
WORKER COMPETENCE AND EMPLOYEE LOYALTY OF DEPOSIT MONEY BANKS IN RIVERS STATE

Kenneth Ujadughele (PhD)

Department of Management,
University of Port Harcourt,
Nigeria.

08023522231

ujaken@yahoo.com

Barnabas Suotonye Stanfast (PhD)

Department of Management,
Niger Delta University,
Nigeria.

08036716199

stanfastbarnabas@ndu.edu.ng

Abstract

This study investigated the relationship between worker competence and employee loyalty of deposit money banks in Rivers State. A cross-sectional research design was adopted in the study. Two hundred and thirty-three (232) copies of the questionnaire were obtained and analyzed from the field survey. Spearman's Rank Order Correlation Coefficient statistical tool was used to find out the relationship that exists between the variables. The findings revealed a significant relationship between worker competence and measures of employee loyalty (trust, willingness to stay, and sense of ownership). It is concluded that worker competence is significantly related to employee loyalty of deposit money banks in Rivers State. The study recommended that the surveyed banks should strive to hire competent staff to manage the affairs of the organization as this will encourage healthy competition among employees and also promote honesty and teamwork among employees as this will lead to greater employee satisfaction.

Key Words: Competence, 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 competence and self-determination for convenience. Competence is a sense of confidence in employee's abilities. Without competence, individuals will feel inadequate. Likewise, they will lack a sense of empowerment. Self-determination reflects the extent of autonomy or freedom that is indispensable for a sense of empowerment (Joo (Brian) and Shim (2010)).

According to Hofstede (2001), organizational culture is the collective programming of the mind that distinguishes the members of one organization from another. Schein (2004) defines organizational culture as a pattern of shared basic assumptions that is learnt by the organization as it solves its problems of external adaptation and internal integration that has worked well enough to be considered valid and, therefore, to be taught to new members as the correct way to perceive, think and feel in relation to those problems. Organizational culture shapes organizations and provides a better understanding of complex organizational components, such as empowerment (Johnson, 2009; Kim, 2008; Sigler & Pearson, 2000). Joo (Brian) and Shim (2010) investigated 'psychological empowerment and organizational commitment: the moderating effect of organizational learning culture'; Alneyadi, Al-Shibami, Ameen and Bhaumik (2019) examined moderating effect of organizational culture on the relationship between transformational leadership and human capital: An empirical study on public sector of UAE; Saha and Kumar (2017) explored organizational culture as a moderator between affective commitment and job satisfaction: empirical evidence from Indian public sector enterprises; Mande, Awiti, Imbambi and Aketch (2019) evaluated the moderating influence of organization culture in the relationship between workforce diversity and employee performance in public Universities in western Kenya; Chuttipattana and Shamsudin (2010) examined organizational culture as a moderator of the personality-managerial competency relationship: A study of primary care managers in Southern Thailand.

Extant literature as it relates to the study variables showed that various studies have been conducted in diverse industries (IT, high technology, pharmaceutical/chemical, service, manufacturing, etc. firms) investigating the relationship between psychological empowerment and employee loyalty (Kamselem et al., 2020; Nwachukwu et al., 2019; Nwokeiwu et al., 2018; Onyeizugbe et al., 2018; Zaki & Mohammed, 2018; Kumanwee, 2017), while little attention has been paid to the moderating role of organizational culture on the relationship between psychological empowerment and employee loyalty in deposit money banks in Rivers State.

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; Fagbohunbe, Akinbode & Ayodeji, 2012; Olabimitan et al., 2012; Olabimitan & Alausa, 2014; Owolabi & Bablola, 2011).

The employment status of the employee has been cited as a reason why bankers display disloyalty (Eze, Omeje, Okonkwo, Ike, & Ugwu, 2019; Anwar, Aslam & Tariq, 2011; Diaz-Mayans & Sanchez, 2003). The employment status of an employee refers to whether the employee's offer of employment is on core/permanent or contract basis. Eze et al., (2019) also posited that an unsupportive organizational support will likely make disloyal employees. Appelbaum, Laconi and Matousek (2007) stated that employees that perceive their organizations as supportive are less likely to display disloyal behaviour in their organizations. Therefore, it is believed that the support organizations render to their employees towards their input and wellbeing can reduce employee disloyalty in the organization. According to the Nigerian Bureau of Statistics (2010), many factors have led to some qualified personnel who possess the right knowledge, skills and abilities to leave banking and find greener opportunities in other lucrative sectors of the Nigerian economy. Perhaps, longer working hours, increased workload, poor managerial style, job insecurity, poor working environment, dissatisfaction with rewards and recognition, and lack of work-life balance have been responsible for the incessant turnover in the sector.

There have been several studies on empowerment: employee empowerment and service quality delivery (Kamselem, Nuhu & Liman, 2020), employee loyalty and organizational commitment (Nwachukwu, Aminoren, 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. Secondly, there is insufficient literature on the moderating role of organizational culture, on 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 banks by adopting organizational culture as a moderating variable.

Research Questions

The following research questions are asked to guide the effort of the researcher to achieve the objectives of the study.

- i. What is the relationship between competence and trust in deposit money banks in Rivers State?
- ii. What is the relationship between competence and willingness to stay in deposit money banks in Rivers State?
- iii. What is the relationship between competence and sense of ownership in deposit money banks in Rivers State?

Research Hypotheses

Following the research questions, seven null hypotheses will be formulated & tested to establish the relationships between the variables.

H₀₁: There is no significant relationship between competence and trust in deposit money banks in Rivers State.

H₀₂: There is no significant relationship between competence and willingness to stay in deposit money banks in Rivers State.

H₀₃: There is no significant relationship between competence and sense of ownership in deposit money banks in Rivers State.

Literature Review

Competence

Competence is a provision of collaborative performance, recognition of diversity and collective demonstration of cultural competence, education, and experience to undertake innovation. The first step to becoming a successful leader is proficiency in technical, project management, interpersonal and political skills and demonstrating a commitment to the organization (Yukl, 2013). Leadership ability, skills, experience, and knowledge are paramount while showing computer literacy, risk and change management skills to mitigate constant corporate failures, failed merger and acquisition deals that threaten organizational success (Jacobs, Witteloostuijn, & Christe-Zeyse, 2013). When leaders are interested in the future of an organization, such leaders take steps to train young talents with succession in mind (Nwankpa, 2016). Top executives influence collective learning, best practices, knowledge management, digitally enabled structures, flexibility, and innovation as critical values in corporate culture (Yukl, 2013). A leader's in-depth insight into decision-making is a mediating factor affecting collective learning, human capital and competitive advantage (Yukl, 2013). Failure in leadership competency leads to a lack of confidence and loss of employee support. Achieving sustainable competitive advantage in today's organizations require proactive and effective management of change, systematic and purposive data management for probable research outcome (Brown, Treviño & Harrison, 2005).

Woodruffe (1991) describes competency as a term covering anything that can affect the performance of an individual job indirectly or directly. He further explained competence to mean a component of a given task that can be carried out by the worker, this includes behaviours that underpins an effective execution of the job. Competences are the qualities an individual comes with to the organization and behaviours connected to better job

performance. In other words, it has to do with the performance, or the execution of a given job effectively and efficiently as well as the behaviour needed for competent execution of a given job or performance.

Furthermore, Zeb-Obipi (2007) defined worker competence management as a way of managing the competences of the organization's employees to attain better performance. Zeb-Obipi (2007) further explained that worker competence management is a process that is made up of goal-directed, interconnected activities performed by organization's managerial functions of planning and controlling. More so, worker competence management was also defined by Income Data Services (IDS) (1997) as the process of discovering the competences that differentiate a better performance of a worker from others in the organization, constructing a framework and adopting it as the basis for recruiting, selecting, developing as well as rewarding workers in the organization. Lawler (1994) observed four factors that necessitate worker competence management which includes the change in production, from mass production to consumer-focused production, as well as the fact that today's environment has become a knowledge-based environment. The second factor is globalization bringing about lots of competition and if today's organizations are to survive, they must effectively manage their human asset as they play major roles in ensuring the success of the organization in a competitive environment. The third factor has to do with today's frequently changing environment while the fourth one has to do with the adoption of fatter organizational structures. The above forces explain the significance of competences and competence management in today's organizations (Nunes, Martins, and Duarte, 2007).

The concept of competence is often poorly defined in the literature. In fact, a general consensus seems to be lacking concerning the meaning of this frequently used concept. One example may illustrate this point. According to one view, competence is considered as an attribute of the employee, that is, as a kind of human capital or a human resource that can be translated into a certain level of performance. According to another widely held view, competence is defined in terms of the requirements of the tasks that constitute a certain job. This is indeed an important distinction, and in the following we will use the term competence to refer to the former meaning, and the term qualification to refer to the latter meaning. More specifically, the term competence will be used to refer to the capacity of an individual (or a collective) to successfully (according to certain formal or informal criteria, set by oneself or by somebody else) handle certain situations or complete a certain task or job (Ellström, 1997). This capacity may be defined in terms of perceptual motor skills (e.g. dexterity); cognitive factors (different types of knowledge and intellectual skills); affective factors (e.g. attitudes, values, motivations); personality traits (e.g. self-confidence); and social skills (e.g. communicative and cooperative skills). Using this definition as a point of departure, the notion of qualification may now be defined as the competence that is required by the task, and/or is implicitly or explicitly prescribed, for example, by the employer.

As implied by this distinction, an individual (or a collective) may possess a range of competencies that are not qualifications, that is, competencies that are not required by the task(-s) at hand or prescribed by, for example, the employer. Conversely, a certain job may require qualifications that do not correspond to the actual competencies of the individual (or the collective). Thus, the concept of qualification focuses on competencies that for one reason, or another are valued by an internal or external labour market, that is, competencies that have an exchange value. In addition, it is in many situations necessary to make the following distinctions (for an extended discussion, see Ellström, 1997). First, given the view that competence is an attribute of an individual, a distinction can be made between: (i) formal competence, measured, for example, in terms of the years of schooling completed or by the

credentials received by an individual and (ii) actual competence, i.e. as defined above: the capacity of an individual to successfully handle a certain situation or to perform a certain task. Although actual competence differs, by definition, from formal competence and it is, indeed, often the case that one possesses formal competence without actual competence and vice versa, measures of formal competence are often used as an indicator of actual competence (Warhurst & Thompson, 2006). Concerning individual factors, previous experiences and factors like self-confidence are likely to be of importance (Colquitt & LePine, 2000; Illeris, 2006). Concerning job-related factors, the formal and informal organization of the workplace with respect to worker autonomy, participation, task characteristics and feedback are likely to have a strong impact on the competence that an individual actually uses to perform his/her job (Ellström, 2006; Kock, Gill, & Ellström, 2007).

One of the most influential theoretical paradigms in competence research is derived from a distinction between competence and performance used by the linguist Noam Chomsky (1980). Chomsky understood linguistic competence as a universal, inherited, modularized ability to acquire the mother tongue. A limited system of linguistic principles, abstract rules, and basic cognitive elements (competence) combined with a specific learning process allows each normal human to acquire the mother tongue, including the ability to create and understand an infinite variety of novel, grammatically correct sentences (performance). Linguistic competence thus underlies creative, rule-based language learning and language use. Chomsky's linguistic competence model, admired and cited, but also criticized and challenged, is frequently used in the cognitive sciences, especially in psycholinguistics and in cognitive developmental psychology. In addition, many models have incorporated individual components of the competence-performance model, including the ideas of: (I) Domain specificity, (II) an inborn system of modularized principles and rules, (III) Rule-based learning, and (IV) Performance whose quality depends not only on universal principles, but also on learning experiences and the learner's/actor's current situational context. Currently, the concept of competence has been expanded even further with concepts such as 'social competence' and 'emotional competence' (Weber & Westmeyer, 1998). In these examples, 'competence' has replaced an earlier, intelligence-based concept (Social intelligence: Cantor & Kihlstrom, 1987; Emotional intelligence, Goleman, 1995). Weber & Westmeyer (1998) suggest using 'social-' or 'emotional competence' rather than 'social-' or 'emotional intelligence' because "These concepts have the advantage that assessments can be carried out in a concrete, substantive context and measures can be described, thus allowing statements about what competence is".

Employee Loyalty

In terms of effect, loyalty reflects the feelings towards the organization (Buchanan, 1974). An emotional response is having a strong belief in the goals and values of the organization, along with a desire to retain organization membership (Mathieu & Zajac, 1990). For the betterment of the organization, a loyal employee is willing to make any personal sacrifice unconditionally. Such employees neither harm the organization nor indulge in opportunism (Dooley & Fryxell, 1999). Loyalty is a psychological state of the relation between the organization and its employee (Allen & Grisaffe, 2001) which strengthens the employee's decision to continue with the organization. Coughlan (2005) suggests that because of this implicit promise, the employee abides by global moral principles while striving to achieve individual and collective goals (Becker et al., 1996; Powers, 2000; Wu & Norman, 2006). Concerning different stakeholders, an exhibition of employee loyalty includes loyalty to the company, job, supervisors and co-workers (Powers, 2000). Loyalty is a characteristic visualized in terms of person-workplace interaction. The workplace includes supervisors,

peers, subordinates, organizational job roles and responsibilities. Hence, it becomes pertinent to understand employee loyalty in the workplace (Wan, 2012). Thus, employee loyalty can be defined staying with the company rather than searching for jobs, working late to complete an assignment, not divulging confidential information of the company, advocating, abiding by rules in the absence of strict monitoring, prioritizing company goals over individual achievements, abstaining from spreading incorrect information or refraining from making profit from company's resources, buying company's products and advocating them to the community, contributing in charities sponsored by the organization, suggesting improvement, participating beyond expected role behaviour, assisting co-workers in achieving their goals, following orders and not taking undue advantage of any policy (Powers, 2000).

Trust

Employee loyalty and trust are two desirable yet difficult to obtain objectives (Mehta et al., 2010). Concerning socio-economic situations, trust helps to reduce the uncertainty of a situation (Singh, 2008). Trust is an essential component of employee loyalty (Gucer & Demirdag, 2014; Costigan et al., 1998). Presence of organization trust encourages employees to indulge in extra role behaviour (Singh & Srivastava, 2016). Successful interaction among employees is dependent on trust (Fard & Kamiri, 2015; Widjajani et al., 2017), which affects performance significantly. Elaborating on the implications of social cognitive theory perspective, Ozyilmaz et al. (2017) suggest that an employee's trust in his/her own self would interact with the person's trust in the organization, to predict job behaviour. It is a cognitive dimension of 'employee loyalty' (Ladebo, 2005). Interpersonal trust includes vulnerability to the actions of others, with the understanding that the other would also indulge in the act of fostering trust (Mayer et al., 1995). There are three dimensions of trust: firstly, an expectation that the exchange partner will be benevolent; secondly, vulnerability to the risk that the other may not live up to the expectation; and thirdly, dependency (Whitener et al., 1998). Employees feel safe among their peers and managers if they are trustworthy. They are optimistic about improvements (Hirschman, 1970) and remain faithful by displaying allegiance (Ferri-Reed, 2011; Lee & Jablin, 1992). It also helps generate cooperative behaviour, promote effective response to crises, reduce conflicts, facilitate the quick formation of ad hoc workgroups and decrease transaction costs (Rousseau et al., 1998). Lower trust level leads to psychologically distressing situations while increase trust fosters employee satisfaction, thereby promoting loyalty (Dirks & Ferrin, 2002; Matzler & Renzl, 2006). Thus, organizations should engage in generating trust among employees. Singh and Srivastava (2016) suggest that organizations should promote an environment of trust so that employees engage in extra role behaviour. This would help enhance both individual and organizational effectiveness. Research suggests that recognition, compensation, career development, supervision and promotion, are strong predictors of trust which make an employee feel that the organization cares for and supports them (Narang & Singh, 2012).

Trust relates to the impact of integrity in that followers have confidence in leaders perceived as high on integrity. Leadership trust is defined as "the employee's willingness to accept vulnerability on the basis of positive expectations of the intentions of the leader" (Engelbrecht et al. 2017, p. 369). Trust brings about an increase in work engagement and trust can be perceived to be present when an employee is fully committed to the work through focused energy and a positive state of mind. Identified factors of employee dissatisfaction explain the lack of trust, commitment, and support given to change initiatives and leadership in general and established a lack of reciprocal process between leadership and followership (Burke, 2013). Leaders model exemplary, visionary, selfless, competent and trustworthy behavior to gain needed followership expected for the high-quality relationship. Leadership trust motivates followers' commitment and satisfaction to leaders and organizations and less

inclined to engage in unethical behavior (Asencio, 2016). Ethical leadership is tied to perceptions of the degree to which leaders behave ethically by differentiating through their honesty, trustworthiness, and fairness. Balanced decision-makers consider the ethical consequences, provide employees with consistent expectations, and follow through with organization-constrained, normatively appropriate behavior. Unlike ineffective leadership that failed to meet high standards of fairness and transparency, behaviors and characteristics exemplified in ethical leadership are likely to engender feelings of indebtedness to which employees respond through the demonstration of organizational citizenship behavior (Sharif & Scandura, 2014). Public sector leaders promote good governance by maintaining trust between the government and the citizenry and guiding employees with sincerity of purpose, respect for diversity, social justice, self-reliance and recognition of welfare and rights of employees.

Willingness to Stay

According to Branham (2005), there are seven main reasons why employees leave, which are lack of recognition, low pay, unfulfilling jobs, inadequate career advancement, poor management practices, untrustworthy leadership, and disordered work cultures. While a positive work climate needs to be formed, productive and professional, a conducive workplace also requires to be a positive one. Employees working in a positive work environment exhibit more supported trusted and motivated to do their best. These employees are happier with their job and more inclined to stay with their company longer. Employees who trust their organization's management do better, are more satisfied, more loyal, and are less prone to oppose changes (Dirks & Ferrin, 2002). Trust, as an essential lubricant of the social system (Arrow, 1974), must be set in organizations. Trust is not only significant to build the enduring relations with the external stakeholders; it is a vital element to increase the internal ties (Serkan, 2018). The eagerness of employees to work and stay in an organization depends on the level to which they are sufficiently motivated (Adams & Hicks, 2000). Therefore, the primary objective of this study is to examine the relationships between trust and motivation practices and employee intent to stay. The intention is a psychological antecedent for the actual behavior (Ajzen & Fishbein, 1980), individuals' intention to stay or quit, perform or not to perform a behavioral act can be the critical determinant of action. Intention to stay is the opposite of turnover intention (Kim, Price, Mueller & Watson, 1996) are negatively correlated, (Steers & Mowday, 1981). Employee turnover hinders the organization's work reaching its goals, profit of the organization and damaging the organization. Intention to stay is defined as employees' intention to stay in the existing employment relationship with their current employer on a long-term basis.

Vandenberg and Nelson (1999) defined employees' intention to quit as an individual's predicted probability that they are permanently departing from their organization soon. Unwelcome, unwanted, and voluntary attrition that companies encounter when valued employees quit accepting another job is a more significant issue than the incidence of organizational layoffs reported (Mobley, 1982). This perspective is growing significantly as the competition for talent management is leading and consistently growing. People want to know that their participation in the organization is appreciated. To retain employees in the company, they want to feel part of the organization. For the problem about employees leaving, specific appropriate actions need to be taken as organizations are striving for talent (Mitchell, Holtom, & Lee, 2001).

Sense of Ownership

According to Cockshaw and Shochet (2010) workplace belongingness can be defined as the extent to which a person feels included, supported and at one with their psychosocial

workplace environment. Their study indicates workplace belongingness is related to emotional wellbeing (depression, anxiety, stress). It should be noted that depressive symptoms can influence the level of belongingness an individual experience, and scholars have opined that the workplace, as a social environment, plays a significant part in the subjective wellbeing of employees. A relation between work engagement and belonging can also be argued. For example, Van Dick, et al (2004) proposed that organizational identification (tendency to conform to norms and integrating organizational values with subjective self-concept) is linked with job satisfaction and influences turnover intention. Thus, they suggest fostering identification and belonging in an organization could have positive effects on job satisfaction and decrease turnover intentions. The achievement of organizational objectives largely depends on employee behavior. Employee behavior in turn, is influenced by the strength of the organizational identity and employee identification (Jong, Bartels, Douwes, Pruyn. 2006). Organizational identification can affect both the satisfaction and behavior of employees and the effectiveness of the organization (Albert, Ashforth & Dutton, 2000; Ashforth & Mael, 1989; Hall & Schneider, 1972; Lee, 1971; O'Reilly & Chatman, 1986). As companies grow in size and become more globally dispersed, the issue of identity and commitment to the organization, especially for employees in virtual, remote or geographically distributed teams, has become a crucial concern for organizations. Albert and Whetten (1985), Ashforth and Mawl (1989), and Dutton, Dukerich and Harquail (1994), Wisenfeld and Raghuram (1999) argue that 'organizational identity', which can be defined as members' shared beliefs about the organization's central, enduring and distinctive characteristics, may be a critical factor in holding virtual organizations together."

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 becomes 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 Competence and Trust

Table 1 revealed that the Spearman Correlation coefficient is 0.829 which reflect a strong positive linear relationship between competence and trust. And the correlation test is highly significance at ($p < 0.005$). Positive relationship means that as competence increases trust also increases. Following this finding, the study concludes that there is a relationship between competence and trust. Therefore, null hypothesis was rejected. Competence significantly affects trust.

The findings indicated that competence would enhance trust. This is in line with the work of Kooh and Opara (2020) who found that competence-based trust has positive and significant relationship with organizational performance of quoted pharmaceutical firms in Nigeria. The authors posited that trust plays a key role with the underlining reality that despite the best of intentions, supply chain managers are not all the time able to foster trust in all the partnerships that involve channel members across the supply chain. Furthermore, a study in the oil and gas industry (Olu-Daniels & Nwibere, 2014) revealed a positive and significant relationship between trust and organizational resilience within the upstream sector of the oil and gas industry in South-South, Nigeria. This finding was also in line with the findings of Zaki and Mohammed (2018) in their research on psychological empowerment and its relationship with organizational loyalty among first line managers found strong positive statistically significant correlations between total psychological empowerment and its dimensions which include meaning, competence, determination, impact and organizational loyalty among first line managers.

Positive Relationship between Competence and Willingness to Stay

Table 2 revealed that the Spearman Correlation coefficient is 0.767 which reflect a strong positive linear relationship between competence and willingness to stay. And the Correlation test is highly significance at ($p < 0.005$). Positive relationship means that as competence increases willingness to stay also increases.

Following this finding, the study concludes that there is a relationship between competence and willingness to stay. Therefore, null hypothesis was rejected. Competence significantly affects willingness to stay. As indicated in the findings, competence has a positive effect on willingness to stay. This agrees with Murgianto, Sulasmi and Suhermin (2016) who found that commitment, competence and work satisfaction respectively have significant effect on the motivation of employees and willingness to stay in the organization. Also, Ekweozor and Zeb-Obipi (2020) found that competence planning, competence development and competence monitoring have strong and significant relationships with flexibility of deposit money banks in Rivers State. Furthermore, Akabike (2020) found that functional competency has a significant positive influence on the performance of manufacturing in South-East, Nigeria.

Positive Relationship between Competence and Sense of Ownership

Table 3 revealed that the Spearman Correlation coefficient is 0.714 which reflect a positive linear relationship between competence and sense of ownership. And the Correlation test is statistically significant with a p-value of 0.004. Positive relationship means that as competence increases sense of ownership increases. Following this finding, the study concludes that there is a relationship between competence and sense of ownership. Therefore, null hypothesis was rejected. Competence significantly affects sense of ownership. Analysis result shows that competence has a positive relationship with sense of ownership. This agrees with Pierce, Kostova and Dirks (2001); Beggan (1992) posited that

people generally become more attached to things they feel they possess than similar things that they do not feel they possess. Since feeling a sense of attachment and belonging are the essence of employee loyalty. In other words, feeling possessive toward the organization should lead to high levels of employee loyalty. Through a sense of ownership for the organization, employees view it as a place in which to dwell – a place that provides a psychic comfort and security (Dittmar, 1992). Also, this finding supports that of Kumanwee (2017) in their examination of psychological empowerment and employee affective commitment in manufacturing firms in Rivers found competence as a dimension of psychological empowerment had a positive significant relationship with the measures of employee affective commitment.

Recommendations

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

1. Deposit money banks studied must recognize the need to adopt empowering practices within their bank that contribute to higher levels of employee autonomy and competence. This can be accomplished by establishing a working atmosphere in which management shows faith and confidence in staff, by delegating authority for decision-making and control over tasks.
2. Deposit money banks should exhibit trust-building behaviours in order to create a supportive work atmosphere, which is critical in attempting to develop a loyal employee.
3. DMBs should establish a learning organization in which all members of the organization work together. Learning increases awareness, which aids in the quest of a loyal employee.
4. Deposit money bank management should recognize that in order to stay informed about what is going on in the world, employees must have access to the right information that will enable them to form appropriate expectations of the firm's task as well as the environment, which can be achieved through competence development through training, coaching, and mentoring.

References

- Abd-Rashid, M. H., Fauziah, S., & Othman, A. K. (2014). Does service recovery affect customer satisfaction? A study on Co-Created Retail Industry. *Procedia – Social and Behavioural Sciences*, 130, 455-460
- Abrams, L. C., Cross, R., Lesser, E., & Levin, D. Z. (2003). Nurturing interpersonal trust in knowledge-sharing networks. *Acad. Manag. Perspect.*, 17, 64–77
- Abu-Bakr, B. (2014). Impact of employees' empowerment on organizational loyalty – case study on Algerian Communications Company. *Arabian Journal of Business and Management Review*, 2(7), 143-153.
- Adams, J. S. (1963). Toward an understanding of inequity. *Journal of Abnormal and Social Psychology*, 67, 422-436.
- Adams, O. & Hicks, V. (2000). Re: Pay and non-pay incentives, performance, and motivation [Roundtable discussion group]. Retrieved from http://www.who.int/hrh/en/HRDJ_4_3_02.pdf
- Adedeji, A. O. & Ugwumadu, O. C. (2018). Comparison of factors motivating different levels of management on employee loyalty and retention in Nigerian deposit money banks. *Asian Journal of Economics, Business and Accounting*, 9(2), 1-12.
- Agran, M., Hong, S., & Blankenship, K. (2007). Promoting the self-determination of students with visual impairments: Reducing the gap between knowledge and practice. *Journal of Visual Impairment & Blindness*, 101(8), 453–464.

- Ahiau, A. & Asawo, S. P. (2012): Impact of Clear and Compelling Vision on Worker's Commitment in Nigerian Organizations: An Examination of Workplace spirituality. *Journal of Leadership, Accountability and Ethics*, 9(6), 113-124.
- Ahiau, A. & Asawo, S. P. (2009). *Altruistic Love Culture and Workers' Commitment in the Nigerian Manufacturing Industry*. A study in Workplace Spirituality. In Sigie S. (ed) *Repositioning African Business and Development for the 21st Century*. A paper Presented on the Proceedings of the 10th Annual Conference IAABD, pp.351-358.
- Ajzen, I. & Fishbein, M. (1980). *Understanding attitudes and predicting social behavior*. Englewood Cliffs, NJ: Prentice Hall.
- Akabike, V. (2020). Functional competencies and the performance of manufacturing companies in South-East, Nigeria. *International Journal of Innovative Social Sciences & Humanities Research*, 8(1), 144-158.
- Akintayo, D. I. (2010): Work Family role conflict and Organizational Commitment among Industrial Workers in Nigeria. *Journal of Psychology and Counseling*, 2(1), 1-8.
- Albert, S., Ashforth, B. E., & Dutton, J. E. (2000). "Organizational identity and identification: Charting new waters and building new bridges". *The Academy of Management Review*, 25(1), 13-18.
- Albert, S. & Whetten, D. A. (1985). "Organizational identity". *Research in organizational behaviour*, 7, 263-295.
- Allen, N. J. & Grisaffe, D. B. (2001). Employee commitment to the organization and customer reactions: Mapping the linkages. *Human Resource Management Review*, 11(3), 209-236.
- Alneyadi, B. A., Al-Shibami, A. H., Ameen, A., & Bhaumik, A. (2019). Moderating effect of organizational culture on relationship between transformational leadership and human capital: An empirical study on public sector of UAE. *International Journal of Emerging Technologies*, 10(1), 23-31.
- Allen, N. J. & Meyer, J. P. (1990). The measurement and antecedents of affective, continuance and normative commitment to the organization. *Journal of Occupational and Organizational Psychology*, 63(1), 1-18.
- Angle, H. L. & Perry, J. L. (1981). An Empirical assessment of Organizational Commitment and Organizational Effectiveness. *Administrative Science Quarterly*, 26, 1-14.
- Anheier, H. & Kendall, J. (2002). Interpersonal trust and voluntary associations: examining three approaches. *The British Journal of Sociology*, 53(3), 343-362.
- Anikpo, M.O.C. (1994): "Labour Perception of Management and Change". *African Journal for the Psychology*.
- Anwar, M. S., Aslam, M., & Tariq, M. R. (2011). Temporary job and its impact on employee performance. *Global Journal of Management and Business Research*, 11(8), 23-28.
- Appelbaum, S. H., Laconi, G. D., & Matousek, K. A. (2007). Positive and negative deviant workplace behaviors: Causes, impacts, and solutions. *Corporate Governance*, 7(5), 586-589.
- Arrow, K. J. (1974). *The limits of organization*, Norton, York, New York, NY [Cited in Berg, J., Dickhaur, J., McCabe, K. (1995). Trust, reciprocity, and social history. *Games and Economic Behaviour*, 10, 122-142.
- Asatryan, V. S., & Oh, H. (2008). Psychological ownership theory: An exploratory application in the restaurant industry. *Journal of Hospitality & Tourism Research*, 32(3), 363-386.
- Asencio, H. (2016). Leadership, trust, and job satisfaction in the public sector: A study of US federal employees. *International Review of Public Administration*, 21(3), 250-267.
- Ashforth, B. E. & Mael, F. (1989). Social identity and the organization. *Academy of Management Review*, 14, 20-39.

- Avolio, B. J., Zhu, W., Koh, W., & Bhatia, P. (2004). Transformational leadership and organizational commitment: Mediating role of psychological empowerment and moderating role of structural distance. *Journal of Organizational Behaviour*, 25(8), 951–68.
- Bambale, A. J. (2013). *The mediating effect of psychological ownership on the relationship between servant leadership and organizational citizenship behaviours in Kano, Nigeria*. Thesis submitted to Othman Teop Abdullah Graduate School of Business, Universiti Utara Malaysia, in fulfilment of the requirement for the degree of Doctor of Philosophy.
- Bandura, A. (1977). Self-efficacy: Toward a unifying theory of behavioral change. *Psychological Review*, 84(2), 191–215.
- Barnes, S. J. (2002). “Big in Japan” – iMode and the mobile internet. *Journal of Information Technology Theory and Application* 3(4), 27-32.
- Baruch-Feldman, C., Brondolo, E., Ben-Dayana, D., & Schwartz, J. (2002). Sources of social support and burnout, job satisfaction, and productivity. *Journal of occupational health psychology*, 7(1), 84.
- Baumeister, R. F. & Leary, M. R. (1995). The need to belong: Desire for interpersonal attachments as a fundamental human motivation. *Psychological Bulletin*, 117(3), 497-529.
- Branham, L. (2005). *The 7 hidden reasons employees leave – How to recognize the subtle signs and act before it's too late*. Amacom: Saranac Lake, NY.
- Becker, T. E., Billings, R. S., Eveleth, D. M., & Gilbert, N. L. (1996). Foci and bases of employee commitment: Implications for job performance. *Academy of Management Journal*, 39(2), 464–482.
- Beggan, J. K. (1992). On the social nature of nonsocial perception: the mere ownership effect. *Journal of Personality and Social Psychology*, 62, 229–237.
- Bell, N. E. & Staw, B. M. (1989). *People as sculptors versus sculpture*. In M. B. Arthur, D. T. Hall, & B. S. Lawrence (Eds.), *Handbook of career theory*: 232-251. New York: Cambridge University Press.
- Black, J. S. & Stevens, G. K. (1989). The influence of spouse on expatriate adjustment and intent to stay in overseas assignments. *International Journal of Human Resource Management*, 3(3), 585–592.
- Boudrias, J. S., Morin, A. J., & Lajoie, D. (2014). Directionality of the associations between psychological empowerment and behavioural involvement: A longitudinal autoregressive cross-lagged analysis. *Journal of Occupational and Organizational Psychology*, 87(3), 437–463,
- Boyd, D. E., McGarry, B. M., & Clarke, T. B. (2016). Exploring the empowering and paradoxical relationship between social media and CSR activism. *Journal of Business Research*, 69(8), 2739–2746.
- Brown, M. E., Treviño, L. K., & Harrison, D. A. (2005). Ethical leadership: A social learning perspective for construct development and testing. *Organizational Behavior and Human Decision Processes*, 13(2), 12-24.
- Buchanan, B. (1974). Building organizational commitment: The socialization of managers in work organizations. *Administrative Science Quarterly*, 19(4), 533–546.
- Bukola, K. (2019). *Nigeria's Tier 1 Banks assets hit N24.6trn*. Accessed on 09th September, 2019 from <https://naija247news.com/2019/04/16/nigerias-tier-1-banks-assets-hit-n24-6trn/>
- Buriro, S., Ng, S. I., Jantan, A. H., Ho, J. A., & Brohi, N. A. (2018). *Psychological ownership and employee engagement*. In A. H. Jantan (Ed.), *Perspectives in organizational behaviour*. Universiti Putra Malaysia Press.

- Burke, W. W. (2013). *Organization change: Theory and practice* (4th ed.). SAGE Publications.
- Burris, E. R., Detert, J. R., & Chiaburu, D. S. (2008). Quitting before leaving: The mediating effects of psychological attachment and detachment on voice. *Journal of Applied Psychology, 93*(4), 912–922.
- Cantor, N. & Kihlstrom, J.F. (1987). *Social intelligence: The cognitive basis of personality*. In P. Shaver (Ed.), *Review of personality and social psychology* (Vol. 6, pp. 15-34). Beverly Hills, CA: Sage.
- Chamberlin, M., Newton, D. W., & LePine, J. A. (2018). A meta-analysis of empowerment and voice as transmitters of high-performance managerial practices to job performance. *Journal of Organizational Behaviour, 39*, 1296–1313.
- Chen, H., Beaudoin, C. E., & Hong, T. (2016). Teen online information disclosure: Empirical testing of a protection motivation and social capital model. *J. Assoc. Inf. Sci. Technol., 67*, 2871–2881.
- Childress, J. R. (2013). *Leverage: The CEO's guide to corporate culture* [Kindle Edition version]. Retrieved from <http://www.amazon.com>
- Cho, S., Johanson, M. M., & Guchait, P. (2009). Employees intent to leave: A comparison of determinants of intent to leave versus intent to stay. *International Journal of Hospitality Management, 28*(3), 374–381.
- Chomsky, N. (1980). Rules and representations. *The Behavioral and Brain Sciences, 3*, 1-61.
- Chuttipattana, N. & Shamsudin, F. M. (2010). Organizational culture as a moderator of the personality-managerial competency relationship: A study of primary care managers in Southern Thailand. *Leadership in Health Services, 24*(2), 118-134.
- Cockshaw, W. D. & Shochet, I. (2010). The link between belongingness and depressive symptoms: An exploration in the workplace interpersonal context. *Australian Psychologist, 45*(4), 283-289.
- Cohen, M. A. & J. Dienhart (2013). Moral and Amoral Conceptions of Trust, with an Application in Organizational Ethics. *Journal of Business Ethics, 112*, 1-13.
- Colquitt, J. A. & LePine, J. A. (2000). Towards an integrative theory of training motivation: A metaanalytic path analysis of 20 years of research. *Journal of Applied Psychology, 85*(5), 678-707.
- Condry, J. & Chambers, J. (1978). *Intrinsic Motivation and the process of learning*. In MR. Lepper & D. Green (Eds). *The hidden costs of reward: new perspectives on the psychology of human motivation* (pp. 61-84). Hillsdale, N.J: Lawrence Erlbaum Associates.
- Conger, J. A., Kanungo, R. N., & Menon, S. T. (2000). Charismatic leadership and follower effects. *Journal of Organizational Behaviour, 21*(7), 747–767.
- Conger, J. A. & Kanungo, R. N. (1988). The empowerment process: Integrating theory and practice. *Academy of Management Review, 13*(3), 471–482.
- Cooper, R. G. (2019). The drivers of success in new-product development. *Industrial Marketing Management, 76*, 36–47.
- Coote, L. V., Forrest, E. J., & Tam, T. W. (2003). An investigation into commitment in non-western industrial marketing relationships. *Industrial Marketing Management, 32*(7), 595-604.
- Costigan, R. D., Iiter, S. S., & Berman, J. J. (1998). A multi-dimensional study of trust in organizations. *Journal of Managerial Issues, 10*(3), 303–317.
- Coughlan, R. (2005). Employee loyalty as adherence to shared moral values. *Journal of Managerial Issues, 17*(1), 43–57.
- Curtis, S. & Wright, D. (2001). Retaining employees—the fast track to commitment. *Management Research News, 24*(8), 59–64.

- Dahl, D. W., Fuchs, C., & Schreier, M. (2014). Why and when consumers prefer products of user-driven firms: A social identification account. *Management Science*, 61(8), 1978–1988.
- DeCharms, R. (1968). *Personal causation*. New York: Academic Press.
- Deci, E. L., Connell, J. P., & Ryan, R. M. (1989). Self-determination in a work setting. *Journal of Applied Psychology*, 74(4), 580-590.
- Deci, E. & Ryan, R. (2003). The support of autonomy and control of behavior. *Journal of Personality and Social Psychology*, 53(6), 1024-1037.
- Denison, D. R. (1990). *Corporate culture and organizational effectiveness*. New York, NY: Wiley.
- Dhir, S. & Shukla, A. (2019). Role of organizational image in employee engagement and performance. *Benchmarking: An International Journal*, 26(3), 971–999.
- Diaz-Mayans, A.M., & Sanchez, R. (2003). Temporary employment and technical efficiency in Spain. *International Journal of Manpower*, 25(2), 181-194.
- Diener, E., Suh, E. M., Lucas, R. E., & Smith, H. L. (1999). Subjective well-being: Three decades of progress. *Psychological Bulletin*, 125(2), 276–302.
- Dirks, K. T. & Ferrin, D. L. (2002). Trust in leadership: Meta-analytic findings and implications for research and practice. *Journal of Applied Psychology*, 87(4), 611–628.
- Dittmar, H. (1992). *The social psychology of material possessions: To have is to be*. New York: St. Martin Press.
- Dooley, R. S., & Fryxell, G. E. (1999). Attaining decision quality and commitment from dissent: The moderating effects of loyalty and competence in strategic decision-making teams. *Academy of Management Journal*, 42(4), 389–402.
- Dust, S. B., Resick, C. J., Margolis, J. A., et al. (2018). Ethical leadership and employee success: Examining the roles of psychological empowerment and emotional exhaustion. *The Leadership Quarterly*, 29, 570–583.
- Dutton, J. E., Dukerich, J. M., & Harquail, C. V. (1994). Organizational images and member identification. *Administrative Science Quarterly*, 39, 239-263.
- Dyer, J. H. & Chu, W. (2000). The determinants of trust in supplier-automaker relationships in the U.S., Japan and Korea. *Journal of International Business Studies*, 31(2), 259-285.
- Eaton, D. & Kilby, G. (2015). Does your organizational culture support your business strategy? *Journal for Quality and Participation*, 37(4), 4-7. Retrieved from <http://www.asq.org>
- Eberle, D., Berens, G., & Li, T. (2013). The impact of interactive corporate social responsibility communication on corporate reputation. *Journal of Business Ethics*, 118(4), 731–746.
- Edalatian Shahriari, J., Maleki, J., Koolivand, P., & Meyvand, M. (2013). The study of the relationship between organizational structure and psychological empowerment among the staffs in Ministry of Economic Affairs and Finance. *European Online Journal of Natural and Social Sciences*, 2(3(s), 330–338.
- Ejionye U. A. (1981). "Industrial Relation in the 1980's and 1990's in Nigeria: Problems and Management" In Ugwuegbu, D.C.E. (Ed) *Organisation Behaviour and Management: A Psychological Perspective*: Ibadan: University of Ibadan Press.
- Ekweozor, C. U. & Zeb-Obipi, I. (2020). Worker competence management and organizational flexibility of deposit money banks in Rivers State, Nigeria. *International Journal of Business & Law Research*, 8(1), 1-11.
- Elegido, J. M. (2013). Does it make sense to be a loyal employee? *Journal of Business Ethics*, 116(3), 495–511.

- Ellström, P-E. (2006). *Two logics of learning*. In E. Antonacopoulou, P. Jarvis, V. Andersen, B. Elkjær, & S. Høytrup (Eds.), *Learning, working and living: Mapping the terrain of working life learning*. London: Palgrave Macmillan.
- Ellström, P-E. (1997). The many meanings of occupational competence and qualification. *Journal of European Industrial Training*, 21(6/7), 266–274.
- Engelbrecht, A. S., Heine, G., & Mahembe, B. (2017). Integrity, ethical leadership, trust and work engagement. *Leadership & Organization Development Journal*, 38(3), 368-379.
- Ergeneli, A., Ari, G. S., & Metin, S. (2007). Psychological empowerment and its relationship to trust in immediate managers. *Journal of Business Research*, 60, 41–49,
- Ewin, R. E. (1993). Loyalties, and why loyalty should be ignored. *Criminal Justice Ethics*, 12(1), 36–42.
- Eze, I. C., Omeje, O., Okonkwo, E., Ike, O. O., & Ugwu, L. E. (2019). Job insecurity, employment status and perceived organizational support as predictors of workplace deviance behaviour among bankers. *Practicum Psychologia*, 9(2), 264-287.
- Fagbohunbe, B. O., Akinbode, G.A., & Ayodeji .F. (2012). Organizational determinants of workplace deviant behaviors: An empirical analysis in Nigeria. *International Journal of Business and Management*, 7(5), 207-221.
- Fard, P. G. & Karimi, F. (2015). The relationship between organizational trust and organizational silence with job satisfaction and organizational commitment of the employees of the University. *International Education Studies*, 8(11), 219–227.
- Farndale, E., Ruiten, J. V., Kelliher, C., & Hope-Hailey, V. (2011). The Influence of Perceived Employee Voice on Organizational Commitment: An Exchange Perspective. *Human Resource Management*, 50(1), 113-129.
- Ferri-Reed, J. (2011). Driving customer service excellence. *The Journal for Quality and Participation*, 33(4), 30–32.
- Fiordelisi, F. & Ricci, O. (2014). Corporate culture and CEO turnover. *Journal of Corporate Finance*, 28, 66-82.
- Flamholtz, E. & Randle, Y. (2012). Corporate culture, business models, competitive advantage, strategic assets, and the bottom line. *Journal of Human Resource Costing & Accounting*, 16, 76-94.
- Flamholtz, E. & Randle, Y. (2011). *Corporate culture: The ultimate strategic asset*. Stanford, CA: Stanford University Press.
- Fukuyama, F. (2000). “Güven”, Çev. Ahmet Bugdaycı, *Türkiye İş Bankası Kültür Yayınları*, Ankara.
- Furrer, C. & Skinner, E. (2003). Sense of relatedness as a factor in children’s academic engagement and performance. *Journal of Educational Psychology*, 95(1), 148-162.
- Gaji, M. B., Kassim, R-N. M., & Raju, V. (2017). Integrity, trust and Nigerian Banks’ employee engagement. *International Journal of Business Management and Economic Research*, 8(4), 982-986.
- Gbadamosi, G. (2003). HRM and the Commitment Rhetoric: Challenges for Africa. *Management Decision*, 41(3), 274-280.
- Gifford, D. (1998). How Much Autonomy is Enough? *Harvard Business Review*, 76: 11-3.
- Gills, T. (2003). *More than a Social Virtue: Public Trust among Organizations” Most Valuable Assets*. “ *Communication World*, April-May. <http://www.entrepreneur.com/tradejournals/article/100567588.html>
- Goleman, D. (1995). *Emotional intelligence: Why it can matter more than IQ*. New York: Bantam Books.
- González, T. F. & Guille´n, M. (2008). Organizational commitment: A proposal for a wider ethical conceptualization of ‘Normative commitment’. *Journal of Business Ethics*, 78, 401–414.

- Gren, L., Goldman, A., & Jacobsson, C. (2020). Agile ways of working: A team maturity perspective. *Journal of Software: Evolution and Process*, 32, E2244.
- Gucer, E. & Demirdag, A. (2014). Organizational trust and job satisfaction. A study on hotels. *Business Management Dynamics*, 4(1), 12–28.
- Hajdin, M. (2005). Employee loyalty: An examination. *Journal of Business Ethics*, 59, 259–280.
- Hall, D.T. & Schneider, B. (1972). Correlates of Organizational Identification as a function of career pattern an organizational type. *Administrative Science Quarterly*, 17, 340-350.
- Halid, H., Kee, D. M. H., & Rahim, N. F. A. (2020). Perceived human resource management practices and intention to stay in private higher education Institutions in Malaysia: The role of organizational citizenship behvaiour. *Global Business Review*, 8(2), 8-17.
- Han, H. (2012). The relationship among corporate culture, strategic orientation, and financial performance. *Cornell Hospitality Quarterly*, 53, 207-219.
- Hart, D. W. & Thompson, J. A. (2007). Untangling employee loyalty: A psychological contract perspective. *Business Ethics Quarterly*, 17(2), 297–323.
- Hartmann, P., Apaolaza, V., & D’Souza, C. (2018). The role of psychological empowerment in climate-protective consumer behaviour: An extension of the value belief-norm framework. *European Journal of Marketing*, 52(1/2), 392–417.
- Hartnell, C., Ou, A., & Kinicki, A. (2011). Organizational culture and organizational effectiveness: A meta-analytic investigation of the competing values framework's theoretical suppositions. *Journal of Applied Psychology*, 96, 677-694.
- Herzberg, F. (1966). *Work and the Nature of Man*. Cleveland, OH: World Pub. Co.
- Hirschman, A. O. (1970). *Exit, voice, and loyalty: Response to decline in firms*. Harvard University Press.
- Hofstede, G. (2001). *Culture's consequences, comparing values, behaviors, institutions, and organizations across nations*. Thousand Oaks, CA: Sage Publications.
- Huang, X., Iun, J., & Liu, A. (2010). Does participative leadership enhance work performance by inducing empowerment or trust? The differential effects on managerial and non -managerial subordinates. *Journal of Organizational Behaviour*, 31, 122–143.
- Humphrey, S. E., Nahrgang, J. D., & Morgeson, F.P. (.2007). Integrating motivational, social, and contextual work design features: A meta-analytic summary and theoretical extension of the work design literature. *Innovation Journal*, 92, 1332–1356.
- Iaffaldano, M. T. & Muchinsky, P. M. (1985). Job satisfaction and job performance: A meta-analysis. *Psychological Bulletin*, 97(2), 251–273.
- Illeris, K. (2007). *How we learn: Learning and non-learning in school and beyond*. London: Routledge.
- Income Data Services (IDS) (1997). *Developing competency frameworks study*, No. 693, IDS: London.
- Iqbal, A., Tufail, M. S., & Lodhi, R. N. (2015). Employee loyalty and organizational commitment in Pakistani organizations. *Global Journal of Human Resource Management*, 3(1), 1–11.
- Jacobs, G., van Witteloostuijn, A., & Christe-Zeyse, J. (2013). A theoretical framework of organizational change. *Journal of Organizational Change Management*, 26(5), 772-792.
- Joe-Akunne, C. O., Oguegbe, T. M., & Aguanunu, R. (2014). Exploratory study of job insecurity and entrepreneurial intention as correlates of counterproductive work behavior. *International Journal of Academic Research in Business and Social Sciences*, 4(5), 41-52.

- Jofreh, M. & Masoumi, E. (2013). Diagnosing organizational culture: An empirical investigation. *Management Science Letters*, 3, 2461-2466.
- Johnson, B. A. (2009). Empowerment of nurses through organizational culture, *Nursing Education Perspectives*, 30(1) 8-13.
- Joo (Brian), B-K. & Shim, J. H. (2010). 'Psychological empowerment and organizational commitment: the moderating effect of organizational learning culture'. *Human Resource Development International*, 13(4), 425-441.
- Jose, G. & Mampilly, S. R. (2014). Psychological empowerment as a predictor of employee engagement: An empirical attestation. *Global Business Review*, 15(1), 93–104.
- Kamselem, K. M., Nuhu, M. S., & Liman, A. M. (2020). Employee empowerment and service quality delivery: moderating role of organizational commitment among nursing staff of Nigerian Public Hospitals. *International Journal of Business and Technopreneurship*, 10(3), 309-322.
- Kantur, D. & Iseri-Say, A. (2015). Organizational resilience: A conceptual integrative framework. *Journal of Management & Organization*, 18(6), 762-773.
- Kapsali, M. (2011). Systems thinking in innovation project management: A match that works. *International Journal of Project Management*, 29, 396–407.
- Keegan, A. & Turner, J. R. (2002). The management of innovation in project-based firms. *Long Range Planning*, 35, 367–388.
- Khuong, M. N. & Tien, B. D. (2013). Factors influencing employee loyalty directly and indirectly through job satisfaction—A study on the banking sector in Ho Chi Minh city. *International Journal of Current Research and Academic Review*, 4(1), 81–95.
- Kim, T. K. (2008). How Organizational Culture Affects the Empowerment of Social Workers? Application of Multilevel Modeling to Social Work Research, society for social work and research *The SSWR Annual Conference*, Jan 2008, USA.
- Kim, S., Price, J. L., Mueller, C. W., & Watson, T. W. (1996). The determinants of career intent among physicians at a U.S. Air Force hospital. *Human Relations*, 49(7), 947-976.
- King, M. (2012). Deep culture. *Journal of Popular Culture*, 45, 687-694.
- Kirkman, B. L. & Rosen, B. (1999). Beyond Self-management: Antecedents and Consequences of Team Empowerment. *Academy of Management Journal*, 42, 58–74.
- Kleinig, J. (2008). *Loyalty*. The Stanford Encyclopedia of Philosophy (Fall 2008 ed.) <http://plato.stanford.edu/archives/fall2008/entries/loyalty/>
- Kock, H., Gill, A., & Ellström, P-E. (2007). *Practices of competence development in the workplace: Relations between learning environments, strategies and learning outcomes in SMEs*. Paper presented at The Second Nordic Conference on Adult Learning, Linköping, Sweden.
- Kooh, W. B. & Opara, B. C. (2020). Competence based trust and organizational performance of quoted pharmaceutical firms in Nigeria. *RSU Journal of Strategic and Internet Business*, 5(2), 1316-1326.
- Kotter, J. P. & Heskett, J. L. (1992). *Corporate culture and performance*. New York, NY: Kotter Associates.
- Kumanwee, F. T. (2017). Psychological Empowerment and Employee Affective Commitment in Manufacturing Firms in Rivers State, Nigeria. *Research Journal of Finance and Accounting*, 8(16), 57-71.
- Ladebo, O. J. (2005). Perceptions of trust and employees' attitudes: A look at Nigeria's agricultural extension workers. *Journal of Business and Psychology*, 20(3), 409–427.
- Landy, F. J. (1989). *Psychology of Work Behaviour* Homewood, IL Dorsey Press.

- Lane, C. (1998). *Introduction: Theories and Issues in the Study of Trust*. “ In Trust within and between Organizations, Conceptual Issues and Empirical Applications, edited by C. Lan, and R. Bachman, 1–30. Oxford: Oxford University Press.
- Lawler, E. E. (1994). From job-based to competency-based organizations. *Journal of Organizational Behaviour*, 15(1), 3-15.
- Leach, D. J., Wall, T. D., & Jackson, P. R. (2003). The Effects of Empowerment on Job Knowledge: An Empirical Test Involving Operators of Complex Technology. *Journal of Occupational Psychology*, 76, 27–52,
- Lee, J., & Jablin, F. M. (1992). A cross-cultural investigation of exit, voice, loyalty, and neglect as responses to dissatisfying job conditions. *Journal of Business Communication*, 29(3), 203–228.
- Lee, J. & Wei, F. (2011). The mediating effect of psychological empowerment on the relationship between participative goal setting and team outcomes—a study in China. *The International Journal of Human Resource Management*, 22(2), 279–295,
- Lee, M. & Youn, S. (2009). Electronic word of mouth (eWOM): How eWOM platforms influence consumer product judgement. *International Journal of Advertising*, 28(3), 473–499.
- Lefcourt, H. M. (1973). The function of the illusions of control and freedom. *American Psychologist*, 28,417 425.
- Lepper, M. R., Henderlong, J., & Iyengar, S. S. (2003). *Intrinsic and extrinsic motivational orientations in the classroom: Developmental trends and academic correlates*. Manuscript submitted for publication.
- Lewicki, R. J. & Bunker, B. B. (1995). “*Trust in relationships - a model of development and decline*”, in: Bunker B.B., Rubin J.Z. (Eds.), *Conflict, Cooperation, and Justice: Essays Inspired by the Work of Morton Deutsch*, Jossey-Bass, San Fransisco, CA, 133-173.
- Lewis, D. J. & Weigert, A. (1985). Trust as a Social Reality. “ *Social Forces*, 63(4), 967–85.
- Mande, W., Awiti, L., Imbambi, R. M., & Aketch, N. E. (2019). The moderating influence of organization culture in the relationship between workforce diversity and employee performance in public Universities in western Kenya. *International Journal of Academic Research in Business & Social Sciences*, 9(9), 782-797.
- Mark, G. & Smith, A. P. (2012). Effects of occupational stress, job characteristics, coping, and attributional style on the mental health and job satisfaction of university employees. *Anxiety, Stress & Coping*, 25(1), 63-78.
- Maslow, A. H. (1954). *Motivation and personality*. Harpers.
- Maslow, A. H. (1943). A theory of human motivation. *Psychological Review*, 50, 370–396.
- Mathieu, J. E., Gilson, L. L., & Ruddy, T. M. (2006). Empowerment and Team Effectiveness: An Empirical Test of an Integrated Model. *Journal of Applied Psychology*, 91, 97–108,
- Mathieu, J. E. & Zajac, D. M. (1990). A review and meta-analysis of the antecedents’ correlates, and consequences of organizational commitment. *Psychological Bulletin*, 108(2), 171–194.
- Matzler, K. & Renzl, B. (2006). The relationship between interpersonal trust, employee satisfaction, and employee loyalty. *Total Quality Management and Business Excellence*, 17(10), 1261–1271.
- Maynard, M. T., Gilson, L. L., & Mathieu, J. E. (2012). Empowerment —Fad or fab? A multilevel review of the past two decades of research. *Journal of Management*, 38, 1231–1281.
- Mayer, R. C., Davis, J. H., & Schoorman, F. D. (1995). An Integrative Model of Organizational Trust. *Academy of Management Journal*, 20(3), 709-734.

- McAllister, D. J. (1995). Affect-and cognition-based trust as foundations for interpersonal cooperation in organizations. *Academy of Management Journal*, 38(1), 24-59.
- McNaughtan, J., Eicke, D., Thacker, R., & Freeman, S. (2021). Trust or self-determination: understanding the role of tenured faculty empowerment and job satisfaction. *The Journal of Higher Education*, 93(1), 137-161
- Mehta, S., Singh, T., Bhakar, S. S., & Sinha, B. (2010). Employee loyalty towards the organization—A study of academicians. *International Journal of Business Management and Economic Research*, 1(1), 98–108.
- Mele, D. (2001). Loyalty in business: Subversive doctrine or real need? *Business Ethics Quarterly*, 11(1), 11–26.
- Menon, S. (2001). Employee empowerment: An integrative psychological approach. *Applied Psychology*, 50(1), 153–180.
- Meyer J. P. and Allen N. J. (1991) A Three-Component Conceptualization of Organizational Commitment. *Human Resources Management Review*, 1(1), 61-89.
- Michalos, A. C. (1981). Loyalty does not require illegality, immorality, or stupidity. *National Forum*, 61, 51–54.
- Mitchell, T. R., Holtom, B. C. & Lee, T. W. (2001). How to keep your best employees: Developing an effective retention policy? *Academy of Management Executive*, 15(4), 96–107.
- Miguel, P. C. (2015). Receiving a national quality award three times: Recognition of excellence in quality and performance. *The TQM Journal*, 27, 63-78.
- Mishra, A. K. & Spreitzer, G. M. (1998). Explaining how survivors respond to downsizing: The roles of trust, empowerment, justice, and work redesign. *Academy of Management Review*, 23(3), 567–588.
- Mobley, W. H. (1982). Intermediate linkages in the relationships between job satisfaction and employee turnover. *Journal of Applied Psychology*, 62(2), 237–240.
- Moser, C. A. & Kalton, G. (1971). Survey methods in social investigation. Survey methods in social investigation, (2nd Edition).
- Mossholder, K. W., Settoon, R. P., & Henagan, S. C. (2005). A relational perspective on turnover: Examining structural, attitudinal and behavioral predictors. *Academy of Management Journal*, 48(4), 807–818.
- Murgianto, M., Sulasmi, S., & Suhermin, S. (2016). The effects of commitment, competence, work satisfaction on motivation, and performance of employees at integrated service office of East Jaya. *International Journal of Advanced Research*, 3(1), 378-396.
- Nadeem, M. A., Liu, Z., Ghani, U., Younis, A., & Xu, Y. (2020). Impact of shared goals on knowledge hiding behavior: The moderating role of trust. *Manag. Decis.*, 59, 1312–1332.
- Narang, L. & Singh, L. (2012). Role of perceived organizational support in the relationship between HR practices and organizational trust. *Global Business Review*, 13(2), 239–249.
- National Bureau of Statistics (2010). *National Data Bank of Nigeria*.
- Njoku, E. C. (2010). *Role of psychological empowerment and stress coping strategies on work performance*. A research project submitted in partial fulfilment of the requirements for the award of Master of Science (MSc) Industrial/ Organizational Psychology, University of Nigeria, Nsukka.
- Nooteboom, B. (2002). *Trust: Forms, Foundations, Functions, Failures and Figures*. Cheltenham: Elgar.
- Nunes, F., Martins, L., & Duarte, H. (2007). *Competency management in EU public administrations, survey commissioned by the Portuguese EU-Presidency, EUPAN – Human Resources Working Group*.

- Nwachukwu, P. I., Aminoiren, C. O., Epelle, E. S., & Kalu, L. A. (2019). Employee loyalty and organizational commitment in Port Harcourt Organizations. *International Journal of Management Studies and Social Science Research*, 1(6), 131-137.
- Nwankpa, M. (2016). Dialoguing and negotiating with terrorists: Any prospect for Boko Haram? *Behavioral Sciences of Terrorism and Political Aggression*, 23, 1-19.
- Nwibere, B. (2013). The influence of corporate culture on managerial leadership style: The Nigerian experience. *International Journal of Business and Public Administration*, 10, 166-187. Retrieved from <http://www.iabpad.com>
- Nwokeiwu, J., Ziska, F., & Nwali, A. C. (2018). Training, organizational commitment and turnover intention among Nigerian Civil Servants. *Journal of Economics and Behavioural Studies*, 10(6A), 1-15.
- O'Reilly, C. & Chatman, J. (1986). Organizational commitment and psychological attachment: The effects of compliance, identification, and internalization on prosocial behavior. *Journal of Applied Psychology*, 71, 492-499.
- Obijiaku, O. (2019). *The impact of organizational culture on organizational performance in Nigerian Banks*. A dissertation proposal submitted in partial fulfilment for a Master of Science in Management. National College of Ireland.
- Obi-Keguna, H. U. (1984): "A Survey of Job Satisfaction in Two Nigerian Establishments. *African Journal for the Psychological Study of Social Issues*, 1(1), 67-76.
- Olabimitan, O. & Alausa, W. M. (2014). Psychological factors predicting workplace deviance behavior among nurses in the public health sector in Lagos. *Nigerian Journal of Applied Behavioral Sciences*, 2, 137-152.
- Olabimitan, B. A., Ilevbare, F. M., & Alausa, W. M. (2012). Perceived job insecurity. Sex and age as predictors of turnover intentions among employees of merged banks. *Asian Journal of Business Management Sciences*, 2(6), 69-79.
- Oladejo, M.A., Akinpelu, S.O., Fagunwa, A.O. and Morakinyo, A.R. (2011) Job Related Factors, Leadership, Motivation and Career Commitment in a Nigerian College of Education. *Pakistan Journal of Business and Economic Review*, 1(1), 41-58.
- Olamiposi, U., Adedeji, J. O., & Effiong, J. (2015). Organizational Trust, Job Satisfaction and Job Performance Among Teachers in Ekiti State, Nigeria. *British Open Journal of Psychology* 1(1), 1- 10.
- Oldenquist, A. (1982). Loyalties. *The Journal of Philosophy*, 79, 173–193.
- Olu-Daniels, S. O. & Nwibere, B. M. (2014). Trust and organizational resilience in the Nigerian oil and gas industry. *International Journal of Business and Management*, 9(2), 291-312.
- Oluwaseun, I. S. (2016). *The effect of employee empowerment and job satisfaction on intention to stay in Nigerian Banking Industry: A case study of Guaranty Trust Bank*. Thesis submitted to the Institute of Graduate Studies and Research in partial fulfilment of the requirements for the degree of Master of Business Administration, Eastern Mediterranean University, Gazimagusa, North Cyprus.
- Onogwu, N. C. (2012). *Psychological Ownership and Organizational Trust as Predictors of Organizational Citizenship Behaviour among Bank Workers*. A Project Submitted to the Department of Psychology University of Nigeria Nsukka, In Partial Fulfilment of a Master Degree in Industrial/Organizational Psychology.
- Onyeizugbe, C. U., Orogbu, L. O., Mande, S., & Michael, J. E. (2018). Organizational trust and employee performance in selected hotels in Edo State of Nigeria. *Journal of Research in Business, Economics and Management*, 10(4), 2034-2045.
- Onyishi, I. E., Ugwu, F. O., & Ogonne, I. P. (2012). Empowering employees for change-oriented behaviours: the contribution of psychological empowerment to taking charge at work. *European Journal of Social Sciences*, 27(3), 301-308.

- Organ, D. W., & Ryan, K. (1995). A meta-analytic review of attitudinal and dispositional predictors of organizational citizenship behavior. *Personnel Psychology*, 48, 775–802.
- Ortega-Parra, A. & Sastre-Castillo, M., (2013). Impact of perceived corporate culture on organizational commitment. *Management Decision*, 51, 1071-1083.
- Osterman, K. F. (2000). Students' need for belonging in the school community. *Review of Educational Research*, 70, 323-367.
- Owolabi, A. B. & Bbalola, S. S. (2011). Effect of perceived inequality and perceived job insecurity on fraudulent intent of bank employees in Nigeria. *Europe's Journal of Psychology*, 7(1), 99-111.
- Özaralli, N. (2003). Effects of transformational leadership on empowerment and team effectiveness. *Leadership & Organization Development Journal*, 24(6), 335– 344.
- Ozyilmaz, A., Erdogan, B., & Karaeminogullari, A. (2017). Trust in organization as a moderator of the relationship between self-efficacy and workplace outcomes: A social cognitive based theory examination. *Journal of Occupational and Organizational Psychology*, 91(1), 181–204.
- Paliszkiwicz, J. (2011). Inter-Organizational Trust: Conceptualization and Measurement. *International Journal of Performance Measurement*, 1, 15-28.
- Paluch, S., Antons, D., Brettel, M., et al. (2020). Stage-gate and agile development in the digital age: Promises, perils, and boundary conditions. *Journal of Business Research*, 110C, 495–501.
- Pfeiffer, R. S. (1992). Owing loyalty to one's employer. *Journal of Business Ethics*, 11, 535–543.
- Pickford, H. C., Joy, G., & Roll, K. (2016). Psychological ownership, effects, and application. *Mutuality in Business*, 2016–2032.
- Pierce, J. L., Kostova, T., & Dirks, K. (2003). The state of psychological ownership: Integrating and extending a century of research. *Review of General Psychology*, 7(1), 84–107.
- Pierce, J. L., Kostova, T., & Dirks, K. (2001). Toward a theory of psychological ownership in organizations. *Academy of Management Review*, 26, 298–310.
- Pinho, J., Rodrigues, A., & Dibb, S. (2014). The role of corporate culture, market orientation, and organizational commitment in organizational performance. *Journal of Management Development*, 33, 374-398.
- Pires, G. D., Stanton, J., & Rita, P. (2006). The Internet, consumer empowerment, and marketing strategies. *European Journal of Marketing*, 40(9/10), 936–949.
- Powers, E. L. (2000). Employee loyalty in the new millennium. *SAM—Advanced Management Journal*, Summer, 4.
- Prabhakar, A. (2016). Analysis of high job satisfaction relationship with employee loyalty in context to the workplace environment. *International Journal of Applied Research*, 2(4), 640–643.
- Provis, C. (2005). Dirty hands and loyalty in organizational politics. *Business Ethics Quarterly*, 15(2), 283–298.
- Quiñones, M., Van den Broeck, A., & De Witte, H. (2013). Do job resources affect work engagement via psychological empowerment? A mediation analysis. *Revista de Psicología del Trabajo y de las Organizaciones*, 29(3), 127–134,
- Randels, G. D. Jr. (2001). Loyalty, corporations, and community. *Business Ethics Quarterly*, 11, 27–39.
- Rotter, J. B. (1966). Generalized expectancies for internal versus external control of reinforcement. *Psychological Monographs*, 80(1).
- Rousseau, D. M., Sitkin, S. B., Burt, R. S., & Camerer, C. (1998). Not so different after all: A cross-discipline view of trust. *Academy of Management Review*, 23(3), 393–404

- Royce, J. (1908). *The philosophy of loyalty*. Macmillan.
- Rusbult, C. E., Farrel, D., Rogers, G., & Mainous III, A. G. (1988). Impact of exchange variables on exit, voice, loyalty, and neglect: An integrative model of responses to declining job satisfaction. *Academy of Management Journal*, 31(3), 599–627.
- Ryan, R. M., Huta, V., & Deci, E. L. (2008). Living well: A self-determination theory perspective on eudaimonia. *Journal of Happiness Studies*, 9, 139-170.
- Ryan, R. & Deci, E. 2000. “Self-Determination Theory and the Facilitation of Intrinsic Motivation, Social Development, and Well-Being.” *American Psychologist*, 55: 68-78.
- Ryan, R. M. & Deci, E. L. (2002). Overview of self-determination theory: An organismic-dialectical perspective. In E. L. Deci & R. M. Ryan (Eds.), *Handbook of self-determination research* (pp. 3–33). University of Rochester Press.
- Saha, S. & Kumar, S. P. (2017). Organizational culture as a moderator between affective commitment and job satisfaction: Empirical evidence from Indian public sector enterprises. *International Journal of Public Sector Management*, 31(2), 184-206.
- Sahar, A., Suandi, T., Maimunah, I., & Zoharah, O. (2011). *Influence of organizational culture on psychological empowerment of Academicians in Research Universities*. 12th International conference on HRD Research and Practice Across Europe: Sustaining Growth Through Human Resource Development, 25-27 May, 2011. University of Gloucestershire, The Park, Cheltenham, UK.
- Salami, S. O. (2008) Demographic and Psychological Factors Predicting Organizational Commitment among Industrial Workers. *Anthropologist*, 10(1), 31-38.
- Schneider, B., Ehrhart, M. G., & Macey, W. H. (2013). Organizational climate and culture. *Annual Review of Psychology*, 64, 361-388.
- Schein, E. H. (2010). *Organizational culture and leadership* (4th ed.). San Francisco, CA: Jossey-Bass.
- Schein, E. (2004). *Organizational culture and leadership*, (3rd ed), San Francisco, CA: Jossey-Bass.
- Schrag, B. (2001). The moral significance of employee loyalty. *Business Ethics Quarterly*, 11(1), 41–66.
- Seibert, S. E., Wang, G., & Courtright, S. H. (2011). Antecedents and consequences of psychological and team empowerment in organizations: A meta-analytic review. *Journal of Applied Psychology*, 96, 981–1003.
- Serkan Ozmen, (2018). How employees define organizational trust: analyzing employee trust in organisation. *Journal of Global Responsibility*, 9(1), 21-40,
- Shapira-Lishchinsky, O. & Tsemach, S. (2014). Psychological empowerment as a mediator between teachers’ perceptions of authentic leadership and their withdrawal and citizenship behaviors. *Educational Administration Quarterly*, 50(4), 675–712.
- Sharif, M. M. & Scandura, T. A. (2014). Do perceptions of ethical conduct matter during organizational change? Ethical leadership and employee involvement. *Journal of Business Ethics*, 124(2), 185–196.
- Sharma, G. & Good, D. (2013). The work of middle managers: Sense making and sense giving for creating positive social change. *The Journal of Applied Behavioral Science*, 49, 95-122.
- Sheldon, K. M., Turban, D. B., Brown, K. G., Barrick, M. R., & Judge, T. A. (2003). *Applying self-determination theory to organizational research*. In J. J. Martocchio, & G. R. Ferris (eds), *Research in Personnel and Human Resources Management*, (vol 22, pp. 357-393), Oxford: Elsevier Science Ltd.

- Sheldon, K. M., & Houser-Marko, L. (2001). Self-concordance, goal attainment, and the pursuit of happiness: Can there be an upward spiral? *Journal of Personality & Social Psychology*, 80, 152-165.
- Sigler, T. H. & Pearson, C. M. (2000). Creating an empowering culture: examining the relationship between organizational culture and perceptions of empowerment. *Journal of Quality Management*, 5(1), 27-52.
- Simoneaux, S. & Stroud, C. (2014). A strong corporate culture is key to success. *Journal of Pension Benefits*, 22(1), 51-53. Retrieved from <http://www.aspenpublishers.com>
- Singh, U. & Srivastava, K. B. L. (2016). Organizational trust and organizational citizenship behaviour. *Global Business Review*, 17(3), 594–609.
- Singh, R. (2008). Trust and distrust in salesperson- supervisor dyadic relationship and its impact on sales performance: Few propositions. *Global Business Review*, 9(1), 101–113.
- Sousa – Posa, A. & Sousa-Poza, A. (2000). Well-being at work: a cross-national analysis of the levels and determinants of job satisfaction. *Journal of Behavioural and Experimental Economics*, 29(6), 517-538.
- Spector, P. E. (1986). Perceived control by employees: A meta-analysis of studies concerning autonomy and participation at work. *Human Relations*, 39(11), 1005-1016.
- Spreitzer, G. M., De Janasz, S. C., & Quinn, R. E. (1999). Empowered to lead: The role of psychological empowerment in leadership. *Journal of Organizational Behavior*, 511–526.
- Spreitzer, G. M. (1995). Psychological empowerment in the workplace: Dimensions, measurement, and validation. *Academy of Management Journal*, 38, 1442–1465.
- Spreitzer, G. M. (1995a). An empirical test of a comprehensive model of intrapersonal empowerment in the workplace. *American Journal of Community Psychology*, 23(5), 601–629.
- Spreitzer, G. M. (1995b). Psychological empowerment in the workplace: Dimensions, measurement, and validation. *Academy of Management Journal*, 38(5), 1442–1465.
- Staples, L. H. (1990). Powerful ideas about empowerment. *Administration in Social Work*, 14(2), 29-42.
- Steers, R. M. & Mowday, R. T. (1981). *Employee turnover and post-decision accommodation processes*. In L. L. Cummings and B. M. Staw (Eds.), *Research in Organizational Behavior*. JAI Press: Greenwich, CT.
- Tan, H. H. & Tan, C. S. (2000). Toward the differentiation of trust in supervisor and trust in organization. *Genetic, Social, and General Psychology Monographs*, 126(2), 241-260.
- Taylor, S. E. (1989). *Positive illusions: Creative self-deception and the healthy mind*. New York: Basic Books.
- Taylor, S. E. & Brown, J. D. (1988). Illusion and well-being: A social psychological perspective on mental health. *Psychological Bulletin*, 103, 193–210.
- Tett, R. P. & Meyer, J. P. (1993). Job satisfaction, organizational commitment, turnover intention, and turnover: Path analysis based on meta-analytic findings. *Personnel Psychology*, 46(2), 342–346.
- Thomas, K. W. & Velthouse, B. A. (1990). Cognitive elements of empowerment: An “interpretive” model of intrinsic task motivation. *Academy of Management Review*, 15(4), 666–681,
- Toma, S. & Marinescu, P. (2013). Steve Jobs and modern leadership. *Manager*, 17, 260- 269. Retrieved from <http://manager.faa.ro>
- Uner, S. & Turan, S. (2010). The construct validity and reliability of the Turkish version of Spreitzer’s psychological empowerment scale. *BMC public health*, 10(1), 1–8.

- Retrieved on 24.11.2016 from <http://bmcpublichealth.biomedcentral.com/articles/10.1186/1471-2458-10-117>
- Ugwu, F. O. & Amazue, L. O. (2014). Psychological ownership, hope, resilience and employee work engagement among teachers in selected mission schools. *European Journal of Business and Management*, 6(10), 98-106.
- Vakola, M., Bouradas, D., & Nikolaou, I. (2011). The role of silence on employees' attitudes "the day after" a merger. *Emerald Group Publishing Limited*, 40(6), 723-741.
- Van Dick, R., Christ, O., Stellmacher, J., Wagner, U., Ahlswede, O., Grubba, C., & Tissington, P. A. (2004). Should I Stay or Should I Go? Explaining Turnover Intentions with Organisational Identification and Job Satisfaction. *British Journal of Management*, 15(4), 351-360.
- Van der Berg, Y. & Martins, N. (2013). The relationship between organizational trust and quality of work life. *SA Journal of Human Resource Management*, 11 (1), 1-13.
- Vandekerckhove, W., & Commers, M. S. R. (2004). Whistleblowing and rational loyalty. *Journal of Business Ethics*, 53(1-2), 225-233.
- Vineburgh, Jr. J. H. (2010). *A study of organizational trust and related variables among faculty members at HBCUS*. An abstract of a thesis submitted in partial fulfilment of the requirements for the Doctor of Philosophy degree in Educational Policy and Leadership Studies (Higher Education) in the Graduate College of the University of Iowa.
- Walther, J. B. & Parks, M. R. (2002). *Cues filtered out, cues filtered in: Computer mediated communication and relationships*. In M. L. Knapp & J. A. Daly (Eds.), *Handbook of interpersonal communication* (3rd ed., pp. 529-563). Sage.
- Wan, H. L. (2012). Employee loyalty at the workplace: The impact of the Japanese style of human resource management. *International Journal of Applied HRM*, 3(1), 1-17.
- Wang, Y. (2015). Examining organizational citizenship behavior of Japanese employees: A multidimensional analysis of the relationship to organizational commitment. *International Journal of Human Resource Management*, 26(4), 425-444.
- Warhurst, C. & Thompson, P. (2006). Mapping knowledge in work: proxies or practices? *Work, Employment and Society*, 20(4), 787-800.
- Weber, Y. & Tarba, S. (2012). Mergers and acquisitions process: The use of corporate culture analysis. *Cross Cultural Management*, 19, 288-303.
- Weber, H. & Westmeyer, H. (1998). Die Inflation der Intelligenzen. Vortrag gehalten auf dem 41. Kongreß der Deutschen Gesellschaft für Psychologie: *Dresden*, 28.9.-1.10.1998.
- Wehmeyer, M. L., Abery, B., Mithaug, D. E., & Stancliffe, R. J. (2003). *Theory in selfdetermination: Foundations for educational practice*. Springfield, IL: Charles C Thomas Publisher, LTD.
- Whitener, E. M., Brodt, S. E., Korsgaard, M. A., & Werner, J. M. (1998). Managers as initiators of trust: An exchange relationship framework for understanding managerial trustworthy behavior. *Academy of Management Review*, 23(3), 513-530.
- Widjajani, R., Nimran, U., & Utami, H. N. (2017). The effect of trust, job involvement, organizational commitment, knowledge sharing behavior on employee performance. *International Journal of Business and Management Invention*, 6(11), 69-75.
- Wiesenfeld, B. M., Raghuram, S., & Garud, R. (1999). Communication patterns as determinants of organizational identification in a virtual organization. *Organization Science*, 10, 777-790.
- Woodruffe, C. (1991). Competent by any other name. *Personnel Management*, 9, 30-39.

- Wu, L., & Norman, I. J. (2006). An investigation of job satisfaction, organizational commitment and role conflict and ambiguity in a sample of Chinese undergraduate nursing students. *Nurse Education Today*, 26, 304–314.
- Yee, R. W. Y., Yeung, A. C. L., & Cheng, T. C. E. (2010). An empirical study of employee loyalty, service quality and firm performance in the service industry. *International Journal of Production Economics*, 124, 109–120.
- Yılmaz, C. & Kabadayı, E. T. (2002). “Dağıtım Kanallarında Bayilerin Üretici Firma Lehine İşbirliği Davranışlarını Etkileyen Faktörleri İnceleyen Bir Araştırma, *Marmara Üniversitesi Sosyal Bilimler Enstitüsü Dergisi*, 17, 99-106.
- Yukl, G. (2013). *Leadership in Organizations* (7th ed.). Upper Saddle River, NJ: Pearson Prentice Hall.
- Zaki, S. M. & Mohammed, E. A. (2018). Psychological empowerment and its relation with organizational loyalty among first line managers. *Journal of Health, Medicine and Nursing*, 49, 122-131.
- Zabid, M., Rashid, A., Sambasivan, M., & Johari, J. (2003). The Influence of Corporate Culture and Organizational Commitment on Performance. *Journal of Management Development*, 22(8), 708-728.
- Zeb-Obipi, I. (2007). *Worker competence management and corporate productivity performance*. Thesis Submitted to the Department of Management Sciences, Rivers State University of Science and Technology, Port Harcourt, in Partial Fulfillment of the Requirements of the Award of Doctor of Philosophy (PhD) Degree in Organizational Behaviour.
- Zhang, X. & Bartol, K. M. (2010). Linking empowering leadership and employee creativity: The influence of psychological empowerment, intrinsic motivation, and creative process engagement. *Academy of Management Journal*, 53, 107–128.
- Zhang, A. Y., Song, L. J., Tsui, A. S., & Fu, P. P. (2014). Employee responses to employment-relationship practices: The role of psychological empowerment and traditionality. *Journal of Organizational Behaviour*, 35(6), 809–830.
- Zolin, R., Hinds, P. J., Fruchter, R., & Levitt, R. E. (2004). Interpersonal trust in cross-functional, geographically distributed work: A longitudinal study. *Journal Inf. Organ.*, 14, 1–26.
- Zuckerman, M., Porac, J., Latin, D., Smith, R., & Deci, E. L. (1978). On the importance of self-determination for intrinsically motivated behavior. *Personality and Social Psychology Bulletin*, 4, 443–446.

Appendices

Hypothesis One

HO₁: There is no relationship between competence and trust.

Table 1: Analysis of the effect of *competence on trust*

			CE	TR
Spearman's rho	CE	Correlation Coefficient	1.000	.829
		Sig. (2-tailed)	.	.000
		N	232	232
	TR	Correlation Coefficient	.829	1.000
		Sig. (2-tailed)	.000	.
		N	232	232

Source: SPSS 21.0 output on research data

Hypothesis Two

HO₂: There is no significant relationship between competence and willingness to stay.

Table 2: Analysis of the effect of *competence on willingness to stay*

			CE	WS
Spearman's rho	CE	Correlation Coefficient	1.000	.767
		Sig. (2-tailed)	.	.000
		N	232	232
	WS	Correlation Coefficient	.767	1.000
		Sig. (2-tailed)	.000	.
		N	232	232

Source: SPSS 21.0 output on research data

Hypothesis Three

HO₃: There is no significant relationship between competence and sense of ownership.

Table 3: Analysis of the effect of *competence* on *sense of ownership*.

			CE	SO
Spearman's rho	CE	Correlation Coefficient	1.000	.714
		Sig. (2-tailed)	.	.004
		N	232	232
	SO	Correlation Coefficient	.714	1.000
		Sig. (2-tailed)	.004	.
		N	232	232

Source: SPSS 21.0 output on research data