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INTELLECTUAL STIMULATION AND ITS EFFECT ON ORGANIZATIONAL COMPETITIVENESS OF BANKS IN PORT HARCOURT

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Abstract: This study investigated the relationship between intellectual stimulation and organizational competitiveness in Deposit Money Banks in Port Harcourt, Nigeria. A cross-sectional survey design was adopted, and primary data were collected using structured questionnaires. The study population comprised 105 managers across 21 Deposit Money Banks, and a census approach was employed. Reliability of the instrument was confirmed using Cronbach's alpha, with all items exceeding the 0.70 benchmark. After data cleaning, responses from 86 managers were analyzed. Hypotheses were tested using Spearman's Rank Order Correlation Coefficient via SPSS version 23.0 at a 95% confidence interval and 0.05 significance level. Findings revealed a significant positive relationship between intellectual stimulation and organizational competitiveness. Based on these results, the study recommends that managers actively communicate expectations, foster confidence in employees, and help subordinates find relevance in their tasks. Such practices are expected to enhance employee performance, encourage extra effort, and improve overall organizational competitiveness.

Keywords: Intellectual Stimulation, Organizational Competitiveness, Employee Performance, Banking Sector, Service Quality

INTRODUCTION

In the recent past, formidable business giants have been unable to sustain their position in this ever changing business environment. While many want to attribute it to various factors such as market forces, globalization and many more, what should be clear is that the leadership of any organization is responsible for steering its team to greater heights even in turbulent times. Organizations such as Nokia despite their market share were unable to maintain their position when smart technology took over because of internal organization issues that could have been handled better a sign of good leadership (Quy & Vuori, 2014). The business environment is very competitive and as such for a business to gain sustainable competitive advantage and stay afloat amidst the numerous challenges and create opportunities to thrive, the leadership of the day has to be both efficient and effective. There are five major styles of leadership; laissez-Faire, Autocratic, participative, transactional and transformational styles all which can be exercised depending on the organization and the people being managed. Currently a lot of focus is being given to the transformational leadership because of its ability to use the most important resource –

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the human resource – to achieve the organization goals. Volatility and complexity may make the environment less predictable and may influence the type of leadership emerging within the organization. In a volatile environment, new management styles that enable intangibles to be developed and dynamic capabilities to be practiced are clearly critical. Organizations cannot commence such strategic realignment without the presence of a transformational leader. Environmental complexity and scarcity as external factors influence the form of required transformational leadership (Acar, Beugre & Braun, 2006).

Literature ascertains that an effective leader provides guidance to employees, gives them direction towards achievement of desired goals, as a result employees with high job satisfaction exert more effort in completion of work for achieving success and thus more committed towards organization (Voon, Lo, Ngui, & Ayob, 2010). Leaders who challenge the status quo and stimulate their followers' effort to be innovative, motivate creativity and challenge the old ways of doing as part of their regular job are exercising intellectually stimulate part of transformational leadership (Ahanger, 2009).

Transformational leaders stimulate their followers' efforts "to be innovative and creative by questioning assumptions, reframing problems, and approaching old situations in new ways" (Avolio & Bass, 2002). Followers' mistakes are not publicly criticized and creativity is openly encouraged. Transformational leaders solicit their followers' ideas and creative solutions to problems, thereby including followers to problem solving. The intellectually stimulating leader encourages followers to try new approaches. Intellectual stimulation represents an important component of transformational leadership. Through intellectual stimulation, transformational leaders encourage followers to question their own beliefs, assumptions, and values, and, when appropriate, those of the leader, which may be outdated or inappropriate for solving current problems (Elkins & Keller, 2013; Sundi, 2013). Anjali and Anand (2015) assert that intellectual stimulation leads to the development of employee commitment to the organization. This, in turn, has implications for the ability of the organization to achieve goals based on the dedication and hard work of employees (Anjali & Anand, 2015).

Intellectual stimulation leaders stimulate permanent re-examination of the existent assumptions, stimulate change in the way of thinking about problems, and plead the use of analogy and metaphor (Stone, Russell & Patterson, 2003). By constantly searching for new knowledge, intellectual stimulation transformational leaders constantly teach, illustrate, but also promote and get new and creative ideas for solving problems from all organizational members (Bass & Avolio, 2004). Similarly, Bycio, Hackett and Allen (1995) found that the intellectual stimulation dimension of the transformational leadership scale had very strong positive relationships with the extra effort put in by subordinates. Avolio and Bass (2004) described an intellectually stimulating leader as one who "can discern, comprehend, conceptualize, and articulate to their associates the opportunities and threats facing their organization and its strengths, weaknesses, and comparative advantages." Furthermore, they opined that in allowing followers to seek intellectual ways to solve problems, analyse situations, critically question long held beliefs/assumptions/values, transformational leaders were actually developing their followers to seek innovative and creative ways to solve traditional problems

Walumbwa, Wang and Shi (2004) provide further impetus to the relationship between leader and follower by revealing that transformational leadership is positively related to work outcomes. Transformational leaders are able to exceed their own self-interest for the sake of the group. Such leaders are therefore able to extract more

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input from their followers, afford them the opportunity to think critically and look for new ways of doing their work. Being able to do things in new ways leads to motivated employees becoming more involved in their work, which results in higher levels of satisfaction and commitment (Dibley, 2009). Miller (2007) argues that there is mutuality in the relationship between transformational leaders and their followers. This mutuality is brought about by the way the leader is able to create a relationship that allows for learning and development by both leader and follower. The internalization of the leader’s vision by the follower leads to a possible alignment of personal values with those of the organization and subsequent commitment to both organizational and personal goals (Dibley, 2009).

This study therefore examines the relationship between intellectual stimulation and organizational competitiveness of Deposit Money Banks in Port Harcourt. Furthermore, this study was also guided by the following research questions:

- i. What is the relationship between intellectual stimulation and technological advantage of Deposit Money Banks in Port Harcourt?
- ii. What is the relationship between intellectual stimulation and quality service in Deposit Money Banks in Port Harcourt?
- iii. What is the relationship between intellectual stimulation and increased market share in Deposit Money Banks in Port Harcourt?

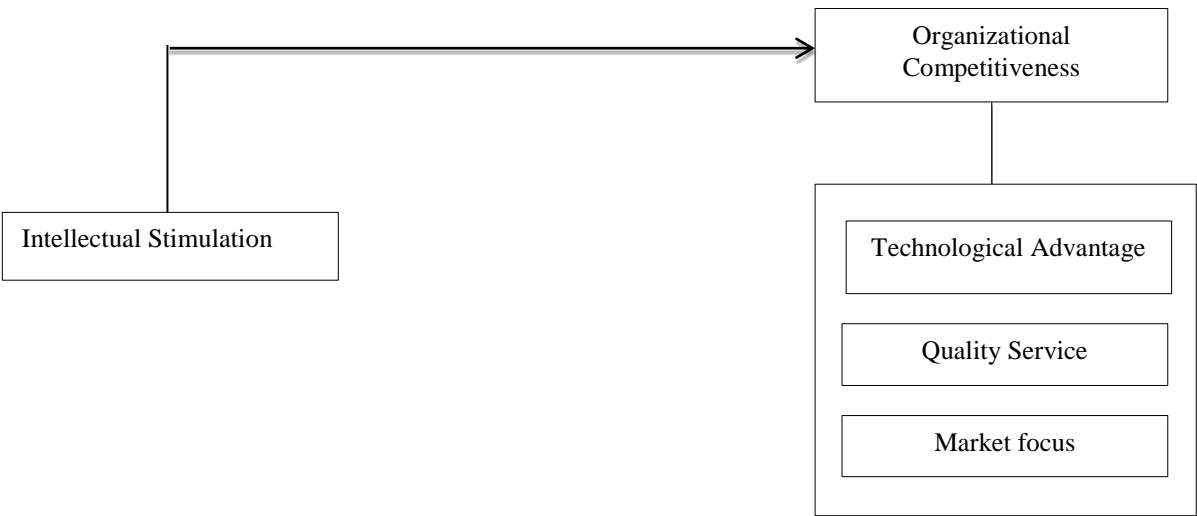


Fig.1 Conceptual framework for the relationship intellectual stimulation and organizational competitiveness
Source: Author’s Desk Research, 2019

LITERATURE REVIEW

Theoretical Foundation

Path Goal Theory of Leadership

The underpinning theory that best explain the subject of this study is the path goal theory of leadership. Developed by Evans and House in 1970, the theory focuses on the situation and leader behavior rather than on fixed trait of

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the leader. The theory therefore allows for the possibility of adapting leadership to the situation. The path-goal theory has its roots in the expectancy theory of motivation. Basically expectancy theory says that a person attitudes and behaviors can be predicted from two interrelated factors. The degree to which the person believes that job performance will lead to various outcomes (valences) to the individual (Moorhead & Griffin, 1998) as cited in (Baridam, 2009). Path-goal theory claims that subordinates are motivated by the leader to the extent that leader behavior influences their expectancies. That is, the leader affects the performance of subordinates by clarifying the behaviors (path) that leads to desired rewards. The significance of this theory to the study subject is influenced by the fact that subordinates are motivated by leaders, to the extent that leader's behaviors influences their expectancies. Thus transformational leader is a leader whose behavior is directed towards creating leaders out of subordinate or employees by making subordinate leaders themselves through equipping them with the required leadership qualities, thereby making subordinates to take charge of situation even in the leaders absence.

Intellectual Stimulation as a Dimension of Transformational Leadership

According to Shung(2008), intellectual stimulation is related to the formulation and articulation of a vision and/or challenging goals. Intellectual stimulation promotes intelligence, rationality, and careful problem-solving abilities. It also involves engaging the rationality of the subordinate, getting them to challenge their assumptions and thinking about old problems in new ways. Leaders who engage in intellectual stimulation do not answer all their employees' questions, instead, they make them seek the answers on their own. Intellectual stimulation refers to leaders who challenge their followers' ideas and values for solving problems. Through intellectual stimulation, transformational leaders are able to show their followers new ways of solving problems. Such leaders encourage their followers to use non-traditional thinking to deal with traditional problems and they pay attention to subordinates' ideas even if different from theirs (Onuoha, 2007). A recent study conducted in Niger Delta stated that intellectual stimulation provokes followers to think out new methods and means in an innovative ways by getting them involved in the process of decisionmaking as well as problem solving that impact on their social, economic, environmental and political wellbeing (Nwagbara, 2010). According to Aaron (2011) intellectual stimulation had a statistically significant positive correlation with effectiveness and satisfaction in a quantitative study. According to the study, encouraging and expecting followers to challenge their own old ways of doing things were key ingredients that help keep them going and assimilate the transformational leadership qualities. Leaders who are intellectually stimulating see the advantages of creating unity through diversity by bringing together and integrating a diverse range of perspectives, they are able to create genuinely new ideas and initiatives (Maritz, 2012). The goal of intellectual stimulation is to continuously generate the highest levels of creativity from the subordinates (Avolio, 2005).

Intellectual stimulation as ability of transformational leaders, has an important role in the transformation process of organization. Transformational leaders stimulate the efforts of their followers as regards innovativeness and creativity, stimulate permanent reexamination of the existent assumptions, stimulate change in the way of thinking about problems, plead the use of analogy and metaphor, etc. Thus, it may appear the possibility to get new and creative ideas for solving problems from the followers. If the ideas and the solutions of problems suggested by followers differ from the ideas represented by leaders, the followers are not criticized, nor are the leaders' ideas imposed at any cost (Shine, 2013).

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Concepts of Organizational Competitiveness

The concept of organizational competitiveness which implies the rivalry tendencies of business organization found relevance in the population ecology baseline social theory. This baseline social theory stipulates that organizations; including organized system found in the same ecological context tends to compete for resources to sustain their survival. For the organic systems, the rivalry may be based on contest for food, oxygen, nutrient and carbon dioxide, while the contest among social systems such as business organizations may be for input resources and mostly customers.

Organizational competitiveness relates to the strength of the firm to take advantage of identified opportunities within its environment, such that its sustainability is quite assured and better than those of its rivals in the industry. This further means that the competitiveness of the firm is a measure of internal strength that enables it contend with the forces of its competitors. (Junarto,

2009). Hayek (2011) argued that five firm's competitive forces dominate the firms' rivalry in any given industry. According to them, in any industry, whether domestic or international or product or service-oriented, the rules of competition are embodied in five competitive forces. In this contemplation, the entry of new competitors is a significant issue. New competitors necessitate some competitive response, which will inevitably use resources and reduce profits. The implication of having new rival is the increase cost of competition which tends to affect the profits. Another force identified is the threat of substitutes. If there are viable alternatives to a firm product or service in the market place, the prices the firm can charge become limited. In the same way, the bargaining power of the buyer is a factor to contend with. If customers have bargaining power, they will use it. The bargaining strength of the customer is inversely related to profit margins.

Also, the bargaining power of the supplier is a critical factor in competitive advantage assessment. Given power over the firm's suppliers will increase their prices and adversely affect the firm's profitability. This tends to be the same with the rivalry among the existing competitors. This tends to be so because competition leads to the need to invest in marketing or research and development or to price reduction. All of these tend to reduce profits. The overall implication is that the collective strength of these five competitive forces determines the ability of companies in an industry to earn on average and rates of return on investment in excess of the cost of capital (Nielson, 2007).

The competitiveness of the firm according to Nwachukwu (2009) is based on its internal strength that can be used to attain a desired fit among rivalries. According to him, looking at the organization in terms of its three irreducible elements: Technology, process and people, it is definite that technological, process and people based strengths produce a competitive edge for the firm (Pfeffer, 2014). The implication of this argument is that a technological strength offers the firm a competitive edge over its competitors in terms of the 'means' which may result in reduced time inputs, resources, and cost, while at the same time ensuring high quality. Due process advantage implies the know-how in terms of skills and procedures that tend to be better than those of the rivals. The people based advantage in organizational competitiveness rests on the possession of a well cultured worker whose general work attitude and commitment is supportive in the firm's attempt to sustain an advantageous position among rivals in the industry.

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Measures of Organizational Competitiveness

Technological Advantage

Purdie and Taylor (2006) defined technology as the sum total of all the skills knowledge methods and equipment required to convert resources into desired products or services. It is the state of sophistication of the production facilities and the management techniques of problem solving. The application of technology in the production and distribution of essential products and services is immense in that it constitutes a major decision area in planning. A firm's measure of performance is therefore hampered by the degree of technology available. Technological progress is either demand induced or knowledge induced (Steiner, 2007). The impact of recession facing Nigerian organizations is a compelling circumstance for research and development of new techniques to surmount the hostile recessionary period. Thus, that which stands as a major management problem encourages technological progress. But the high cost of technology on the productivity of our firms against a background of dwindling investment capital in a recessionary period retards the pace of technological progress. At times, the inducement for technological progress overwhelms the capital constraint. The implication for managerial performance in business organization is amongst others that the rapid technological change tends to offer great opportunities as well as serious threats to organizations.

Quality Service

Quality and consumer satisfaction have been a crucial role for success and survival in today's competitive market. The core task of an organization is to retain their customers which can be done by delivering excellent service quality. There are many definitions for the term quality. Delivering excellent service quality involves customer care techniques. Excellence in service delivery includes personalized service, good return policies, complaints desks, hotlines and being able to communicate properly when calling for service. Okafor (2002) cited in Nnedu (2010) Delivering excellent service is all about providing quality services to external and internal clients, as well as building genuine and open long-term relationship in order to drive up service standards and increase profit (Shine 2011).

Zeithaml (2008), defined quality as superiority or excellence. The issue on how service delivery should be measured has been discussed by Teas (2004) and Brandy (2009) but there is no agreement on how to access the service quality (Cornin& Taylor, 2012). To better understand excellent service delivery, we need to look at the three main characteristics of services: invisible, consistent and diverse. Because services are none physical, it is hard to determine, record, calculate or to test the service prior to the sale in order to protect the quality on its delivery. (Zeithaml, et al, 2012). In most services, quality occurs during service delivery, usually when customer and service employee interacts.

Research reveals that delivering high service quality produces measurable benefits in profit, cost savings, and market share. Therefore, an understanding of the nature of excellent service and how it is achieved in organizations has become a priority for research (Zeithaml, 2012). For that, companies need to develop an environment inside the organization that is more prone towards meeting excellent service standards according to customer requirements. Success could be achieved only if the internal environment is strong enough to meet the challenges of external requirement. That is an organization free of conflict.

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Superior Market Share

This is the percentage of an industry or market's total sales that is earned by a particular company over a specified time period (Ezirim, 2005). Market share is calculated by taking the company's sales over the period and dividing it by the total sales of the industry over the same period. This metric is used to give a general idea of the size of a company to its market and its competitors. According to Nwakanma (2011), market share increase can allow a company to achieve greater scale in its operations and improve profitability. Companies are always looking for ways to expand their share of the market, in addition to trying to grow the size of the total market by appealing to larger demographics, lowering prices, or through advertising. Sales figures do not necessarily indicate how a firm is performing relative to its competitors, rather, changes in sales simply may reflect changes in the market size or changes in economic conditions.

The firm's performance relative to competitors can be measured by the proportion of the market that the firm is able to capture. This proportion is referred to as the firm's market share and is calculated as follows: $\text{Market Share} = \text{Firm's Sales} / \text{Total Market Sales}$. Sales may be determined on a value basis (sales price multiplied by volume) or on a unit basis (number of units shipped or number of customers served). While the firm's own sales figures are readily available, total market sales are more difficult to determine. Usually, this information is available from trade associations and market research firms. Market share is a key indicator of market competitiveness that is, how well a firm is doing against its competitors. This metric, supplemented by changes in sales revenue, helps managers evaluate both primary and selective demand in their market. That is, it enables them to judge not only total market growth or decline but also trends in customers' selections among competitors. Generally, sales growth resulting from primary demand (total market growth) is less costly and more profitable than that achieved by capturing share from competitors. Conversely, losses in market share can signal serious long-term problems that require strategic adjustments. Firms with market shares below a certain level may not be viable. Similarly, within a firm's products line, market share trend for individual products are considered early indicators of future opportunities or problems (Ezirim, 2005).

Relationship between Intellectual Stimulation and Organizational Competitiveness Transformational leadership concerns the transformation of followers' beliefs, value needs and capabilities (Branand& Edgar, 2000). Yuki (1989), cited in Chelladurai (2004) defined transformational leadership as the process of influencing major changes in attitudes and assumptions of organizational members and building commitment for the organization's mission and objectives. Transformational leaders therefore, teach their followers to, become transformational leaders in their own right (Bass, 1994). Transformational leaders encourage subordinates to adopt the organizational vision as their own, through inspiration (Cacioppe, 2007). In addition, it is widely accepted that transformational leadership occurs when people engage with each other in such a way that leaders and followers raise each other's levels of motivation (Buris 2008). Furthermore, these leaders attempt to elevate the needs of the followers' in line with the leader's own goal and objectives. Transformational leadership communicates a vision that inspires and motivates people to achieve something extraordinary. Hughes, Ginnett and Murphy (2012) believe that transformational leaders also have the ability to align people and the systems so there is integrity throughout the organization.

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Moreover, transformational leaders are responsible for motivating their employees to go beyond ordinary expectations by appealing to their higher order needs and moral values. This leadership has consistently shown advantages on a range of individual and organizational outcomes, such as objectives and performance (Bass, 2008). Through setting more challenging expectations and raising levels of self and collective efficiency, such a leadership style typically achieves significantly higher performance and commitment levels from their employees (Arnold, Barling & Kelloway, 2011).

While transformational leadership inspires common goals and aspirations that tend to transcend individual needs and result in the attainment of major transformation in work-place effectiveness, it would be narrow-minded to view transformational leaders as the exclusive participants in the process of leader-follower exchanges. Transformational leadership extends transactional leadership to attain higher levels of subordinate performance, through the utilization of various motivational methods and diverse types of objectives and goals (Avolio & Goodheim, 2012). Barling (2010) found that subordinates' organizational commitment was positively correlated with the transformational leadership behaviors of their supervisors. In summary, empirical literature indicates that transformational leadership is positively connected with leaders' effectiveness (Bass, 2008). Research by (Prujin & Boucher, 2006) shows evidence that transformational leadership is an extension of transactional leadership; therefore, these two leadership styles are not mutually exclusive; as a leader may display a varying degree of transactional or transformational leadership aimed at transcending followers towards the achievement of not only set objectives but also embedding in followers leadership qualities that will enable them undertake leadership role on the leaders absence; thus, enhancing their organizations effectiveness. An organization that is consisting in its efficiency in relation to quality service delivery, market share attraction and use of modern technologies is sure to be competitive in its operating industry.

From the foregoing point of view, the study thus hypothesized that:

H₀₁: There is no significant relationship between intellectual stimulation and technological advantage in Deposit Money Banks in Port Harcourt.

H₀₂: There is no significant relationship between intellectual stimulation and quality in money deposit banks in Port Harcourt.

H₀₃: There is no significant relationship between intellectual stimulation and increased market share in Deposit Money Banks in Port Harcourt.

METHODOLOGY

The study adopted a cross sectional survey design to solicit responses from respondents as primary data was collected using structured questionnaire. The population for the study was 105 managers of 21 Deposit Money Banks in Port Harcourt. Sampling was not used as the entire population was used as a census. The reliability of the research instrument was achieved using the Cronbach Alpha Coefficient with all items all the items scoring above 0.70 acceptance benchmark set by Nunnally (1970). After data cleaning, only data for 86 respondents were suitable for used for data analysis.

The hypotheses were tested using the Spearman's Rank Order Correlation Coefficient with the aid of Statistical Package for Social Sciences version 23.0. The tests were carried out at a 95% confidence interval and a 0.05 level of significance.

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DATA ANALYSIS AND RESULTS

Bivariate Analysis

The Spearman Rank Order Correlation coefficient is calculated using the SPSS 21.0 version to establish the relationship among the empirical referents of the predictor variable and the measures of the criterion variable. Correlation coefficient can range from -1.00 to +1.00. The value of -1.00 represents a perfect negative correlation while the value of +1.00 represents a perfect positive correlation. A value of 0.00 represents a lack of correlation. In testing hypotheses one to nine, the following rules were upheld in accepting or rejecting our alternate hypotheses: all the coefficient values that indicate levels of significance (* or **) as calculated using SPSS were accepted and therefore our alternate hypotheses rejected; when no significance is indicated in the coefficient r value, we reject our alternate hypotheses. Our confidence interval was set at the 0.05 (two tailed) level of significance to test the statistical significance of the data in this study.

Table 1: Intellectual Stimulation and Organizational

				Intellectual Stimulation	Technological Advantage	Quality Service	Market Share
Spearman's rho	Intellectual Stimulation	Correlation	Coefficient	1.000	.689**	.546**	.877**
		Sig. (2-tailed)			.000	.000	.000
		N		86	86	86	86
	Technological Advantage	Correlation	Coefficient	.689**	1.000	.829**	.587**
		Sig. (2-tailed)			.	.000	.000
		N		86	86	86	86
	Quality Service	Correlation	Coefficient	.546**	.829**	1.000	.446**
		Sig. (2-tailed)				.	.000
		N		86	86	86	86
	Market Share	Correlation	Coefficient	.877**	.587**	.446**	1.000
		Sig. (2-tailed)				.000	.
		N		86	86	86	86

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Research Data 2019, (SPSS output version 23.0)

H₀₁: There is no significant relationship between intellectual stimulation and technological advantage in Deposit Money Banks in Port Harcourt.

From the result in the table above, the correlation coefficient shows that there is a positive relationship between intellectual stimulation and technological advantage. The *correlation coefficient* 0.689 confirms the magnitude and strength of this relationship and it is statistically significant at $p\ 0.000 < 0.05$. The correlation coefficient represents a high correlation between the variables. Therefore, based on empirical findings the null hypothesis earlier stated is hereby rejected and the alternate accepted. Thus, there is a significant relationship between intellectual stimulation and technological advantage in Deposit Money Banks in Port Harcourt.

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Ho₂: There is no significant relationship between intellectual stimulation and quality service in Deposit Money Banks in Port Harcourt.

From the result in the table above, the correlation coefficient shows that there is a positive relationship between intellectual stimulation and quality service. The *correlation coefficient* 0.546 confirms the magnitude and strength of this relationship and it is statistically significant at p

$0.000 < 0.05$. The correlation coefficient represents a moderate correlation between the variables.

Therefore, based on empirical findings the null hypothesis earlier stated is hereby rejected and the alternate accepted. Thus, there is a significant relationship between intellectual stimulation and quality service in Deposit Money Banks in Port Harcourt.

Ho₃: There is no significant relationship between intellectual stimulation and increased market share in Deposit Money Banks in Port Harcourt.

From the result in the table above, the correlation coefficient shows that there is a positive relationship between intellectual stimulation and increased market share. The *correlation coefficient* 0.877 confirms the magnitude and strength of this relationship and it is statistically significant at p $0.000 < 0.05$. The correlation coefficient represents a very high correlation between the variables. Therefore, based on empirical findings the null hypothesis earlier stated is hereby rejected and the alternate accepted. Thus, there is a significant relationship between intellectual stimulation and increased market share in Deposit Money Banks in Port Harcourt.

DISCUSSION OF FINDINGS

The study findings revealed that there is significant positive relationship between intellectual stimulation and organizational competitiveness in Deposit Money Banks in Port Harcourt. This finding corroborates the views of Nwagbara (2010) in a recent study conducted in Niger Delta that stated that intellectual stimulation provokes followers to think out new methods and means in an innovative ways by getting them involved in the process of decision-making as well as problem solving that impact on their social, economic, environmental and political wellbeing. According to Aaron (2011) intellectual stimulation had a statistically significant positive correlation with effectiveness and satisfaction in a quantitative study. According to the study, encouraging and expecting followers to challenge their own old ways of doing things were key ingredients that help keep them going and assimilate the transformational leadership qualities.

Intellectual stimulation as ability of transformational leaders, has an important role in the transformation process of organization. Transformational leaders stimulate the efforts of their followers as regards innovativeness and creativity, stimulate permanent re-examination of the existent assumptions, stimulate change in the way of thinking about problems, plead the use of analogy and metaphor, etc. Thus, it may appear the possibility to get new and creative ideas for solving problems from the followers. If the ideas and the solutions of problems suggested by followers differ from the ideas represented by leaders, the followers are not criticized, nor are the leaders' ideas imposed at any cost (Shine, 2013).

CONCLUSION AND RECOMMENDATIONS

There is a significant association between intellectual stimulation and organizational competitiveness in Deposit Money Banks in Port Harcourt. The study recommends that managers of Deposit Money Banks should continuously communicate positively on the tasks that need to be accomplished, encourage and stimulate

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confidence in employees that goals will be achieved and help subordinates find relevance in their work. This will evidently stimulate subordinates to perform their duties effectively, put extra efforts and take pleasure from their work.

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