QUALITY OF WORK LIFE AND EMPLOYEE INNOVATIVENESS OF DEPOSIT MONEY BANKS IN PORT HARCOURT

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Abstract

This study investigates the influence of quality of work life on employee innovativeness in deposit money banks in Port Harcourt. The objective of the study was to establish the relationship between quality of work life and employee innovativeness. The research design adopted for the study was survey research design. One hundred and ninety two (192) copies of questionnaire were distributed to the respondent. A total of one hundred and eighty (180) copies of the distributed questionnaire were retrieved. These copies were analyzed and the hypotheses were tested using the Spearman Rank Correlation Coefficient with the aid of SPSS Version 20. The result revealed that; there is a significant relationship between job security and creative thinking, job security and proactiveness, safety and well-being and creative thinking, safety and well-being and proactiveness, employee empowerment and creative thinking, employee empowerment and proactiveness. Also, corporate culture was seen to positively influence the relationship between quality of work life and employee innovativeness. Based on these, the null hypotheses were rejected and the alternate hypotheses accepted. The study therefore concluded that an improvement of employee welfare will play a major role in employee innovativeness. The study recommends thus; that the deposit money bank managers should create a pro-innovation and encouraging organizational environment, to create an appropriate vision and decide on the strategies which will make it possible to benefit from the organizations’ values as much as possible, and to plan tasks in a way that will empower employees and support innovation.

KEYWORDS: Quality of Work Life, Innovativeness, Job Security, Creative Thinking, Proactiveness, Employee Empowerment, Corporate Culture
1.0 Introduction

Organizations have increasingly become interested in creativity and innovation, in part as a response to the pressures associated with globalization, competition, economic factors, and technology changes. Many organizational leaders recognize creativity as an opportunity for gaining a sustainable competitive advantage. To remain competitive in the global market, organizations must continuously develop innovative and high quality products and services, and renew their way of operating. In the heart of all innovation lies creative ideas and it is individual employees, who alone or in groups, generate, promote, discuss, modify and realize these ideas (Scott & Bruce, 1994). It is therefore not surprising that innovative employees are the chief currency for contemporary organizations. Arising from this, question how to promote and support employees’ innovativeness presents a key issue that faces academics and organizational managers.

Employee innovativeness requires that the individual is able and willing to be innovative. With respect to abilities, such employee should possess above average general intellect, certain cognitive capabilities, general skills and task and context-specific knowledge. These are facilitators of innovativeness (Taggar, 2002). Beyond knowledge and skills, innovativeness requires intrinsic motivation and a certain level of internal force that pushes the individual to persevere in the face of challenges inherent in the creative work (Shalley & Gilson, 2004). Moreover, the internal force keeps the employee going even when the challenges are successfully overcome.

Quality of work life is a very important phenomenon that is of great concern to various employees in both private and public sector and particularly the banking sector. It goes beyond prioritizing the work role and one’s personal life. It also affects the social, psychological, economical and mental well-being of the individual. All these are reflected in the output of the individual, which affects his or her performance in the work place on the long run. Work life balance has implication on employee attitudes, behaviours, wellbeing as well as organizational effectiveness (Eby, Casper, Lockwood, Bordeaux & Brindley, 2005). The competition for market leadership in the banking sector, may lead to bank managers giving their employees excessive work load in order to meet up with their target. Also, employees try their best to be retained in the organization by putting in more time at work which may be detriment to their personal life.

According to Epie (2011), the Nigerian banking sector is known for its long hour culture, and high work load of employees. Bank employees in Nigeria are most likely to be faced with issue of work life balance, due to the nature of the work environment. Policies are been made regarding work life balance, but its implementation has become an issue that needs to be looked into. Ensuring effective delivery of service to customers may be achieved by the ability of the management of these banks to maintain policies that promote work life balance. The reform in the banking sector made it mandatory for commercial banks to have a minimum of 25 billion naira capital base to continue their operations. Consequently, commercial banks had to go into strategic alliance with other banks, by merger and acquisition. This has changed the focus of many banks to form new strategy that entails
expansion, increasing capital base and customer base. All these have led to managers having higher expectation of employees’ performance. It is most likely that there will be a misplacement of priority of interest by the employees trying to meet up with the target of the banks, which may affect their personal life.

The multifaceted demand between work and home responsibilities have assumed increased relevance for employees in commercial banks in recent years. This is due to demographic and workplace changes, such as; transformation in family structures, growing reluctance for ‘long number of hours’ acceptance culture, greater number of women in the workforce and technological advancement. All these may result in the employees having difficulty in prioritizing between their work roles and their personal lives. When commercial banks like United Bank for Africa plc, First Bank of Nigeria plc, Zenith bank PLC have a poor work organizational culture; as evident in buying of work-leave of employees, inconvenient period of leave for employees and the inability of employers to keep to leave policy in their employment agreement. All these may lead to stretched workloads which bring about different issues in the employee. These issue involves both the psychologically and the emotional well-being of employee and these action may result in reduction in employee innovativeness.

Another major issue that may hinder employee innovativeness is when work life balance incentives like, leave entitlement, flexi time, and family and welfare policies, are not adhered to by the management of these banks. These may lead some employees to work round the clock with little attention to themselves and their families, which may result in broken home and poor parental upbringing. The personal issues that employees of United bank for Africa PLC, first bank of Nigeria PLC, zenith bank PLC for instance, face outside work, may demoralize them and in turn discourage them to be zealous in their service delivery to customers. All these may result in customers threatening to withdraw their patronage from the banks. The consequences of these issues prompted this research investigation.

Hence, the study of quality of work life and employee innovativeness is imperative. Empirically, many researchers have worked on the construct of quality of work life with various concepts. For example; Vishwaet (2015) investigated Empirical analysis of work life balance policies and its impact on employee’s job satisfaction and performance. Azeem and Akhtar (2014) investigated the influence of. In Nigeria, Ojo, Salau and Falola (2014) investigated the concept of work-life balance policies and practices in three sectors of the Nigerian Economy namely the Banking, Educational and Power Sector. Fapohunda (2014) investigated the effect of work life balance on productivity. From the foregoing, there is little evidence of previous empirical works showing the relationship between quality of work life and employee innovativeness. Therefore, there exist a literature gap which has informed our study on the construct of quality of work life and innovativeness in Nigerian banks.
Statement of the problem

The critical situation of employee innovativeness caused by endless working hours, rigidity and lack of spare time to meet personal and family needs has inflicted the individuals’ stress levels in an organization thereby reducing disposition which affects employee innovation at work and hampering concentration. Most Organizations were not aware of employees’ needs in order to provide them with flexibility, permitting them to combine work and personal spheres to meet professional and personal goals. Also, when employees accumulate specific knowledge about the organization they become crucial for its performance, as it is more difficult to find comparable substitutes.

In the past, employers of labour have lamented that employees perform their work efficiently when they are newly employed but with time, their efficiency and productively decreases. The employees have attributed decrease in efficiency and productivity to the fact that employers do not provide adequate incentives and motivation to enable them put in their best.

The wellbeing of workers who kept their employment can be negatively affected by job insecurity (Scherer, 2009). Many individuals feel under pressure to work longer hours to keep their job (Wayman, 2010), and to meet their family expenses (Edwards & Rothbard, 2000). Higher demands on employees’ duties and longer working hours reduce the time workers have to spend with their families (Hill, 2005). Statistics show that in 2011 men worked an average of 39.4 hours a week and women 30.6 hours. In Nigeria, heavier work demands faced by employees also result in higher levels of stress, which negatively impacts workers’ physical and psychological well-being.

Organizations and managers need to understand the importance of quality work life, and its impact on employees’ creativity, proactiveness and responsiveness. These challenges and higher demands from work and family life have been found to have negative effects on the wellbeing of workers and their families, and resulted in family-work conflicts and work-family conflicts (Aryee, Srinivas & Tan, 2005). Based on these facts, this study would therefore investigate the relationship between quality of work life and employee innovativeness in Nigerian banks.

Aim & Objectives of the Study

The aim of this study is to evaluate the relationship between quality of work life and employee innovativeness of deposit money banks in Port Harcourt. Specifically, the following objectives are hereby stated:

a) To examine the relationship between job security and employee innovativeness in deposit money banks in Port Harcourt.
b) To ascertain the relationship between safety and well-being and employee innovativeness in deposit money banks in Port Harcourt.
c) To establish the relationship between employee empowerment and employee innovativeness in deposit money banks in Port Harcourt.
d) To determine the extent to which corporate culture affects the relationship between quality of work life and employee innovativeness in deposit money banks in Port Harcourt.

**Research Questions**

The research questions that would guide this study are:

a) What is the relationship between job security and employee innovativeness in deposit money banks in Port Harcourt?
b) What is the relationship between safety and well-being and employee innovativeness in deposit money banks in Port Harcourt?
c) What is the relationship between employee empowerment and employee innovativeness in deposit money banks in Port Harcourt?
d) How does corporate culture moderate the relationship between quality of work life and employee innovativeness of deposit money banks in Port Harcourt?

**Research Hypotheses**

The following null hypotheses were formulated and tested for this study;

\[ H_{01} \]: There is no significant relationship between job security and creative thinking in deposit money banks in Port Harcourt.

\[ H_{02} \]: There is no significant relationship between job security and proactiveness in deposit money banks in Port Harcourt

\[ H_{03} \]: There is no significant relationship between safety & well-being and creative thinking in deposit money banks in Port Harcourt

\[ H_{04} \]: There is no significant relationship between safety & well-being and proactiveness in deposit money banks in Port Harcourt

\[ H_{05} \]: There is no significant relationship between employee empowerment and creative thinking in deposit money banks in Port Harcourt

\[ H_{06} \]: There is no significant relationship between employee empowerment and proactiveness in deposit money banks in Port Harcourt.

\[ H_{07} \]: Corporate culture does not significantly influence the relationship between quality of work life and employee innovativeness in deposit money banks in Port Harcourt

**2.0 Literature Review**

This study is anchored on spill-over theory by Guest (2002). It postulates the conditions under which spill-over between the work micro system and the family micro system occurs. It can either be positive or negative. If work- family interactions are rigidly structured in time and space, then spill over in term of time, energy and behavior is negative. When flexibility occurs which enables individuals to integrate and overlap work and family responsibilities in time and space lead to positive spill over which is instrumental in achieving healthy work life balance.

According to Guest (2002), the determinants of work life balance are located in the work and home contexts. Contextual determinants include demands of work, culture of work, demands of home and culture of home. Individual determinants include work orientation (i.e. the
extent to which work (or home) is a central life interest), personality, energy, personal control and coping, gender and age, life and career stage. The variables of the study are under the contextual determinants, which are leave policy and service delivery. The leave policy is the culture of work, while the service delivery is the demand of work. The relevance of this theory to the study is that organizations are expected to adopt positive work life balance policies that will enable employee have a positive work life balance in which will make them be effectively committed to achieving the organization’s goals.

Conceptual Framework


Figure 1: Operational conceptual framework on the relationship between quality of work life and employee innovativeness of deposit money banks in Rivers State
Concept of Quality of Work Life

The term work-life balance is commonly used as a more comprehensive expression to describe policies that have been previously termed 'family-friendly', but are now extended beyond the scope of the family. Quality of Work-life refers to the flexible working arrangements that allow both parents and non-parents to avail of working arrangements that provide a balance between work responsibilities and personal responsibilities (Redmond Valiulis & Drew, 2006).

The origin of quality of work-life practices spans from work-life conflict experienced by employee. Work Life Conflict is the inter-role conflict that results when one’s roles as an employee is incompatible with one other area such as being a spouse, parent or with other religious and leisure activities. The concept of Work Life Conflict recognises that most individuals have multiple roles. Work-life balance practices help minimise the amount of Work Life Conflict and also target the antecedents (Lero & Bardoel, 2007). Some of the antecedents’ of work-life conflicts include heavy job demands and job overloads.

Work Life Balance as proposed by Barrera (2007) would be adopted because it is broad and encompassing “Employers working constructively with their employees to put in place arrangements, which take into account the needs of the business as well as the non-work aspects of employees’ lives” Barrera (2007). It comprise of both employees and employers who are both central to the subsequent use and successful implementation of Work Life Balance policies and practices. This can only be achieved as a joint effort between employers and employees.

A review of the work-life literature reveals that Work Life Balance initiatives can be broadly divided into four dominant categories which include flexible working arrangement (home working, compressed hours); leave arrangement (annual leave, Parental leave); dependent care assistance (Child care arrangements and Crèche) and general services (Employment assistant programs) (De Cieri, Holmes, Abbott & Pettit, 2005; De Cieri & Bardoel, 2009). Work life balance is a practice that are meant to help employees better manage their work and non-working times are called in the literature as work-family policies, family-friendly or family-responsive policies. In recent years, the term “work-life balance” has replaced what used to be known as “work-family balance” (Hudson Resourcing, 2005), there are other life activities that need to be balanced with employment may include study, travel, sport, voluntary work, personal development, leisure or eldercare. Work life balance in its broadest sense, is defined as a satisfactory level of involvement or ‘fit’ between the multiple roles in a person’s life.

According to Clarke, Koch and Hill (2004), work-life balance is generally associated with equilibrium between the amount of time and effort somebody devotes to work and personal activities, in order to maintain an overall sense of harmony in life. To understand work-life balance, it is important to be aware of the different demands upon us and our personal resources- our time and our energy- that we can deploy to address them. Research has indicated that those workers who have some form of control over their working environment tend to suffer less stress-related ill-health, with clear implications for the concept of work-life
balance Organizations can implement various work-life balance initiatives that may assist employees to better balance their work and family responsibilities, gain improvements in well-being and provide organizational benefits. There are a large variety of family friendly policies which include, but are not limited to the following: flexible working hours, job sharing, part-time work, compressed work weeks, parental leave, telecommuting, on-site child care facility (Hartel, 2007). However, several studies have introduced various dimensions of quality of work life; such as Geda (2013) who gave a model of QWL to include; adequate and fair compensation, development of human capacities, work and total life space, safe and healthy working condition. Based on this, the study adopts employee well-being, job security and responsiveness as the dimensions of our predictor variable.

**Job Security**

Job security according to Pearce (1998) is a mind state in which the employee sees his job stability with the firm in the near future. It is the result of the firm's own practices and policies with the employee which make them more secure or insecure towards the job. Employment security as a term is often used interchangeably with work security and job security, job security is the security of a continued employment in the same occupation with the same employer. Conceptually, work security and employment security are broader concepts, including, among other things: self employment, employment security, the confidence of being able to keep, find or create gainful employment, now and in the future, based on the development of your own human capital and in well-functioning institutions.(Dekker, 2010). Job security plays an important role in both social and working life because it help individuals not to worry about their future, and it contributes to maintaining labor peace, increasing organizations productivity and protecting social balance and values for this employee should not be dismissed from his organization without reasonable grounds, because job security has political and social dimensions (Senol, 2011).

**Employee Well Being**

Corbin and Lindsey (1994) state that wellbeing is the utilisation of “an emotional, intellectual, physical, spiritual and social dimension that expands one’s potential to live and work effectively and to make a significant contribution to society”. Wellbeing can be assessed by individuals’ subjective judgement in relation to their life satisfaction, or psychological health (perceived stress) (Grzywacz, Almeida & McDonald, 2002); as well as by individuals’ objective measures of physical health (e.g. blood pressure) (Broadwell & Light, 1999). Research shows that wellbeing is strongly correlated with better mental health, better physical health and longevity (Strack, Argyle & Schwartz, 1991).

**Employee Empowerment**

Employee empowerment is one of the effective techniques for increasing productivity in employee and optimal use of capacity their individual and group abilities in order to achieve organizational objectives. Empowerment is a process in which through the development and influence expand and the capabilities of individuals and teams will be help to improve and
Employee Innovativeness

Employee innovativeness refers to employees’ propensity to innovate can be conceived as complex behaviour consisting of idea generation, idea promotion and idea realization with the aim of meeting organizational goals in novel ways (Kanter, 1988; Scott & Bruce, 1994). Individuals, alone or in groups, undertake innovative activities from the intention to derive anticipated benefits from innovative change. Creativity is central to innovativeness, but the concepts are not synonymous. Innovation can be seen as a successful and intentional implementation of creativity, which is more subjective and context specific by its nature (Miron, Erez & Naveh, 2004). Creativity as such may be limited to idea generation alone but by definition innovation produces benefits for the people involved in the innovative process (Anderson, Qin, Sohn, Stenger, & Carter, 2003). Therefore, employee innovativeness requires creativity, but creativity does not always lead to an innovation.

Employee innovativeness requires that the individual is both able and willing to be innovative. With respect to abilities, above average general intellect, certain cognitive capabilities, general skills and task and context-specific knowledge, for example, facilitate innovativeness (Barron & Harrington, 1981; Taggar, 2002). Beyond knowledge and skills, innovativeness requires intrinsic motivation and a certain level of internal force that pushes the individual to persevere in the face of challenges inherent in the creative work (Shalley & Gilson, 2004). Moreover, the internal force keeps the employee going even when the challenges are successfully overcome: it is about a positive tension and desire to excel. Consequently, employees’ initiative, flexibility, perseverance and willingness to go beyond their actual goal accomplishment in order to come up with novel and organizationally beneficial ideas characterize innovativeness (Georgsdottir and Getz, 2004). Often it is impossible to set goals for innovativeness, as it is so context and problem–specific. Innovativeness is therefore largely about discretionary extra role behaviours that go beyond the formal job requirements in complex and ambiguous conditions, and organizations are increasingly dependent on their employees’ willingness to go the extra mile (Wolfe, 1994; Ramamoorthy, Flood, Slattery, & Sardessai, 2005).

Creative Thinking

Creativity is the process through which new ideas that make innovation possible are developed. Current views on organizational creativity appear to focus largely on outcomes or creative products. A creative product has been defined as one that is both novel and original and potentially useful or appropriate to the organization (Amabile, 1996; Mumford &
Gustafson, 1998). Additionally, at least for companies, creative ideas must have utility. They must constitute an appropriate response to fill a gap in the production, marketing, or the administrative processes of the organization. Organizational creativity is the creation of a valuable, useful new product, service, idea, procedure, or a process by individuals working together in a complex social system. Therefore, creativity could be seen as an important organizational capability (Amabile, 1998), a possible source of organizational effectiveness (Woodman, Sawyer, & Griffin, 1993), and a source of competitive advantage (Leonard & Sensiper, 1998).

Proactiveness
Proactive behavior refers to anticipatory action that employees take to impact themselves and/or their environments. Existing research provides extensive evidence of the different ways in which employees express proactive behavior, including seeking feedback (Ashford, Blatt, & Vande Walle, 2003; Ashford & Cummings, 1983, 1985), taking initiative in pursuing personal and organizational goals (Frese & Fay, 2001; Roberson, 1990), actively adapting to new environments (Ashford & Black, 1996; Kim, Cable, & Kim, 2005; Saks & Ashforth, 1996; Wanberg & Kammeyer-Mueller, 2000).

Quality of Work Life and Employee Innovativeness
De Bruin and Dupuis (2004) suggest that the significance of managing an employee’s quality of work has spanned over 20 years and that there have been measurable changes that directly impact on this issue. Firstly, the kind of jobs available today have become very complex and the employee is subjected to untold pressure to meet quality standards in the shortest time possible with fewer resources (Hosie, Forster and Servatos, 2004). This has resulted in the adjustment of the ‘normal working hours’. Secondly, the demographic nature of the workforce has been significantly altered from what was traditionally a man’s world. Today we find an influx of women into the once acclaimed male dominated work zone. There is a wide spread representation across the various cultures of the world owing to globalization. Nowadays, it is no longer news that there are dual career couples. Another major shift in the demography of today’s workplace is the multi-generational dimension to it as many young people now work in the same environment with older people. Thirdly, legal frameworks and the cost of litigation have influenced and necessitate the review of employment contracts to reflect a programme initiative for employee’s wellbeing, stress factors and job satisfaction (Greenhaus and Powell, 2006).

The assertion of Purcell (2002) suggests that the interest of the entire organization in the management of work-life balance is predicated on the fact that ‘there is little doubt any more that there is a clear connection between the way people are managed and organizational performance’ and that with the expected skill scarcity, the quality of attraction and retention of employees that can serve as a veritable means of competitive advantage would be greatly influenced by available work-life balance opportunities and initiatives. Ideally, an effective
management of quality of work-life places a demand on organizations to successfully accommodate employees’ work and non-work roles while not jeopardizing institutional goals and reducing negative outcomes that may be associated with multiple-role conflict, stress and job dissatisfaction (Greenblatt, 2002; De Bruin & Dupuis, 2004).

Efforts have been initiated by organizations to achieve a reasonable level of employee work-life balance as they have tended to adopt a number of programme policies and initiatives that covers needs across work and non-work roles of the employees (Hacker & Doolen, 2003; Hyman & Summers, 2004). These policies and initiatives have attempted to increase the flexibility by which employees carry out their work-roles whilst simultaneously enabling them to function within their non- work environment to an appreciable extent. A healthy workplace is most important for a dedicated staff. Most people prefer to work honestly and sincerely and try to give their best to the organization (Joanne Profetto-McGrath et al, 2003). Unfortunately, the situation that exists in many hospitals continues to suppress the honest feelings of the staff. Research demonstrates that nurses are attracted to and retained at their place of employment when opportunities exist that allow them to advance professionally, to gain autonomy and participate in decision-making, while being fairly compensated. Factors in the workplace can be critical in both encouraging retention and in reducing turnover of nurses (Ellen, 2004, Micael, 2004, Lawrence, 2004, Emily, 2004; Koichiro & Richard, 2004, Donna– Smith, 2001, Mike Nolan, Ulla & Jayne, 1999, Michael, Jon, Pierce & Ann-Marie, 2006).

3.0 Methodology
The cross sectional survey which is a type of the survey research design was used in this work. Because it aimed at achieving unbiased result and the variables are not under the control of the researcher. The accessible population of this study comprises of 369 staff drawn from seventeen (17) deposit money banks in Port Harcourt. The systematic sampling technique was used in this study. This technique was used because it provides a sample that is a true representative of the population and reduces potential of human bias in selection of sample cases. In determining the sample size, for this study, the Taro Yamen’s formula was used with a 95 percent confidence interval. Hence, one hundred and ninety two (192) questionnaires were systematically personally administered to the respondent. The bivariate analysis was done using the spearman’s rank order correlation coefficient while the multivariate analysis was done using the partial correlation. This was carried out using statistical packages for social sciences (SPSS) version 21.

4.0 Result
From the 192 questionnaire administered to respondents, 180 copies were retrieved and used for the study. The decision rule for either accepting or rejecting the null hypothesis is given as:

\[ P < 0.05 = \text{reject the null hypothesis} \]
\[ P > 0.05 = \text{accept the null hypothesis} \]
**H₀₁:** There is no significant relationship between job security and creative thinking in deposit money banks in Port Harcourt.

**Table 1:** job security and creative thinking

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<tr>
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<th>Job Security</th>
<th>Creative Thinking</th>
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<td>Spearman's rho</td>
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<td>Creative Thinking</td>
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**.** Correlation is significant at the 0.05 level (2-tailed).

In the statistical testing of hypothesis one, a significant relationship exist between job security and creative thinking, this can be shown in the correlation coefficient value of $r = 0.744$ ($74\%$). The null hypothesis one was therefore rejected and the alternative hypothesis one accepted. Thus, there is a positive relationship between job security and creative thinking.

**H₀₂:** There is no significant relationship between job security and proactiveness of in deposit money banks in Port Harcourt.

**Table 2.** Job security and proactiveness

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<td>Proactiveness</td>
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**.** Correlation is significant at the 0.05 level (2-tailed).

From the statistical testing of hypothesis two, a significant relationship was found to exist between job security and proactiveness, this is shown in the positive correlation ($r$) value of
0.678 (68%). The null hypothesis two was thus rejected and the alternative hypothesis two accepted. Therefore there is a significant relationship between job security and proactiveness.

**H0₂:** There is no significant relationship between safety and well-being and creative thinking in deposit money banks in Port Harcourt.

### Table 3. Safety and well-being and creative thinking

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<th>Safety and Well-being</th>
<th>Creative Thinking</th>
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**. Correlation is significant at the 0.05 level (2-tailed).

From the statistical testing of the hypothesis three, a significant relationship was revealed to exist between safety & well-being and creative thinking, this is shown in the positive correlation (r) value of 0.765 (77%). The null hypothesis three was rejected, and the alternative hypothesis three accepted. Therefore, there is a significant relationship between safety & well-being and creative thinking.

**H0₃:** There is no significant relationship between safety and well-being and proactiveness in deposit money banks in Port Harcourt.

### Table 4. Safety and well-being and proactiveness

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<th>Safety &amp; well-being</th>
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<td>Proactiveness</td>
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**. Correlation is significant at the 0.05 level (2-tailed).
From the statistical testing of hypothesis four, a significant relationship was revealed to exist between safety & well-being and proactiveness, this is shown in the positive correlation ($r^2$) value of 0.632 (63%). The null hypothesis four was therefore rejected and the alternative hypothesis four accepted. Therefore, there is a significant relationship between safety & well-being and proactiveness.

**H0**: There is no significant relationship between employee empowerment and creative thinking in deposit money banks in Port Harcourt.

**Table 5. Employee empowerment and creative thinking**

<table>
<thead>
<tr>
<th>Spearman's rho</th>
<th>Employee Empowerment</th>
<th>Creative Thinking</th>
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<tr>
<td><strong>Correlation Coefficient</strong></td>
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<td>.761**</td>
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<td><strong>Sig. (2-tailed)</strong></td>
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<td><strong>N</strong></td>
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<td>180</td>
</tr>
<tr>
<td>Creative Thinking</td>
<td><strong>Correlation Coefficient</strong></td>
<td>1.000</td>
</tr>
<tr>
<td><strong>Sig. (2-tailed)</strong></td>
<td>.761**</td>
<td>.</td>
</tr>
<tr>
<td><strong>N</strong></td>
<td>180</td>
<td>180</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.05 level (2-tailed).**

From the statistical testing of hypothesis five, a significant relationship was revealed to exist between employee empowerment and creative thinking, this is evident in the positive correlation ($r^2$) value of 0.761 (76%). The hypothesis was therefore rejected and the alternative hypothesis five accepted. Therefore, there is a significant relationship between safety employee empowerment and creative thinking.
H06: There is no significant relationship between employee empowerment and proactiveness in deposit money banks in Port Harcourt.

Table 6. Employee empowerment and proactiveness

<table>
<thead>
<tr>
<th>Employee Empowerment</th>
<th>Proactiveness</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Correlation Coefficient</strong></td>
<td><strong>Correlation Coefficient</strong></td>
</tr>
<tr>
<td><strong>Spearman's rho</strong></td>
<td><strong>Spearman's rho</strong></td>
</tr>
<tr>
<td><strong>Employee Empowerment</strong></td>
<td><strong>Proactiveness</strong></td>
</tr>
<tr>
<td><strong>Correlation Coefficient</strong></td>
<td>1.000</td>
</tr>
<tr>
<td><strong>Sig. (2-tailed)</strong></td>
<td>.</td>
</tr>
<tr>
<td><strong>N</strong></td>
<td>180</td>
</tr>
<tr>
<td><strong>Proactiveness</strong></td>
<td><strong>Proactiveness</strong></td>
</tr>
<tr>
<td><strong>Correlation Coefficient</strong></td>
<td>.667**</td>
</tr>
<tr>
<td><strong>Sig. (2-tailed)</strong></td>
<td>.</td>
</tr>
<tr>
<td><strong>N</strong></td>
<td>180</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.05 level (2-tailed).

From the statistical testing of hypothesis six, a significant relationship was revealed to exist between employee empowerment and proactiveness. This is evident in the positive correlation (r2) value of 0.667 (67%). The hypothesis was therefore rejected and the alternative hypothesis six accepted. Therefore, there is a significant relationship between employee empowerment and proactiveness.

H07: There is no significant influence of corporate culture on the relationship between quality of work life and employee innovativeness.

<table>
<thead>
<tr>
<th>Control Variables</th>
<th>Quality of Work life</th>
<th>Employee Innovativeness</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Correlation</strong></td>
<td><strong>Correlation</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Quality of Work life</strong></td>
<td><strong>Quality of Work life</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Significance (2-tailed)</strong></td>
<td>.</td>
<td>.064</td>
</tr>
<tr>
<td><strong>Df</strong></td>
<td>0</td>
<td>1</td>
</tr>
<tr>
<td><strong>Corporate Culture</strong></td>
<td><strong>Corporate Culture</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Correlation</strong></td>
<td>.911</td>
<td>1.000</td>
</tr>
<tr>
<td><strong>Employee Innovativeness</strong></td>
<td><strong>Employee Innovativeness</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Significance (2-tailed)</strong></td>
<td>.064</td>
<td>.</td>
</tr>
<tr>
<td><strong>Df</strong></td>
<td>1</td>
<td>0</td>
</tr>
</tbody>
</table>

From the result in the statistical testing of the hypothesis seven, corporate culture significantly influence the relationship between quality of work life and employee innovativeness, this is informed by the positive correlation value of 0.91 (91%). The
hypothesis was therefore rejected and the hypothesis accepted. Therefore, there is a significant influence of corporate culture on the relationship between quality of work life and employee innovativeness.

5.0 Discussion of Findings.
The results of the analysis are discussed below;

**Relationship between Job Security and Innovativeness**

From the result of the analysis, the correlation coefficient \( r=0.678 \); \( r=0.744 \), were tested at a 0.05 significant level and a degree of freedom of n-2, meaning that there is a positive correlation between job security and creative thinking, job security and proactiveness; Thus, this is an indication that when an employee’s job is secured, he or she will be highly innovative and deliver good job. This findings is in line with A secure job is an employee’s requirement and wish (Abdullah & Ramay, 2012). Job insecurity affects a worker’s innovativeness to the organization. An employee would be more committed to his/her job and the organization, if the person feels secure. Lambert (1991) views job security as an extrinsic comfort that has a positive relation with workers’ commitment and productivity.

**Relationship between Safety and Well-being and Innovativeness**

From the result of the analysis, the correlation coefficient \( r=0.765 \) and \( r=0.632 \) were tested at a 0.05 significant level and a degree of freedom of n-2, meaning that there is a positive correlation between safety & well-being and creative thinking; safety & well-being and proactiveness. This is an indication that when employee’s welfare becomes a paramount issue in an organization, they tend to make full impact of their potentials. When employees are positive about their work, they are in return likely to engage in activities that are beneficial for the organization on the whole (Organ, 1988). Sometimes the experience of work engagement may itself even be equal to high performance or it occurs simultaneously with innovativeness (Quinn, 2005) However, Amabile et al (2005) convincingly demonstrate in their longitudinal study that the more positive the employee is about his or her work, the more likely is his or her creativity in a work setting.

**Relationship between Employee Empowerment and Innovativeness**

From the result of the analysis, the correlation coefficient \( r=0.761 \) and \( r=0.667 \) were tested at a 0.05 significant level and a degree of freedom of n-2, meaning that there is a positive correlation between employee empowerment and creative thinking; employee empowerment and proactiveness. This implies that granting an employee the autonomy and empowerment to work will improve their innovativeness at work. The most significant indication of empowerment efforts is that those who are empowered are more active and more efficient than those who are not empowered. Indeed, empowered employees not only hold much more information about the duties they do, but also make a plan, by analysis, of the duties they will do and find solutions to impediments marring their performance (Indra, 2011). Broadly speaking, empowerment is the reinforcement of employee’s self-confidence, the distancing of decision-making process from the centre and thus giving employees more
autonomy, responsibility and discretion (Sahoo, 2010), the sharing of knowledge and resources, the redistribution of the power of decision-making so as to cover those who lack this power, the action of giving employees by means of cooperation, sharing, training and teamwork the right to make decisions.

Influence of Corporate Culture on the Relationship between Quality Work Life and Innovativeness

The hypothesis was tested statistically at a 0.05 significant level and a degree of freedom of n-2, the correlation (r^2) value of 0.91 (91%), revealed that there is a significant influence of corporate culture on the relationship between quality work life and innovativeness. Consequently, the null hypothesis ten was rejected and the alternative hypothesis accepted. Therefore, corporate culture orientation in an organization influences quality work life as well as innovative ability of an employee. Nevertheless, various researchers have proved the positive relationship between corporate culture and innovation. Tushman and O’Reilly (1997) point out that successful organizations have the capacity to absorb innovation into the organizational culture and management processes and that organizational culture lies at the heart of organizational innovation.

6.0 Conclusions and recommendations

The need for quality of work-life for employees is becoming more accepted by employers in the banking sector, although organizational managers are still uncertain about the remit of their responsibilities. A range of factors have served to increase the salience of work-family policies. Even in these difficult economic times leading banks still compete fiercely for talent and need to create attractive work packages for an increasingly diverse set of workers and their 21st century families (The Economist, 2011). The growth of family-friendly and working mother in the banking sector mean that organizational reputation and compliance with legislation is more visible to business rivals and the wider community. However, employers need further encouragement, training and incentives to develop organisational policies which embrace the diverse ways contemporary employees have to balance their work and family life throughout the life course. Responsiveness on the part of employers is important. Employers’ attitudes to work-family balance are affected by a range of factors notably local legislation and regulations, the social and cultural context, and also personal experiences. We therefore conclude that quality of work life positively predicts an employee’s innovativeness and profitably for the employer in the banking sector. With respect to the conclusions, the following recommendations are considered appropriate;

i. Deposit money bank management should develop team building or outside activities, organize some training courses in all departments, in addition to establishing more special reward and recognition by promotion or incentive; as well as improve the availability of equipment and internet technology to enhance innovation activities.

ii. Bank managers need to be more flexible so that they develop their talented workforce and gain their innovativeness. To gain competitive advantage the organizations must
be concerned about their human resources who are their most important assets and take consistent and steadfast measures to improve them.

iii. The deposit money bank managers should create a pro-innovation and encourage organizational environment, to create an appropriate vision and decide on the strategies which will make it possible to benefit from the organizations’ values as much as possible, and to plan tasks in a way that will empower employees and support innovation.

iv. The management of banking institutions should endeavour to empower their staff. In an organization where employees are empowered, collective decision-making and the balanced distribution of authority and responsibility not only increase the employee’s efficiency, work satisfaction and organizational commitment, but also improves the employee’s capacity of meeting expectations and of adapting to change.
REFERENCES.


Schein, E. H. (2004), Organizational Culture and Leadership. Third edition,


