple Linear Regression of the influence of structural intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria N=79)

Variables	R	R ²	Adjusted R ²
Structural intelligence			
	0.743	0.552	0.546
Organisational crisis management			

The result in Table 2 shows a correlation coefficient (R-value) of 0.743, indicating a high positive relationship between structural intelligence and organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria. The coefficient of determination (R²-value) of 0.552 also shown in Table 2 indicates that 55.2 percent of the variance in organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria is explained or predicted by structural intelligence. This means that there is

influence of structural intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria.

Research Question Three

What is the influence of adaptive intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria?

Table 3: Result of Simple Linear Regression of the influence of adaptive intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria N=79)

Variables	R	R ²	Adjusted R ²
Adaptive intelligence	0.693	0.480	0.473
Organisational crisis management			

The result in Table 3 shows a correlation coefficient (R-value) of 0.693, indicating a high positive relationship between adaptive intelligence and organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria. The coefficient of determination (R²-value) of 0.480 also shown in Table 3 indicates that 48.0 percent of the variance in organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria is explained or predicted by adaptive intelligence. This means that there is influence of adaptive intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria.

Hypothesis One

There is no significant influence of anticipatory intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria.

Table 4: Result of Simple Linear Regression of the influence of anticipatory intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria (N=79)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	634.55	1	634.55	221.04	.00 ^b
	Residual	221.05	77	2.87		
	Total	855.60	78			
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20.88	.61		34.05	.00
	Anticipatory_intelligence	.61	.04	.86	14.87	.00

The result in Table 4 shows the F-ratio of 221.04 with the corresponding probability level of significance of .00 at 1 and 77 degrees of freedom. This level of significance is less than .05, on which the decision is based. With this result, the null hypothesis was rejected. The result in Table 4 also shows an unstandardized coefficient (B) of 0.61, which indicates that for every one-unit increase in anticipatory intelligence, organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria increases by 0.61 units. Furthermore, the t-value of 14.87 with a corresponding significance level of .00, which is also less than .05, reinforces that there is significant influence of anticipatory intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria.

Hypothesis Two

There is no significant influence of structural intelligence on the organisational crisis management by Pension Fund Administrators in Akwa Ibom State, Nigeria.

Table 5: Result of Simple Linear Regression of the influence of structural intelligence on the organisational crisis management by Pension Fund Administrators in Akwa Ibom State, Nigeria (N=79)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	471.95	1	471.95	94.72	.00 ^b
	Residual	383.65	77	4.98		
	Total	855.60	78			
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	20.55	.96		21.45	.00
	Structural_intelligence	.64	.07	.74	9.73	.00

The result in Table 5 shows the F-ratio of 94.72 with the corresponding probability level of significance of .00 at 1 and 77 degrees of freedom. This level of significance is less than .05, on which the decision is based. With this result, the null hypothesis was rejected. The result in Table 5 also shows an unstandardized coefficient (B) of 0.64, which indicates that for every one-unit increase in structural intelligence, organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria increases by 0.64 units. Furthermore, the t-value of 9.73 with a corresponding significance level of .00, which is also less than .05, reinforces that there is a significant influence of structural intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria.

Hypothesis Three

There is no significant influence of adaptive intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria.

Table 6: Result of Simple Linear Regression of the influence of adaptive intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria (N=79)

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	410.56	1	410.56	71.04	.00 ^b
	Residual	445.04	77	5.78		
	Total	855.60	78			
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
(Constant)		21.56	.99		21.89	.00
Adaptive_intelligence		.56	.07	.69	8.43	.00

The result in Table 6 shows the F-ratio of 71.04 with the corresponding probability level of significance of .00 at 1 and 77 degrees of freedom. This level of significance is less than .05, on which the decision is based. With this result, the null hypothesis was rejected. The result in Table 6 also shows an unstandardized coefficient (B) of 0.56, which indicates that for every one-unit increase in adaptive intelligence, organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria increases by 0.56 units. Furthermore, the t-value of 8.43 with a corresponding significance level of .00, which is also less than .05, reinforces that there is a significant influence of adaptive intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria.

Discussion of Findings

The first objective of the study was to evaluate the influence of anticipatory intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria. The result of testing hypothesis one revealed a significant positive influence of anticipatory intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria. The finding of the study supports a study by Almaatari (2025) who found that there exists statistically significant effect of strategic intelligence, with all its dimension combined on crisis management. This result implies that despite the evolution of the Nigerian financial landscape and the introduction of modern Pension Frameworks, the fundamental reliance on strategic intelligence to navigate institutional crises remains immutable. It further implies that the predictive power of anticipatory, structural and adaptive capabilities transcends temporal boundaries and

sectoral differences, cementing these intelligence dimensions as universal necessities for corporate resilience in the Nigerian context.

The second objective of the study was to assess the influence of structural intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State. The result of testing hypothesis two revealed a significant positive influence of structural intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State. This outcome directly mirrors the empirical assertions of Sultan & Shawabkeh (2025) who found that strategic intelligence has a significant positive impact on crisis management effectiveness. This implies that leadership intent alone cannot solve an institutional crisis; survival should be hardwired in the organisation's physical infrastructure. The third objective of the study was to determine the influence of adaptive intelligence on the organisational crisis management of Pension Fund Administrators in Akwa Ibom State, Nigeria. The result of testing hypothesis three revealed a significant positive influence of adaptive intelligence on organisational crisis management of PFAs in Akwa Ibom State. This result tightly aligns with the works of Almaatari (2025) & Sultan & Shawabkeh (2025) who found in their separate studies that there exists a significant positive influence of strategic intelligence with all its dimensions, including adaptive intelligence on organisational crisis management. This implies that real-time improvisation is a non-negotiable survival tool when dealing with volatile human elements. For pension administration, which manages highly sensitive life savings, this finding implies that rigid corporate rulebooks fail during live crises. It also implies that adaptive intelligence empowers local branch operatives to instantly alter communication tactics, de-escalate emotional tension, and reallocate branch resource on the spot, neutralising stakeholder hostility before it escalates into a catastrophically public relations failure.

Conclusion and Recommendations

Based on the findings of the study, it was concluded that strategic intelligence dimensions; anticipatory, structural and adaptive intelligence each have significant positive influence on crisis management. It drives organisational resilience and effective crisis containment for Pension Fund Administrators in Akwa Ibom State, Nigeria.

These findings necessitate integrating strategic intelligence modules into Business Education Curricula.

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

1. Pension Fund Administrators in Akwa Ibom State should institutionalise specialised foresight units to conduct regular economic trend analyses, ensuring they can detect and mitigate investment risks before they escalate into financial crises.
2. Management should adopt a systems-thinking approach to organisational design, ensuring that information flows seamlessly across all departments to prevent internal operational bottlenecks during crisis periods.

3. Pension Fund Administrators should strengthen collaborative partnerships and competitive monitoring systems to facilitate rapid intelligence-sharing with regulators and industry peers, ensuring a faster and more coordinated response to market volatility.

Contribution to Knowledge

This study has contributed to knowledge by extending strategic intelligence theory into the Nigerian pension industry, providing a localised framework for managing financial crises. It has provided Pension Fund Administrators with a three-dimensional model (Anticipatory, Structural and Adaptive) for proactive risk mitigation. It has also offered empirical data for Pencom and regional regulators to formulate policies that mandate intelligence-driven risk management for institutional stability. Most importantly, it has provided the Department of Business Education with contemporary data to integrate "Strategic Intelligence" as a core competency in advanced management modules.

Implications of the Study

The findings of the study imply that reliance on traditional risk management is insufficient; administrators should transition to intelligence-driven systems to survive economic volatility. It has signaled the need for Pencom to incorporate strategic intelligence metrics into the regulatory framework for evaluating Pension Fund Administrators operational readiness. The findings also imply that there is need for a mandatory shift in the Business Education Curriculum to include strategic foresight and systems thinking as core professional competencies. Finally, the findings of the study imply that the safety of retirement savings in Akwa Ibom State is directly dependent on the intellectual and predictive capabilities of their chosen Fund Managers.

Suggestions for Further Research

There is a need to carry out a comparative analysis of the influence of strategic intelligence on crisis management between public and private sector pension fund administrators in Nigeria. Also, a longitudinal study expanding the research area to include the entire South-South geopolitical zone to determine regional trends should be conducted.

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