PSYCHOLOGICAL EMPOWERMENT AND EMPLOYEE LOYALTY OF DEPOSIT MONEY BANKS IN RIVERS STATE

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Abstract
This study examined the relationship between psychological empowerment and employee loyalty of deposit money banks in Rivers State. A cross-sectional research design was adopted in studying the deposit money banks in Rivers State. Two hundred and thirty-two (232) copies of questionnaire were retrieved and analyzed from the field survey. Spearman's rank-order correlation coefficient statistical tool was employed to ascertain the relationship that exists between the variables while the p-value obtained was used to test the hypotheses that were developed for the study. Findings revealed a significant relationship between the dimension of psychological empowerment (self-determination) and the measures of employee loyalty (trust, willingness to stay, and sense of ownership). It was concluded that psychological empowerment significantly relates to employee loyalty of deposit money banks in Rivers State. The study recommended that the examined banks should strive to hire self-determined personnel to manage the organization's affairs, as this will foster healthy competition among employees, and that they should also encourage honesty and teamwork among employees, as this will make employees' jobs more satisfying.

Keywords: Psychological Empowerment, Self-Determination, Employee Loyalty, Trust, Willingness to Stay, Sense of Ownership.

Introduction

Kumar and Shekhar (2012) described employee loyalty as the willingness to put one's personal needs aside for the betterment of a relationship. It refers to a person's preparedness to defend another person or entity irrespective of the opinion of others. Antonci and Antoncic (2011) posited that employees are loyal when they believe in the objectives of the company, accept the objectives as their own, work for their common welfare, and want to stay in the organization. Dutta and Dhir (2021) in the study of Employee loyalty: Measurement and Validation suggested trust, willingness to stay and sense of ownership as parameters for measuring employee loyalty. Trust is one of the critical conditions that strengthen work engagement. This is because employees are more likely to engage in their work if they are self-motivated to perform their role where trust on the part of management is essential. Willingness to stay is the responsiveness of employees with high organizational commitment who have a strong identification with the organization, value the sense of membership within it, agree with its objectives and value systems, are likely to remain in it and finally are prepared to work hard on its behalf (Curtis & Wright, 2001). Sense of ownership gives an employee opportunity to experience the sharing environment and protect from those which is not good enough for them.

On the other hand, psychological empowerment refers to intrinsic task motivation manifested in a set of four cognitions reflecting an individual's orientation to his or her work role: competence, impact, meaning and self-determination (Joo, Brian, & Shim, 2010). Empowering individuals could result in higher levels of work satisfaction, commitment and job performance (Liden, Wayne & Sparrow, 2000). Spreitzer (1995) examined psychological empowerment in the workplace: dimensions, measurement, and validation and proposed competence, self-determination, impact and meaningful work as dimensions of psychological empowerment. This research utilized self-determination for convenience. Self-determination reflects the extent of autonomy or freedom that is indispensable for a sense of empowerment (Joo (Brian) and Shim (2010).

Employee loyalty is a leading factor for sustained competitive advantage in organizations (Oladejo, Akinpelu, Fagunwa & Morakinyo, 2011; Akintayo, 2010; Meyer & Allen 1991). This contention has led to a proliferation of literature on employee loyalty (Farndale, Ruiten, Kelliher & Hope-Hailey, 2011; Ahiauzu & Asawo 2012; 2009, Gbadamosi 2003). It is believed that loyal workers will bring about organizational effectiveness and performance (Zabid, Rashid, Sambasivan & Johari, 2003); attaining longer term organizational goals (Farndale et al 2011); better quality, lower turnover, and greater capacity for innovation and more flexible employees (Oladejo et al 2011); reduces turnover and increases performance (Angle & Perry, 1981); produces a healthy organizational climate, increased morale, motivation and productivity (Salami, 2008).

Over the past few years, the rapid changes in the banking industry in Nigeria have constituted serious challenges in the maintenance of trust in the staff and proper running of the industry (Olabimitan, Ilevbare & Alausa, 2012). Perceived job insecurity in Nigerian banks is suspected to have increased disloyal behaviour such as fraud or stealing, sabotage, absenteeism, intentionally working slowly, taking excessive breaks, wasting the bank's resources and a host of other major and minor disloyal behaviour among bankers (Joe-Akunne, Oguegbe & Aguanunu, 2014; Fagbohungbe, Akinbode & Ayodeji, 2012; Olabimitan et al., 2012; Olabimitan & Alausa, 2014; Owolabi & Bablola, 2011).

There have been several studies on empowerment: employee empowerment and service quality delivery (Kamselem, Nuhu & Liman, 2020), employee loyalty and organizational

commitment (Nwachukwu, Aminoiren, Epelle & Kalu, 2019), training, organizational commitment and turnover intention (Nwokeiwu, Ziska & Nwali, 2018), however, only a few scholarly works considered the perspective of employee loyalty (Onyeizugbe, Orogbu, Mande & Michael, 2018; Zaki & Mohammed, 2018). As a result, there is a paucity of research on the link between psychological empowerment and employee loyalty. It is based on this fact that this research intends to examine the relationship between psychological empowerment and employee loyalty in deposit money.

Research Questions
The study seeks to provide answers to the following research questions.
i. What is the relationship between self-determination and trust in deposit money banks in Rivers State?
ii. What is the relationship between self-determination and willingness to stay in deposit money banks in Rivers State?
iii. What is the relationship between self-determination and sense of ownership in deposit money banks in Rivers State?

Research Hypotheses
Following the research questions, three null hypotheses were formulated and tested to establish the relationships between the variables.
$H0_1$: There is no significant relationship between self-determination and trust in deposit money banks in Rivers State.
$H0_2$: There is no significant relationship between self-determination and willingness to stay in deposit money banks in Rivers State.
$H0_3$; There is no significant relationship between self-determination and sense of ownership in deposit money banks in Rivers State.

Literature Review
Psychological Empowerment
Psychological empowerment refers to individuals' subjective feeling of being able to influence their environments (Dahl et al., 2014, Hartmann et al., 2018). In participatory campaigns, people can choose whether to participate and, sometimes, decide how to implement the campaigns, whereas in non-participatory campaigns, they have no means of providing input. In the former, consumers gain control over their experiences and feel empowered (Boyd et al., 2016, Pires et al., 2006). Perceived empowerment can lead consumers to perceive CSR campaigns as less self-serving and more authentic, credible, and public serving. The literature suggests that consumers perceive company-controlled communication, including paid advertisements and company-owned websites, as less credible than information from third-party platforms (Lee & Youn, 2009). This is because companies have control over the former but not the latter, and consumers perceive information uncontrolled by companies as more authentic (Walther & Parks, 2002). In the same vein, companies that surrender control in participatory CSR campaigns by making their success contingent on consumer participation (which is not guaranteed) can acquire higher credibility (Eberle et al., 2013). Meanwhile, consumers' perceived abilities to influence their environments in participatory campaigns might give them a sense of ownership over campaign processes, making them feel that the campaigns belong to them rather than the companies. Such increases in perceived power can strengthen individuals perceived self-efficacy (Bandura, 1977), and contemporary consumers are not shy about exercising power by voicing their views about and reacting to companies.

Psychological empowerment results from the individual perceptions (cognitions) of competence, meaning, self-determination and the ability to impact organizational outcomes (Maynard et al., 2012). The psychological empowerment cognition of meaning is similar to that of the JCM meaningfulness critical psychological state as it describes the match between the requirements of work roles and individual beliefs, values and behaviours (Maynard et al., 2012). The cognition of competence is a belief in the self-capability of performing job activities skillfully (Seibert et al., 2011). The cognition of self-determination is the belief that there is personal control in the initiation and regulation of work activities. It reflects task autonomy; a key job characteristic that gives employees freedom to control both the initiation and ongoing nature of work processes and behaviours, such as the effect of decision making on work methodologies, procedures, pace and effort required (Spreitzer, 1995). The cognition of impact is the degree to which an employee has influence on the administrative, operational or strategic outcomes of a job (Spreitzer, De Janasz & Quinn, 1999). The psychological empowerment construct provides an important mechanism for describing how team contributions can affect the outcomes of innovative projects.

Psychological empowerment functions at the individual team member level and has been connected with a number of antecedents (Seibert et al., 2011). Spreitzer (1995) seminal psychological empowerment research empirically identified the effect of personality traits and organizational practices on psychological empowerment leading to managerial effectiveness and innovative work behaviour. Since then, the literature has tested various antecedents for psychological empowerment, such as work design (Humphrey et al., 2007), managerial practices (Chamberlin et al., 2018), forms of leadership (Avolio, Zhu & Koh, 2004; Dust, Resick & Margolis, 2018; Zhang & Bartol, 2010) and organizational support (Maynard et al., 2012). The literature on empowerment identifies these antecedents as structural empowerment, which is the set of structures, policies and practices that enable the transition of authority and responsibility to staff (Maynard et al., 2012). Psychological empowerment, by comparison, represents the psychological states of staff and measures of whether they feel empowered (Seibert et al., 2011).

Empowerment is a process of strengthening individuals' feelings of their own effectiveness among other members of an organization (Conger & Kanungo, 1988). Considering the advancement of science and technology together with the increase of global competition, empowerment is recognized to be crucial for the companies' effectiveness (Ergeneli, Ari & Metin, 2007). Empowerment is one of the key factors of organization's success (Jose & Mampilly, 2014). Empowerment can be defined as individual's internal (Shapira-Lishchinsky & Tsemach, 2014) or external process of feeling empowered (Shapira-Lishchinsky & Tsemach, 2014; Thomas & Velthouse, 1990). It is also considered as act of empowering others (Menon, 2001). Empowerment has been defined in several different perspectives: process approach, structural approach, and psychological approach (Leach, Wall & Jackson 2003; Mathieu, Gilson & Ruddy 2006; Menon 2001; Spreitzer 1995b; Uner & Turan, 2010; Quiñones, Van den Broeck & De Witte, 2013). Advocates of the process approach define empowerment as the relationships between structural antecedents and resulting psychological states (Lee & Wei, 2011; Mathieu, Gilson & Ruddy, 2006). Advocates of the structural approach see empowerment as a set of management practices and managers' behaviours that include the delegation of authority and responsibility to the employees (Lee & Wei, 2011; Mathieu, Gilson & Ruddy, 2006; Özaralli, 2003).

Advocates of the psychological approach contemplate empowerment as the psychological state of subordinates resulting from empowering practices at work (Lee & Wei, 2011;

Mathieu, Gilson & Ruddy, 2006; Mishra & Spreitzer, 1998; Spreitzer, 1995b; Spreitzer, 1995a).

Psychological empowerment is a new approach of motivating and has gained great attention from managers (Edalatian Shahriari, Maleki, Koolivand & Meyvand, 2013); for these reasons, there are numerous definitions of this construct (Shapira-Lishchinsky & Tsemach, 2014). Conger, Kanungo and Menon (2000) defined psychological empowerment as a motivation and as a process of individuals' perception of their own effectiveness in comparison to the other members in organization, together with a help of formal and informal procedures and techniques for encouraging effectiveness. Psychological empowerment can be defined as an active motivational orientation about individual's work role and individual's feeling of being in control at work (Boudrias, Morin & Lajoie, 2014).

Psychological approach contemplate empowerment as the psychological state of subordinates resulting from empowering practices at work and it is defined as four-dimensional construct of employees' perceptions (Kirkman & Rosen, 1999; Mishra & Spreitzer, 1998; Spreitzer, 1995b; Zhang, Song, Tsui & Fu, 2014): meaning (sense of meaningfulness that their work is important); competence (competence to perform their tasks well); self-determination (freedom to choose how they carry out their tasks) and impact (belief that their work has an impact on the effectiveness of the larger system). The concept of psychological empowerment plays an important role in behavioural, emotional and cognitive constructs, such as job satisfaction and organizational citizenship behaviour (Wang, 2015).

Self-Determination

Self-determination is an individual's sense of having choice in initiating and regulating actions (Deci, Connell, & Ryan, 1989). Self-determination reflects autonomy in the initiation and continuation of work behaviors and processes; examples are making business decisions about work methods, pace, and effort (Bell & straw, 1989, Spector, 1986). Goals that are selected through self-determination are well-internalized and autonomous (Ryan, Huta & Deci, 2008). According to Ryan et al, (2008), one cannot be following one's true self and not be autonomous. Self-determination encompasses employees' sense of control over how their work is done. Staples (1990) argued that empowerment deals with the efforts of individuals and groups to increase their control. Deci, Connell and Ryan (1989) describe this as being able to initiate and regulate personal behavior. In other words, employees with self-determination have some control over what they will do, how much effort they will put in, and when they will start and stop Spector, (1986).

Deci and Ryan's (2000) self-determination theory (SDT) is one of the most widely applied theories of intrinsic motivation (Gagne & Deci, 2005; Sheldon et al, 2003) self-determination theory seeks to explain what happens when people pursue a task or innovation with energy and devotion, in situations where there are no external rewards in operation. According to SDT, the "key to understanding intrinsic motivation is the person's cognitive evaluation of the rewards, pressures, and constraints within the (work) environment" (Sheldon & Houser-Marjo, 2001). The crux of creating intrinsic motivation according to SDT is the experience of autonomy - a sense of volition that one's behavior is self-chosen or, "literally, self-authored or endorsed" (Ryan & Deci, 2000). This experience 'of autonomy can be generated by job characteristics, such as having control over aspects of one's work or increased latitude for decisions, but it is often most powerfully produced when people perceive that the work goals and objectives, they are pursuing reflects their own deeply-held values and enduring interests (Sheldon & House-Marko, 2001; Sheldon et al, 2003).

Drawings in part on earlier work by deCharm (1968), Deci and his colleagues have argued that individuals, because of their desire for certainty, are like actors seeking to exercise and validate a sense of control over their external environments. As a result, they are likely to enjoy, prefer, and persist at activities that provide them with opportunities to make choices, to control their own outcomes, and to determine their own fates (Condry & Chambers, 1978; Deci & Ryan, 2003; Lepper, Henderlong & Iyengar, 2006). Conversely, the absence of choice and control has been hypothesized and shown to produce a variety of detrimental effects on intrinsic motivation, life satisfaction, and health status.

In a class example, Zuckermam et al. (1978) found that college students who were given choices over which puzzles to solve and how much time to allocate solving each puzzle were more intrinsically motivated during a subsequent period than those who were not given such choices. In a more organizational context, various psychologists and designers (Averill, 1999; Gifford, 1998; Barnes, 2002) have found that the provision of choice in the physical work environment (e.g., the ability to choose office lighting or stop environmental noise) can lead to desirable outcomes such as improved mood and job performance. The idea that choice confers personal agency and control to the chooser, and is thus intrinsically motivating, can be traced back to early psychological research on choice and self-determination. The American psychologist Richard, (1978) postulated, "looking at both sides of the coin, we may hypothesize that when a man perceives his behavior as stemming from his own choice, he will cherish that behavior and its result; when he perceives his behavior as stemming from the dictates of external forces, that behavior and its results, although identical in other respects to behavior of his own choosing, will be devalued". Repeatedly, across many domains of enquiry, other psychologists have also contended that the provision of choice will increase an individual's sense of personal control (Lefcourt, 1973; Rotter, 1966; Taylor, 1989; Taylor & Brown, 1988; Deci & Ryan, 1985).

Employee Loyalty
Hirschman (1970) coined the term 'employee loyalty'. He defined a loyal employee as one who suffers without complaining as he/she is confident that things will improve in the future. It includes employees' bonding to the organization and faith in the organizational values and goals (Mathieu & Zajac, 1990). Employee loyalty can be defined as the preparedness to make a personal sacrifice to nourish a relationship (Mehta et al., 2010). Some researchers (Elegido, 2013; Ewin, 1993; Oldenquist, 1982; Provis, 2005) perceive employee loyalty as a continuum, not a binary function. Rusbult et al. (1988) conceptualize employee loyalty as an employee's hope for improvement in conditions, willingness to support the organization and display of desired citizenship behaviour. Iqbal et al. (2015) define employee loyalty as a stable attachment with a particular person, group (organization), or object that is reflected in thought and action. Avoiding gossip, working overtime and mentoring younger employees also define employee loyalty (Hart & Thompson, 2007). Some researchers have construed employee loyalty as an emotional component (Ewin, 1993; Hajdin, 2005; Randels, 2001), deliberate commitment (Gonza & Guillen, 2008; Kleinig, 2008; Mele, 2001; Royce, 1908; Vandekerckhove & Commers, 2004), a feeling of attachment (Burris et al., 2008; Organ & Ryan, 1995) and a desire to relinquish self-interest (Elegido, 2013; Ewin, 1993; Michalos, 1981; Oldenquist, 1982; Pfeiffer, 1992; Schrag, 2001).

Trust
Trust as a concept has been a topic of concern in so many disciplines over several years. Paliszkiewicz (2011) posits that streams of research on trust can be found in the fields of psychology, philosophy, sociology, economics and management. Trust has an extensive amount of literature; however, as a result of it being studied in different disciplines, each of

the disciplines has come up with its own unique concepts and definitions. Even within a given discipline, trust could be viewed differently depending on the situation and conditions. Lewicki and Bunker (1995) opine that in fact, even within a given field, there is often a lack of agreement on the definition of trust. It is however worthy to note that despite the differences in opinion with regards to trust, researchers from different discipline have come to acknowledge the importance of trust. Despite the eclectic nature of trust research, researchers from every discipline have acknowledged the value of trust. Trust enables people to live in risky and uncertain situations (Mayer, Davis & Schoorman, 1995). It also provides the means to decrease the amount of complexity in a complex world, by reducing the number of options an individual has to consider in a given situation (Lewis & Weigert, 1985). It has often been argued that trust is essential for successful cooperation and effectiveness in organizations (Lane, 1998; McAllister, 1995; Nooteboom, 2002). Fukuyama (2000) defines trust as expectations that arise in societies where the members share common norms, behave honestly and cooperate with each other. Yılmaz and Kabadayı (2000) describe trust as the beliefs about the unselfishness of the other party, readiness to risk-taking and dependency at a certain level. Dyer and Chu (2000) view trust as one party's confidence that the other party in the exchange relationship will not exploit its vulnerabilities. In the view of Coote, Forrest and Tam (2003) "…trust exists when one party has confidence in the honesty, reliability, and integrity of their partner". Cohen and Dienhart (2013) opine that trust is a form of strategic behaviour or rational economic decision making in situations that involve risk and vulnerability. From the definitions of trust given thus far, it is clear that trust is an exchange between or among people.

The concept of organizational trust has been approached and defined varyingly, depending on the interests of the scholars and their disciplinary foci (Anheier & Kendall, 2002). Gills (2003) defines organizational trust as the organization's willingness, based upon its culture and communication behaviours in relationships and transactions, to be appropriately vulnerable, based on the belief that another individual, group or organization is competent, open and honest, concerned, reliable and identified with common goals, norms, and values. It is the willingness of the employee(s) to be vulnerable to the actions of the employer(s) based on the expectation that they would act in order to satisfy his needs irrespective of the ability to monitor or control (Onogwu, 2012). Tan and Tan (2000) views it as employee's feeling of confidence that the organization will perform actions that are beneficial, or at least not detrimental to him or her. It is the global evaluation of an organization's trustworthiness as perceived by the employee (Vineburgh, 2010). Vakola, Bouradas and Nikolaou (2011) posit that it is the psychological state providing feedback of how employees perceive the problems in the situations in which the organization is endangered.

Willingness to Stay
A study by Prabhakar (2016) suggests that employee loyalty (willingness to stay) has declined in the last 5 years. The behavioural dimension of loyalty is reflected in an individual's desire to continue with the organization (Khuong & Tien, 2013). Social exchange theory proposes that when an individual receives benefit from others, they feel obliged and therefore compensate it by their effort and loyalty (Mossholder et al., 2005). Effort and loyalty are expressed through commitment to the task assigned and a strong intention to continue in the present organization. According to Prabhakar (2016), the tendency to remain with an organization for the long term makes one loyal to an organization. A loyal employee does not think of leaving or changing the organization and then indulges in a deliberate conscious effort to be associated with the organization (Tett & Meyer, 1993). As turnover proves costly to the organization, organizations benefit from identifying factors that encourage an employee's willingness to continue with the organization (Halid et al., 2020).

Organizations usually focus on the factors that reduce the likelihood of changing the organization instead of focusing on the factors that enhance the employee's intention to continue in the organization (Cho et al., 2009). Most researchers have used 'intentions to leave' and 'intentions to stay' interchangeably (Black & Stevens, 1989), but they are not the same. During tough times or any restructuring phase in the organization, loyalty can be attributed to the behavioural efforts of the employees to resolve the problem rather than quitting. The approach of loyal employees is more solution-based rather than a problem-based approach. A loyal employee expresses a strong willingness to remain with the organization in both good and bad times, highlighting the importance of loyal employees.

Sense of Ownership
In developing countries, until the 1980s–1990s, organizations were taking initiatives to ensure that their employees perceive themselves as integral to the organization and comprehend that they would own the organization in the coming years. The organization belonged to them as they belonged to the organization, that is, loyalty was on both sides. A sense of ownership is nurtured when an employee experiences control and association and is able to invest oneself in different facets of the organization (Pierce et al., 2003). It is the affective commitment of an employee that generates a 'sense of ownership' (Allen & Mayer, 1990). The theory of psychological ownership also suggests the same (Pierce et al., 2003). The theory suggests that individuals develop a sense of ownership in the relationships they build which leads to a long continuous relationship (Asatryan & Oh, 2008). Some researchers (Pickford et al., 2016; Yee et al., 2010) opine that a loyal employee would exhibit ownership towards the organization and make efforts to remain with the organization because of the pleasure of the relationship (Allen & Mayer, 1990). When employees feel that the job they are performing is valued and respected in the organization, it fosters a sense of belongingness and encourages them to make a difference. They become a powerful motivator in the workplace (Maslow, 1943).

The expression of employee loyalty includes identifying with the interest of others as well as the organization (Schrag, 2001). A sense of ownership encourages an employee to develop an emotional connection and a belief in the organization. It also helps to foster employee engagement (Dhir & Shukla, 2019; Buriro et al., 2018). It is reflected in advocating the organization's product, services, and culture with related others. Thus, a sense of ownership—an affective component—helps in fostering employee loyalty. In general, a sense of social support has been shown to have a significant correlation with work related outcomes including burnout, job satisfaction and employee performance (Baruch-Feldman, Brondolo, Ben-Dayan, & Schwartz, 2002). Similar findings were reported by Mark and Smith (2012), where high satisfaction in the workplace was related to social support, job control and personal factors such as coping strategies and attribution styles in a university employee sample. It could be argued a sense of belonging can be fostered through support from peers and supervisors. Baumeister and Leary (1995) reviewed belonging literature and came to the conclusion that belonging is a strong innate desire to connect with others. Their review suggests that people make social bonds with very limited encouragement (influenced by proximity and similarity) with quality rather than quantity being important when it comes to relatedness and belonging. It should be noted that belonging plays a role in human emotion, wellbeing and cognition (effects of thinking about interpersonal relationships). They pose the theory that if the belongingness hypothesis is correct, that a substantial amount of human behaviour will be influenced by its motivational driving forces.

Relationship between Psychological Empowerment and Employee Loyalty

Literature has identified a positive relationship between psychological empowerment and individual performance outcomes such as job satisfaction (Maynard et al., 2012), organizational commitment (Avolio et al., 2004) and task performance (Chamberlin et al., 2018; Huang, Iun & Liu, 2010). Psychological empowerment has also been shown to affect creativity (Zhang & Bartol, 2010), innovative behaviour (Spreitzer et al., 1999), organizational citizenship (Huang et al., 2010) and employee career success (Dust et al., 2018). The focus on the affective reactions of individuals as the unit of analysis in this literature is supported by the evidence that empowerment is perceived in a similar way by both individuals and teams and, therefore, team performance can be viewed as a function of individual performance (Maynard et al., 2012; Seibert et al., 2011). Despite the evidence for the mediating role of psychological empowerment on work performance, the project management literature is yet to examine its effect on project performance. This is because of the prescriptive focus of the traditional project management, which is relevant to contexts with predictable activities (Keegan & Turner, 2002). The scope and solution uncertainty associated with innovative projects, however, calls for creativity and flexibility in order to facilitate the evolutionary and non-linear innovation processes (Kapsali, 2011). Agile project management creates a context in which staff creativity provides solutions to complex problems (Gren, Goldman & Jacobsson, 2020). The literature has identified the ability of agile teams to solve complex problems (Cooper, 2019; Paluch, Antons, & Brettel, 2020), but does not explain how agile teams are able to propose and implement creative ideas as solutions to complex problems.

METHODOLOGY
A target population of eight hundred and nineteen representatives of employees was used as the sampling frame. Using Krejcie and Morgan (1970) formula, a sample size of 262 employees was determined. Although, only 232 questionnaires were retrieved. Spearman's Rank Correlation Coefficient was used to test the hypotheses.

Discussion of Findings

Positive Relationship between Self-Determination and Trust
Table 1 revealed that the Spearman Correlation Coefficient is 0.727 which reflect a positive linear relationship between self-determination and trust. And the Correlation test is statistically significant with a p-value of 0.002. Positive relationship means that as self-determination increases trust increases. Following this finding, the study concludes that there is a relationship between self-determination and trust. Therefore, null hypothesis was rejected. Self-determination significantly affects trust.

Analysis result shows that self-determination has a positive relationship with trust. This agrees with McNaughtan, Eicke, Thacker and Freeman (2021) who found that a significant relationship between self-determination and trust. Trust is a critical factor in the success of a group's joint effort, effectiveness and efficiency (Nadeem, Liu, Ghani, Younis & Xu, 2020; Zolin, Hinds, Fruchter & Levitt, 2004). Trust among group members is essential in information exchange and transfer (Chen, Beaudoin & Hong, 2016). Practitioners indicate that trust improves the overall exchange of knowledge and makes it less expensive (Nadeem et al., 2020; Abrams, Cross, Lesser & Levin, 2003). Nadeem et al., (2020) discussed trust from the perspectives of cognitive and affective dimensions and proved that these two types of trust had moderating effects on the relationship between shared goals and employees' knowledge hiding behaviour. This finding is also in support with the result of Kumanwee (2017) using Pearson's Product Moment Correlation Coefficient found self-determination

having an r = 0.965 and 0.945 to be positively related to the measures of employee affective commitment.

Positive Relationship between Self-Determination and Willingness to Stay
Table 2 revealed that the Spearman Correlation Coefficient is 0.711 which reflect a positive linear relationship between self-determination and willingness to stay, and the Correlation test is highly significance at (p=0.004). The p-value is less than the alpha value of 0.05. Positive relationship means that as self-determination increases willingness to stay also increases. Following this finding, the study concludes that there is a positive relationship between self-determination and willingness to stay. Therefore, null hypothesis was rejected. Self-determination significantly affects willingness to stay.

The findings indicated that self-determination has a positive effect on willingness to stay. This position agrees with Agran, Hong and Blankenship (2007) who found that self-determination represented important skills needed by students. An understanding of one's strengths and limitations and belief in oneself as capable and effective are essential to self-determination. When acting based on these skills and attitudes, individuals have a greater ability to take control of their lives and assume the role of successful adults. This finding supports that of Abu-Bakr (2014) in the research of Algerian communications company found that self-determination has a positive and significant relationship with organizational loyalty.

Positive Relationship between Self-Determination and Sense of Ownership
Table 3 revealed that the Spearman Correlation Coefficient is 0.614 which reflect a positive linear relationship between self-determination and sense of ownership and the Correlation test show that self-determination have statistically significant effect on sense of ownership with a p-value of 0.003. Positive relationship means that as self-determination increases sense of ownership increases. Following this finding, the study concludes that there is a relationship between self-determination and sense of ownership. Therefore, null hypothesis was rejected. Self-determination significantly affects sense of ownership.

Our findings agree with Wehmeyer, Abery, Mithaug and Stancliffe's (2003) who postulated that development of skills, attitudes, and beliefs enable individuals to exercise control over their own lives. Developing these skills and attitudes is now seen as an important educational target for employees to showcase a sense of ownership in the organization. Deci and Ryan (2002) also suggest that motivation is contingent upon the degree to which an individual is self-motivated and self-determined. This supports the findings of Onogwu (2013) in their evaluation of psychological ownership and organizational trust among bank workers using multiple regression analysis found that psychological ownership and trust significantly predicted organizational citizenship behaviour of bank workers.

Recommendations
The following recommendations come about as a result of prior findings and conclusions reached relative to the variables studied, thus;
1. Employees of deposit money banks should have easy access to resources so that they can help enhance employee loyalty by tapping into them. Funds, materials, space, and time are all resources in this setting. Individuals' perception of self-efficacy and control over environmental circumstances improves when they have access to resources. Employees are more likely to take responsibility for and ownership of their roles when such resources are available.

2. Deposit money banks should strive to treat employees in a way that makes them feel like co-owners of the company, which will instantly convert to better performance to the organization's credit.
3. Also, because high expectations motivate people to have positive attitudes toward their jobs, management must always devise or implement programs to help employees see the company in a positive perspective. Employees that are hopeful are more likely to engage in positive work behaviors and may even go above and beyond to assist coworkers with work-related challenges.
4. Employees at deposit money banks should be encouraged to plan and grow their careers. Proper pay packages and incentive should be part of the organization's program so that employees continue to see the organization as a place where their ambitions can come true and their worth can be expressed.
5. Deposit money banks studied should provide adequate training in the development of skills and abilities so that employees can have enough knowledge to address events that crop up in their work situation.

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Appendices

Hypothesis One
HO₁: There is no relationship between self-determination and trust.

Table 1: Analysis of the effect of *self-determination* on *trust*

			SD	TR
Spearman's rho	SD	Correlation Coefficient	1.000	.727
		Sig. (2-tailed)	.	.002
		N	232	232
	TR	Correlation Coefficient	.727	1.000
		Sig. (2-tailed)	.002	.
		N	232	232

Source: SPSS 21.0 output on research data

Hypothesis Two
HO₂: There is no significant self-determination and willingness to stay.

Table 2: Analysis of the effect of *self-determination* on *willingness to stay*.

			SD	WS
Spearman's rho	SD	Correlation Coefficient	1.000	.711
		Sig. (2-tailed)	.	.004
		N	232	232
	WS	Correlation Coefficient	.711	1.000
		Sig. (2-tailed)	.004	.
		N	232	232

Source: SPSS 21.0 output on research data

Hypothesis Three

HO$_3$: There is no relationship between self-determination and sense of ownership.

Table 3: Analysis of the effect of self-determination on sense of ownership.

			SD	SO
Spearman's rho	SD	Correlation Coefficient	1.000	.614
		Sig. (2-tailed)	.	.003
		N	232	232
	SO	Correlation Coefficient	.614	1.000
		Sig. (2-tailed)	.003	.
		N	232	232

Source: SPSS 21.0 output on research data