

## **PROACTIVE PERSONALITY AND ORGANIZATIONAL SURVIVAL OF BANKS IN PORT HARCOURT**

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### **Abstract**

The primary purpose of this empirical work was to investigate the correlation between proactive personality and organizational survival of commercial banks operating in Port Harcourt. Survey research design was adopted and data were collected through questionnaires issued to 86 management staff drawn from 21 commercial banks in Port Harcourt, Rivers state, Nigeria. The research posited three hypotheses and analyzed with the spearman rank order and was aided by the use of Statistical Package for Social Sciences (SPSS) version 21 for the quantitative analyses. The result of the analyses revealed that service quality improvement had a weak positive relationship with proactive personality, and organizational adaptability had strong-positive relationship with proactive personality. Organizational identification was found to play a significant moderating role in the relationship between proactive personality and organizational survival of banks in Port Harcourt. It is recommended that managers with proactive personality should be sought for and allowed to lead along with proactive employees as the business environment is becoming even more competitive and changing, managers should create a yardstick to measure and evaluate the quality of service rendered with feedbacks to help improve services, and also organizations should create a working environment for her employees to feel valuable and always identifying with the organization by so doing optimizing their input which will also enhance their survival.

**KEYWORDS:** Proactive personality, service quality, organizational identification, organizational adaptability.

## 1. Introduction

Survival and sustainability are important goals for all organizations. Organizations are faced with dynamic market conditions that require adoption of viable strategies to keep them afloat in the industry. The long term goal for all organization is to be maintainable at all cost to stay in business. However, in terms of organizational survival, sustainability of organizations entails much more than sticking around for a long period of years. According to Fleming (2012), organizational survival is all coordinated efforts geared towards ensuring that organizations do not experience decrease in sales, market share and profits occasioned by unfavorable market and / or environmental conditions. Organizations as open systems, constantly interacting with the external environment; the survival of the organization depends largely on its ability to cope with the varieties posed from the external environment. The measures of organizational survival as contained in David, Teece, Gary and Amy (2010) are adaptability and dynamic capability, but Porter (1980) gave the dimensions of organizational survival as cost saving, service quality improvement and organizational adaptability as characteristics of organizations that are likely to survive.

The complexity and turbulence confronting the organization, coupled with the rate of business failures requires managers with proactive personality to ensure the survival of the organization. Azubike (2015) noted that the success and survival of business is based to a large extent on organizational adaptability and competence to rapidly respond to changes in the environment. But this alone cannot be adequate if organizations only develop a robust competence and flexible means to adapt without envisaging and staying ahead by proactively creating and the environment to the organization's favor.

Proactive personality according to Bateman and Crant (1993) is a construct that identifies the difference among people's proclivity to take personal initiative and action targeted to influencing their surrounding environment. Proactive personality has its own inherent benefits to the individual and also to organizations. As employees, there tend to create the environment that will assist them to accomplish their personal objectives and goals in conjunction with their organizations. Li, Liang and Crant (2010) also noted that rather than they waiting passively, "their initiative will lead to a number of cognitions and behaviors for example; identifying new ideas for improving processes, updating their skills regularly, and seeking to better understand company politics", while Bateman and Crant, (1993) stated that they anticipate changing environmental contingencies and generate constructive change.

Employee with proactive personality will use initiative, persevere, and attempt to shape their environment (Bateman & Crant, 1993; Sun & Zi-Jing, 2014). The study will adopt the unidimensionality of proactive personality using Proactive Personality Scale (PPS) developed by (Bateman & Crant, 1993; Crant, 1995, 1996). The failure of most banks for the past years has eroded the confidence of most customers in their bank and this has negatively affected the industry. Most banks do not pay adequate attention to their customers particularly the middle and

low mass market, and this has again negatively affected the banks. It is believed that banks that are proactive have a higher chance of survival in the industry as they would have envisaged and initiated a change to their favor. It is possible to create one's own environment instead of waiting for change and then adjusting to fit in, one can lead change. Hence this study seeks to examine how proactive personality can help ensure the survival of banks in Nigeria with the following specific objectives:

- (1) To examine the relationship between proactive personality and service quality improvement of commercial banks within Port Harcourt.
- (2) To examine the relationship between proactive personality and organizational adaptability of commercial banks within Port Harcourt.
- (3) To examine how organizational identification moderates the relationship between proactive personality and organizational survival of commercial banks within Port Harcourt.

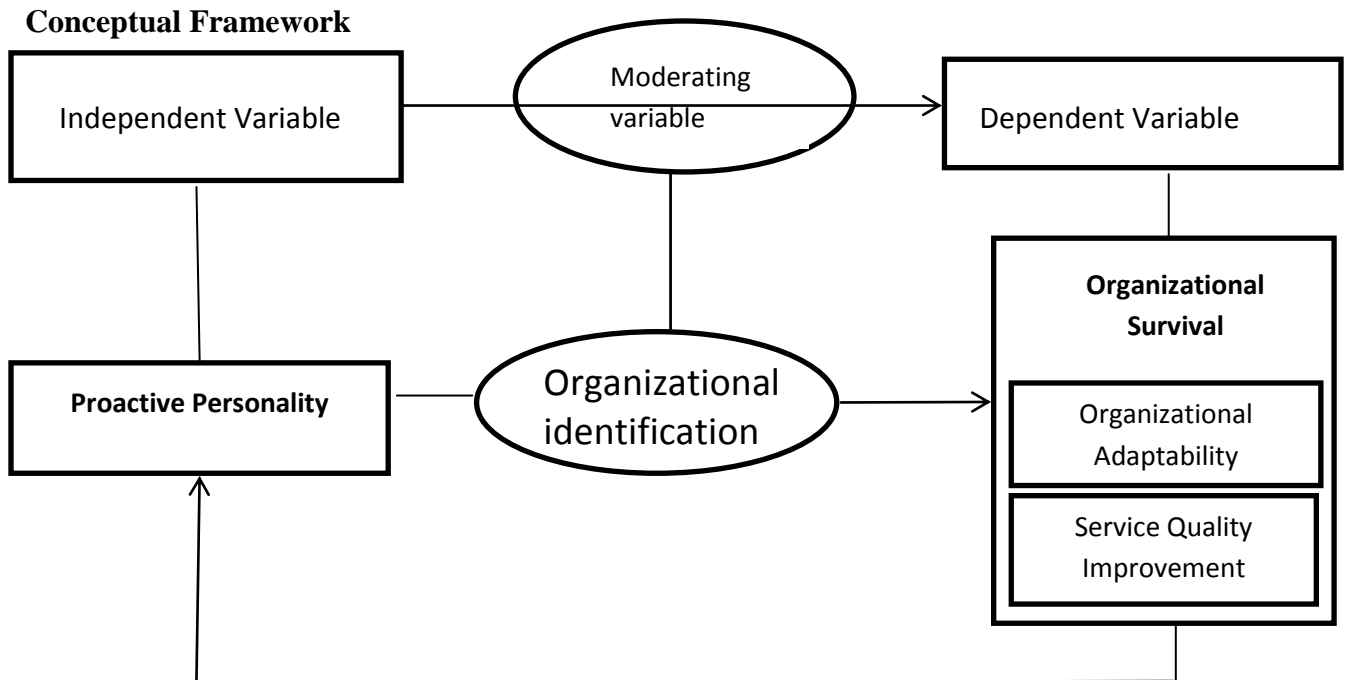
## 2. Literature Review

### Theoretical Framework

Numerous personality theories exist and are classified based on their different perspectives; Proactive personality is rooted in the interactionist perspective (Bandura, 1986; Crant, 1995; Schneder, 1983) which is shaped by inherent 'built-in' personality traits and environmental factors. It is a combo of both nature and nurture perspective where the trait factors and the environment combined and interact to influence personality of an individual. Proactive personality is anchored on three motivational theories of Goal-setting, Action and Social cognitive theory (Bandl & Parker, in press).

- A. **The Goal –setting theory** is of the view that setting a uniquely targeted challenging goal in addition to appropriate feedback will contribute to higher and better performance (Locke & Latham, 1990). The goal-setting theory advocates adoption of the 'SMART' acronym to guide the organization in order to achieve their targets (goals). SMART means Specific, Measurable, Achievable, Relevance and Time. It implies that goals set must be specific and not universal, it can be measured with a relevant yardstick for measuring to ascertain the level of success, it must be achievable and not being bogus or like a 'wild goose chase', it must be relevant and important relating to the matter at hand, and lastly, it must be time bound specifying the duration it must take to achieve the goals set. Proactive people are goal oriented in that; they intend to change the environment to their favor. If they see something they don't like, they initiate a change (Bateman & Crant, 1993), which is consistent with action theory.
- B. **Action theory** considers the distinction between things that happen to a person and one does or make happen (things that just happened as against things that has been pre-planned to occur). Talcott Parsons in Hacker (1985) postulate that It is a systematic analysis of action which sees the social actor as choosing between different means and ends in an environment which limits choice both physically and socially. It takes into consideration such issues as

motive, desire, purpose, decision, intention, freewill, etc. in the things that happens around an individual. This theory envisages defining objectives and striving to achieve them by putting the necessary mechanism in place (initiating structures) and acting rather than resolving to fate. ‘You know what you want; you go for it with all you have got’. Max Weber described four types of action- traditional (customary), affective (emotional), value oriented and instrumental (rational mean-end). Proactive individuals are believed to constantly have a goal to changing the environment to their favor and can influence others towards achieving their goal.



Researcher's conceptualization

### The concept of Proactive Personality

Thinking and acting in advance is a rudiment required to always be at the top. Proactive personality entails taking action and putting up a result oriented behavior, rather than sitting on the fence and being reactive to happenings after occurrences. Online business dictionary defines proactive personality as behavior aimed “at identification and exploitation of opportunities and taking preemptory action against potential problems and threats”. According to Bateman and Crant (1993), proactive personality is a measure of personal disposition towards proactive behavior in the extent to which they take action to influence the environment. They also gave a prototypic proactive personality as one who is relatively unconstrained by situational forces and who effects environmental change, and also demonstrated that proactive individuals scan for opportunities, show initiative, take action and persevere until they bring about change. Proactive personality from the perspective of group interaction implies a willingness to get involved and take initiative to identify and make contribution (Crant, 2000). Individuals with proactive

personality create a positive change in their environment regardless or in spite of constrains or obstacles. People with strong proactive personality have a disposition towards taking intentional action to influence their situation and environment.

Proactive personality overtime has been discussed through different theories in the field of management and psychology such as motivation, leadership, trait, etc. For Seibert, Crant and Kraimer (1999), proactive personality implies person's proclivity to fixing what is deemed wrong, a positive change agent, and be creative solving problems; and they further posit that proactive individuals "are more successful over the course of their careers because they use initiative and acquire greater understanding of how the politics within the company work".

**Organizational Survival:** Consumer taste and preferences are not static, government policies charge over time, the economy is like a cycle (moving from growth to boom, recession, depression as the case may be) all these and many more from both the internal and external environment tend to pose threat to the survival of organization if adequate machinery is not put in place to avert the threats. Organizational survival can be said to be efforts to help keep abreast with fluctuations in the market and other environmental changes by continuously structuring and re-engineering to keep tab with the complexities of the environment by the organization. From the forgoing Crant (2000) is of the view that proactive strategies are increasing important for organizational survival. Balestrero and Udo (2013) explained organization survival as "a step by step road map for how to transform your corporate destiny and build a sustainable future for all". Furthermore, that organization survival "provides a rational research based approach to creating a durable business strategy designed to meet the needs of today's customers and position an organization to outperform while positively impacting society, the environment, community and the bottom line".

Because Nigerian banks do not exist in isolation, it is pertinent to incorporate and build for a sustainable future through adopting proactive strategies which are critical for organizational survival (Crant, 2000). This work will concentrate on two aspects (measures) of organizational survival: service quality improvement and organizational adaptability.

**Service Quality Improvement:** A constant focus on innovative ways of creating and sustaining quality service to customers is fundamental to organizational survival. There is thus a need to design product / service that suit the market (consumer) as they are the ones who define what quality is – a measure of perceived performance against perceived expectation from the service. According to Mac'Odo (2005), the product/service provider "should aim at a standard of quality that will be acceptable to the customers, together with requisite reliability for the function for which each product/service is designed and promoted". There should be room for constant service improvement- always finding better ways of satisfying customers' needs thereby retaining and attracting prospective new customers to ensure survival. In agreement to Kotler (1997), better customer service is an essential trait of the whole business process and survival.

Azubuike (2015) noted that “it creates customer satisfaction, loyalty, leads to high profitability and eventually increases organizational adaptability”.

Parasuraman, Zeithaml and Berry (1994) enumerate service quality dimensions to include “Reliability, Assurance, Tangible, Empathy and Responsiveness”. Lacobucci (1995) describe service quality as a relationship that exists between the customer and the organization, and between expectations of best service and the actual service received.

**Organizational Adaptability:** Organizations can be likening to a biological organism that need to develop adaptive features that will aid their survival in the environment which they exist even when there is alteration, they adjust their processes, procedures, structures, etc. in response to it.

Adaptability of organization involves modifying and altering organization’s processes, its system or subunits to help her blend and adjust to changes which the external environment exerts. Adaptability does not mean only reacting to external happenings in the environment, but could be anticipatory or proactive adaptation. Adaptation focuses on changes motivated by the external environment; while Organizational Development (OD) which is a planned change focuses on changes motivated from within the organization (Cameron, 1984). An organization that has the ability to respond to unpredictable changes and how to deal with uncertainty posed by environment can be referred to as adaptive organization, agile organization and flexible organization (Philips & Wright, 2009). Kataria, Rastogi and Garg (2013) posit that adaptability is made up of two constituent parts- “symbolic adaptability and behavioral adaptability”. While ‘symbolic adaptability’ is proactivity, it refers to both foreseeing the problems and putting mechanisms to caution or avert it in a timely manner. On the other hand, “behavioral adaptability explicates prompt and prevalent acceptance of solutions”.

**Proactive Personality and organizational survival:** Proactive personality will entail taking initiatives that will change the environment for organizational survival. It implies individuals/organizations making conscious behavioral choices that will enhance chances of success. Theoretically, it is possible to link reason proactive personality and banks’ survival centered on the suggestion that proactive organizations creates positive environment beneficial for work performance. Improved quality service performance by the organization to the customers can lead to a considerable level of satisfaction of the customers, and previous research has shown that a satisfied customer will return for further transaction with the organization holding other factors constant (Varkey, Reller & Roger, 2007).

**The moderating role of organizational identification on the relationship between proactive personality and organizational survival:** Since organizational identification is described by Edward (2005), “as a key psychological state reflecting the underlying bond that exist between the employee and the organization, therefore potentially capable of explaining and predicting many important work behavior”. It could be to a large extent a key to organizational survival since it will mean that the organizational values and goals become the individual member’s goals

and values pursued vigorously. Dutton, Dukerich and Harquail (1994) noted that when employees identify strongly with their work institution, their sense of survival will be knotted together with the institution's survival therefore directing all their effort on behalf of their fellow coworkers and the entire institution to its sustainability. Social identity theory advocates that organizational identification by employees will be more likely to lead to an improved in-role performance, as the love and identity which they share with their institution will make them to put in their all for its growth and sustainability hence will lower or eradicate turnover intentions of workers because of the strong affiliation (e.g., Mael & Ashforth, 1995; Abrams, Ando & Hinkle, 1998; Tyler, 1999). Also Carmeli, Gilat and Waldman (2007) examined the correlation between organizational identification and job performance and were able to proof those workers who highly identify and highly affiliate with their institution employ all their efforts for her survival as against those who do not. The finding can be a pointer that organizational identification can adequately moderate proactive personality and organizational survival.

### 3. Methodology

The study adopted a survey research design and the target population of this study comprises managers of the twenty-one commercial (money deposit) banks in Port Harcourt. The participants are drawn from among top management of the banks at the regional or zonal branch offices in Port Harcourt, Nigeria who oversee the various functional areas. The cadres of management staff are five. They include Branch Heads and the Heads of the following departments: Business Development, Customer Service or Customer Relationship, Marketing and operations. A total number of management staff for this macro level study is 105. A 5-point Likert scale was used in collecting data. The data related to the predictor variable (proactive personality) was collected using six numbers of items from Bateman and Crant (1993) Proactive Personality Scale (PPS). While the data for the criterion variable (organizational survival) was collected using five numbers of items for customer service improvement adapted from Parasuraman et al. (1988) and four numbers of items for organizational adaptability as given in Barnabas (2016). The moderating variable (Organizational Identification) was measured using five numbers of items as given in Davila and Garcia (2012). The validity and reliability of test variables showed proactive personality scale (.735), Organizational Adaptability (.719), Service Quality Improvement (.702) and Organizational Identification (.716).

The data for this study was analyzed using the Spearman's Rank order correlation coefficient (rho) with the help of SPSS version 21 in order to establish the relationship between proactive personality and organizational survival, also partial correlation was used to test the regulatory influence of organizational identification on the relationship between proactive personality and organizational survival.

$$\rho = 1 - \frac{6 \sum d^2}{n(n^2-1)}$$

Where;  $\sum d^2$  = total of squared difference in the items being ranked

n= number of items ranked.

This statistical tool will be used because data will be collected at the ordinal level for all the variables in this study.

#### **4. Results and Discussion**

A total of 105 copies of the questionnaire were distributed to managers of 21 deposit money banks in Port Harcourt, out of which 86 (82%) copies were retrieved and used for the analysis.

##### **Bivariate Analysis**

The Spearman's Rank Correlation is used to test the correlations and strength of relations between the Dimension (Proactive Personality) and the Measures (Organizational Adaptability and Service Quality Improvement). The two hypotheses were tested in the null form. The decision rule is to accept the null hypothesis where  $p > 0.05$  significant level and reject the null hypothesis where  $p < 0.05$  significant level.

**H<sub>01</sub>:** There is no significant relationship between proactive personality and service quality improvement of commercial banks within Port Harcourt.

**H<sub>02</sub>:** There is no significant relationship between proactive personality and organizational adaptability of commercial banks within Port Harcourt.



**Correlations**

		PROACTIVE PERSONALITY	ORGANIZATIONAL ADAPTABILITY	SERVICE QUALITY IMPROVEMENT
Spearman's rho	PROACTIVE PERSONALITY	1.000	.761	.262
	Correlation Coefficient			
	Sig. (2-tailed)	.	.000	.015
	N	86	86	86
	ORGANIZATIONAL ADAPTABILITY	.761	1.000	.422
	Correlation Coefficient			
	Sig. (2-tailed)	.000	.	.000
	N	86	86	86
	SERVICE QUALITY IMPROVEMENT	.262	.422	1.000
Correlation Coefficient				
Sig. (2-tailed)	.015	.000	.	
N	86	86	86	

Source: SPSS Output, 2017

**Hypothesis One – Relationship between Proactive Personality and Service Quality Improvement**

The result of the analysis shows a significant level  $p < 0.05$  ( $0.015 < 0.05$ ),  $\rho = 0.262$ . This means that there is a significant positive relationship between Proactive Personality and Service Quality Improvement. However, the relationship is weak. The null hypothesis is rejected.

**Hypothesis Two – Relationship between Proactive Personality and Organizational Adaptability**

The result of the analysis shows a significant level  $p < 0.05$  ( $0.000 < 0.05$ ),  $\rho = 0.761$ . This means that there is a significant strong-positive relationship between Proactive Personality and Organizational Adaptability. The null hypothesis is rejected.

**Multivariate Analysis**

Partial correlation is used to examine the influence of Organizational Identification on the relationship between Proactive Personality and Organizational Survival. The hypothesis was tested in the null form. The decision rule is to accept the null hypothesis where  $p > 0.05$  significant level and reject the null hypothesis where  $p < 0.05$  significant level.

**H0<sub>3</sub>:** Organizational identification does not significantly moderate the relationship between proactive personality and organizational survival of commercial banks within Port Harcourt.

**Correlations**

Control Variables			PROACTIVE PERSONALITY	ORGANIZATIONAL SURVIVAL
-none <sup>a</sup>		Correlation	1.000	.660
	PROACTIVE PERSONALITY	Significance (2-tailed)	.	.000
		df	0	84
		Correlation	.660	1.000
	ORGANIZATIONAL IDENTIFICATION	Significance (2-tailed)	.000	.
		df	84	0
ORGANIZATIONAL IDENTIFICATION		Correlation	1.000	.671
	PROACTIVE PERSONALITY	Significance (2-tailed)	.	.000
		df	0	83
		Correlation	.671	1.000
	ORGANIZATIONAL SURVIVAL	Significance (2-tailed)	.000	.
		df	83	0

a. Cells contain zero-order (Pearson) correlations.

Source: SPSS Output, 2017

Table 4.2 shows that Proactive Personality and Organizational Survival correlate at 0.660 when the p-value is  $0.000 < 0.05$  level of significance. This implies that there is a significant and strong positive relationship between Proactive Personality and Organizational Survival. With Organizational Identification moderating, the correlation was 0.671. Therefore, it is concluded that Organizational Identification significantly moderates the relationship between Proactive Personality and Organizational Survival of Banks in Rivers State.

## Hypotheses Testing Result

Hypotheses	Outcome	Decision	Extent of Relationship
Ho <sub>1</sub> There is no significant relationship between proactive personality and service quality improvement of commercial banks within Port Harcourt.	sig. = 0.015 rho = 0.262	Reject null hypothesis	Weak Positive relationship
Ho <sub>2</sub> There is no significant relationship between proactive personality and organizational adaptability of commercial banks within Port Harcourt.	sig. = 0.000 rho = 0.761	Reject null hypothesis	Strong Positive relationship
Ho <sub>3</sub> Organizational identification does not significantly moderate the relationship between proactive personality and organizational survival of commercial banks within Port Harcourt.	sig. = 0.000 rho = 0.671	Reject null hypothesis	Strong Positive relationship

Source: SPSS Data, 2017

## 5. Conclusion and recommendations

Proactive personality as a behavior aimed “at identification and exploitation of opportunities and taking preemptory action against potential problems and threats” has paid off in many researches and is still evolving. Its ability to predict and account for managers of banks to identify and sustain survival strategies in terms of service quality improvement and adaptability is too glaring to ignore.

The findings revealed a positive relationship between proactive personality and organizational survival of commercial banks within Port Harcourt. This implies that banks that have managers with proactive personality will tend to lead change instead of waiting for others and this is in congruence with Bateman and crants (1993) position that they scan for opportunities, show initiatives, take action and persevere until change is achieved.

The study also revealed that there is a strong positive relationship between proactive personality and service quality improvements of banks in Port Harcourt. This supports the notion that a

satisfied customer will return again, hence the various gaps identified in the service quality improvement model will be satisfied by proactively acting to maintain good relation with the customers and other stakeholders in the industry.

Finally, it was also noted that organizational identification does play a major moderating role in the relationship between the independent variable - Proactive personality and dependent variable- organizational survival. Employees and managers in the banking industry who see themselves as full part of their organization, aligning their goals and values to that of the organization as inseparable with theirs, and hence will do anything for its sustainability and growth.

In order to ensure sufficient realization of the merits derivable from proactive personality, the following recommendations are suggested for the survival of banks in Port Harcourt based on the findings of this study:

1. Managers with proactive personality should be allowed to lead banks so as to ensure their survival in the fiercely competitive industry by creating environment that will be favorable for their success by anticipating and leading change.
2. Managers of banks should ensure to hire employees with proactive personality so that they can use their initiative to create work outcome which will yield positive results, instead of employees that will always wait for direction and will never use their initiatives to solve problems.
3. Managers of banks should create an avenue or modality for collecting feedback from their customers for continuous evaluation of service rendered to know if gap exists or not, where it does, then try to meet up customer expectation or surpass it.
4. Nigerian banks and organizations should create an atmosphere and work environment that will make their employees to adopt their values and goals as their personal individual goals and values which will in turn make them to be more committed to the organization sustainability and will not leave for a competitor instead of the current condition where majority of employees are more of third party arrangement and contract staff. They should be given more of full employment.
5. Banks and managers should be proactive enough to envisage change even before they occur and make their processes flexible and adaptable to change.

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**Appendix**

**Table 4.1 Data Distribution of Study Variables**

	N	Mean	Std. Deviation
<b>Proactive Personality</b>			
I am constantly on the lookout for new ways to improve my life.	86	2.29	.993
Wherever I have been, I have been a powerful force for constructive change.	86	3.65	.955
Nothing is more exciting than seeing my ideas turn into reality.	86	3.73	.999
No matter what the odds, if I believe in something I will make it happen.	86	2.34	.928
I am always looking for better ways to do things.	86	3.52	1.014
I excel at identifying opportunities.	86	3.45	1.155
<b>Organizational Adaptability</b>			
My organization is responsive and flexible in responding to new environmental requirements and needs.	86	3.52	1.014
My organization anticipates problems in advance and develops satisfactory and timely solutions.	86	2.10	1.006
My organization is quick to putting in place set of coordinated efforts that reflects learning and flexibility to experiment and adopt novel solutions.	86	3.35	.917
My organization has the capacity to adjust it processes, procedures, structures and systems in response to environmental changes.	86	3.52	.991
<b>Service Quality Improvement</b>			
The physical facility at our bank is visually appealing.	86	3.37	1.052
Employees in the bank have the knowledge to answer customer questions.	86	2.56	.696
Our bank has employees who give customers personal service.	86	3.17	.829
The bank provides its service at the time it promises to do so.	86	2.47	.807
When a customer has a problem, our bank will show a sincere interest in solving it.	86	2.98	.867
<b>Organizational Identification</b>			
It would be hard to leave this organization even for a better job.	86	2.51	1.071
I feel defensive when others criticize the organization.	86	1.83	.910
I share the organizations goals and value.	86	2.15	.833
I have a lot of pride in the organization's product/service.	86	2.56	1.194
I act upon messages from organization's leaders	86	2.56	.902
Valid N (listwise)	86		

Source: Research Data, 2017