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Psychological Empowerment and Employee Loyalty of Deposit Money Banks in Bayelsa State

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Abstract:
The purpose of this research is to investigate the relationship between psychological empowerment and employee loyalty of deposit money banks in Bayelsa State. The study used sixty (60) employees as study population. Fifty-two (52) copies of questionnaire were administered to management staff of six (6) banks and forty-eight (48) copies were retrieved. The statistical analysis was conducted using Spearman Rank Order Correlation Coefficient to test the hypotheses. The findings of the study indicate that psychological empowerment is positively and significantly related to employee loyalty in deposit money banks. The study recommends that deposit money banks 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.

Keywords: Psychological Empowerment, Employee Loyalty, Competence, Self-determination, Willingness to Stay, Trust

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1.0 Introduction

Employee loyalty according to Kumar and Shekhar (2012) is the readiness to set aside one's own demands in favour of a relationship's success. It describes a person's willingness to stand up for another individual or group, regardless of what other people may think. According to Antonci and Antoncic (2011), workers are loyal when they support the firm's goals, see those goals as their own, strive for the good of the group, and wish to remain with the company. In Dutta and Dhir (2021) proposed the following criteria for assessing employee loyalty: trust, desire to remain, and feeling of ownership. One of the essential elements that improves workplace engagement is trust. This is because workers are more likely to be engaged in their job if they are self-motivated to carry out their task, where management trust is crucial. Willingness to stay is the adaptability employees with high organizational commitment who strongly identify with the organization, value a sense of belonging to it, agree with its goals and value systems, are likely to stay with it, and are finally willing to put in a lot of effort on its behalf (Curtis & Wright, 2001). An employee who feels a sense of ownership has the chance to interact in a collaborative setting and defend themselves against those who are not up to par.

A person's orientation to their work role is reflected in a set of four cognitions called competence, impact, meaning, and self-determination. This is known as psychological empowerment (Joo (Brian) & Shim, 2010). On the other hand, intrinsic task motivation is referred to as psychological empowerment. Higher levels of workplace performance, dedication, and happiness may arise from empowering people (Liden, Wayne & Sparrow, 2000). In his 1995 study, Spreitzer presented competence, self-determination, influence, and meaningful work as elements of psychological empowerment in the workplace and studied its dimensions, measurement, and validity. For convenience, self-determination and competence were used in this study. Confidence in an employee's skills is what is meant by competence. People feel inadequate without competence. Additionally, they do not feel empowered. The degree of freedom or autonomy necessary for a feeling of empowerment is what is meant by "self-determination" (Joo (Brian) and Shim) (2010).

Extant literature pertaining to the study variables revealed that numerous studies have been conducted in various industries (IT, high technology, pharmaceutical/chemical, service, manufacturing, etc.) 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) but not in the Nigerian banking sector. This study therefore seeks to investigate the relationship between psychological empowerment and employee loyalty of selected deposit money banks in Bayelsa state

Statement of the Problem

Employee loyalty is a key component of an organization's ability to maintain a competitive edge (Oladejo, Akinpelu, Fagunwa & Morakinyo, 2011; Akintayo, 2010; Meyer & Allen 1991). This claim has sparked a flood of literature on employee loyalty (Farndale, Ruiten, Kelliher & Hope-Hailey, 2011; Ahiauzu & Asawo 2012; 2009, Gbadamosi 2003). Loyal employees are thought to increase organizational effectiveness and performance (Zabid, Rashid, Sambasivan & Johari, 2003); achieve longer-term organizational goals (Farndale et al. 2011); produce better quality, more innovative and adaptable workers (Oladejo et al. 2011); decrease turnover and improve performance (Angle & Perry, 1981); and foster a positive work environment with higher morale, motivation, and productivity (Salami, 2008).

The banking sector in Nigeria has seen significant changes over the last two decades, which has made it difficult to maintain personnel trust and ensure the smooth operation of the sector (Olabimitan, Ilevbare & Alausa, 2012). The perception of job insecurity in Nigerian banks is suspected to have increased dishonest behaviour among bankers, including theft or fraud, sabotage, deliberate slow work, excessive breaks, resource waste, and a variety of other major and minor dishonest behaviours (Joe-Akunne, Oguegbe & Aguanunu, 2014; Fagbohungbe, Akinbode & Ayodeji, 2012; Olabimitan et al., 2012; Olabimitan & Alausa, 2014; Owolabi & Bablola, 2011).

Bankers have been accused of being disloyal for a variety of reasons, including their work situation (Eze, Omeje, Okonkwo, Ike, & Ugwu, 2019; Anwar, Aslam & Tariq, 2011; Diaz-Mayans & Sanchez, 2003). Whether an employee has a core/permanent or contract job offer is referred to as the employee's employment status. According to Eze et al. (2019), an unsupportive organizational environment is likely to result in disloyal workers. Employees who regard their companies as supportive are less likely to act disloyally in their workplaces (Appelbaum, Laconi, and Matousek, 2007). As a result, it is thought that firms may decrease employee disloyalty by supporting their workers' contributions and overall health. The Nigerian Bureau of Statistics (2010) states that several issues have caused some competent employees who have the necessary knowledge, skills, and talents to quit the banking industry in search of better prospects in other profitable sectors of the Nigerian economy. The constant turnover in the industry may be caused by longer working hours, an increased workload, inadequate management, job instability, a terrible working environment, unhappiness with incentives and recognition, and a lack of work-life balance.

Employee empowerment and service quality delivery (Kamselem, Nuhu, and Liman, 2020), employee loyalty and organizational commitment (Nwachukwu, Aminoiren, Epelle, and Kalu, 2019), training, organizational commitment, and turnover intention (Nwokeiwu, Ziska, and Nwali, 2018), and employee empowerment and organizational commitment (Kamselem, Nuhu, and Liman, 2020), are among the studies on empowerment that have been conducted (Onyeizugbe, Orogbu, Mande & Michael, 2018; Zaki & Mohammed, 2018). Research on the relationship between psychological empowerment and employee loyalty is thus scarce. This fact serves as the foundation for this study which seeks to investigate the link between psychological empowerment and employee loyalty of deposit money banks in Bayelsa state.

Research Questions

i. What is the relationship between competence and trust of deposit money banks in Bayelsa State?
ii. What is the relationship between competence and willingness to stay of deposit money banks in Bayelsa State?
iii. What is the relationship between self-determination and trust of deposit money banks in Bayelsa State?
iv. What is the relationship between self-determination and willingness to stay of deposit money banks in Bayelsa State?

Research Hypotheses

H01: There is no significant relationship between competence and trust in Bayelsa state deposit money banks.
H02: There is no significant relationship between competence and willingness to stay in Bayelsa state deposit money banks.
H03: There is no significant relationship between self-determination and trust in Bayelsa state deposit money banks.

H04: There is no significant relationship between self-determination and willingness to stay in Bayelsa state deposit money banks.

2.0 Literature Review

Psychological Empowerment

The idea of psychological empowerment is when people believe they could change their surroundings (Dahl et al., 2014, Hartmann et al., 2018). People may choose whether to join in participatory campaigns and, sometimes, how to carry them out, but in non-participatory campaigns, they have no way of contributing. In the former, customers feel more in control of their experiences (Boyd et al., 2016, Pires et al., 2006). Customers may see CSR programs as less self-serving and more genuine, credible, and public benefitting if they feel empowered. Individual views (cognitions) of competence, significance, self-determination, and the capacity to influence organizational outcomes lead to psychological empowerment (Maynard et al., 2012). The perception of competence is the conviction that one can carry out work-related tasks competently (Seibert et al., 2011). The idea that one has personal control over the beginning and controlling of labour activities is known as the cognition of self-determination. It demonstrates task autonomy, a crucial aspect of the job that gives workers the flexibility to decide on the beginning and continuing nature of work processes and behaviours, including how decisions will affect work methods, procedures, pace, and the amount of effort needed (Spreitzer, 1995). The degree to which an individual has control over the administrative, operational, or strategic results of a work is known as the cognition of effect (Spreitzer, De Janasz & Quinn, 1999). The psychological empowerment concept offers a crucial framework for explaining how teamwork might influence the results of creative initiatives.

Individual team members' psychological empowerment operates at this level, and it has been linked to a variety of antecedents (Seibert et al., 2011). The impact of personality characteristics and organizational practices on psychological empowerment, which results in managerial success and creative work behaviour, was experimentally established in Spreitzer's key psychological empowerment study from 1995. Since then, research has examined several potential drivers of psychological empowerment, including work design (Humphrey et al., 2007), managerial procedures (Chamberlin et al., 2018), leadership styles (Avolio, Zhu & Koh, 2004; Dust, Resick & Margolis, 2018; Zhang & Bartol, 2010), and organizational support (Maynard et al., 2012). According to literature on empowerment, these preconditions are known as structural preconditions, which are a collection of institutions, rules, and practices that allow the delegation of authority and responsibility to employees (Maynard et al., 2012). Comparatively, psychological empowerment reflects employee psychological states and assesses whether they feel empowered (Seibert et al., 2011).

Empowerment is the process of enhancing people's perceptions of their own efficacy in comparison to other organization members (Conger & Kanungo, 1988). Empowerment is understood to be essential for the efficiency of the businesses given the development of science and technology as well as the rise in global competitiveness (Ergeneli, Ari & Metin, 2007). One of the essential ingredients for an organization's success is empowerment (Jose & Mampilly, 2014). According to Shapira-Lishchinsky and Tsemach (2014), empowerment is the internal or external process through which a person feels in control (Shapira-Lishchinsky & Tsemach, 2014; Thomas & Velthouse, 1990). It is also seen as a kind of empowerment (Menon, 2001). Process approach, structural approach, and psychological approach have all been used to define empowerment (Leach, Wall & Jackson 2003; Mathieu, Gilson & Ruddy 2006; Menon 2001; Spreitzer 1995b; Uner& Turan, 2010; Quiones, Van den Broeck & De Witte, 2013). Empowerment is defined by proponents of the process approach as the

connections between structural causes and ensuing psychological states (Lee & Wei, 2011; Mathieu, Gilson & Ruddy, 2006). Empowerment, according to proponents of the structural approach, is a set of management techniques and management behaviors that involve giving authority and responsibility to people (Lee & Wei, 2011; Mathieu, Gilson & Ruddy, 2006; Zaralli, 2003).Proponents of the psychological approach understand empowerment as a psychological state that results from work practices of empowering subordinates (Lee & Wei, 2011; Mathieu, Gilson & Ruddy, 2006; Mishra & Spreitzer, 1998; Spreitzer, 1995b; Spreitzer, 1995).

There are several definitions of psychological empowerment because it is a new method of motivating people that has received considerable attention from managers (Edalatian Shahriari, Maleki, Koolivand & Meyvand, 2013; Shapira-Lishchinsky & Tsemach, 2014). Using formal and informal processes and tactics to promote effectiveness, Conger, Kanungo, and Menon (2000) described psychological empowerment as a motive and a process by which people evaluate their own effectiveness in contrast to other members of society. The term "psychological empowerment" refers to an active motivational focus on one's work and one's sense of control over one's work environment (Boudrias, Morin & Lajoie, 2014).

From a psychological perspective, empowerment is a psychological state that subordinates achieve because of empowering work practices (Kirkman & Rosen, 1999; Mishra & Spreitzer, 1998; Spreitzer, 1995b; Zhang, Song, Tsui & Fu, 2014). It is defined as a three-dimensional construct of employee perceptions: meaning (feeling meaningful that their work is important); competence (ability to perform one's tasks well); and self-determination (the belief that their work has an impact on the effectiveness of the larger system). This study however used only two of these constructs.

Competence

The ability to operate collaboratively, acknowledge difference, and collectively demonstrate one's cultural competence, education, and experience to carry out innovation are all characteristics of competence. Being proficient in technical, project management, interpersonal, and political abilities as well as exhibiting a dedication to the company are the first steps to being a great leader (Yukl, 2013). While demonstrating computer literacy, risk and change management abilities to reduce ongoing company failures and unsuccessful merger and acquisition agreements that jeopardize organizational performance, leadership ability, skills, experience, and knowledge are vital (Jacobs, Witteloostuijn, & Christe-Zeyse, 2013). When executives care about the future of a company, they invest in developing the next generation of talent (Nwankpa, 2016). Top executives shape company culture by emphasizing collaborative learning, best practices, knowledge management, digitally enabled structures, flexibility, and innovation (Yukl, 2013). The depth of a leader's decision-making understanding is a mediating element for group learning, human capital, and competitive advantage (Yukl, 2013). Ineffective leadership results in a lack of confidence and diminished staff support. Today's firms must manage change in a proactive, effective, and purposeful manner to maintain a sustainable competitive edge (Brown, Trevio, and Harrison, 2005). According to Woodruffe (1991), competence refers to everything that has the potential to directly or indirectly impact how well someone does their work. He went on to define competence as a component of a job that a worker can do, including actions that support efficient job performance. Competencies are traits a person brings to an organization and actions linked to higher work performance. In other words, it concerns the performance, or execution, of a certain work successfully and efficiently, as well as the behaviour required for competent execution of a specific job or performance.

Zeb-Obipi (2007) further defined worker competence management as a method of controlling the workers' competencies inside the firm to improve performance. Zeb-Obipi (2007) went on to say that managing worker competence is a process made up of interrelated, goal-directed tasks carried out by an organization's managerial planning and regulating functions.

Self-Determination

Self-determination is the belief that one has control over beginning and controlling activities (Deci, Connell, & Ryan, 1989). Making business choices regarding work techniques, speed, and effort is an example of how self-determination represents autonomy in the beginning and continuance of work behaviours and processes (Bell & straw, 1989, Spector, 1986). Goals chosen by self-determination are internally and independently driven (Ryan, Huta & Deci, 2008). One cannot be independent while pursuing one's actual self (Ryan et al., 2008). Employees' feeling of control over how their job is carried out is included in self-determination. According to Staples (1990), empowerment is concerned with people and organizations trying to exert more influence over their lives. This is referred to as having the capacity to begin and control personal conduct by Deci, Connell, and Ryan (1989). In other words, those who exercise self-determination have some degree of control over their actions, level of effort, and start and stop times Spector (1986).

Self-determination theory (SDT), developed by Deci and Ryan in 2000, is one of the most widely used theories of intrinsic motivation (Gagne & Deci, 2005; Sheldon et al., 2003). It aims to explain what happens when people pursue a task or innovation with vigor and devotion in circumstances where there are no external rewards in play. The key to comprehending intrinsic motivation, in the words of SDT, "is in the individual's cognitive assessment of the rewards, pressures, and limits within the (job) environment" (Sheldon & Houser-Marjo, 2001). According to SDT, the sensation of autonomy is a sense that one's action is self-determined or, "literally, self-authored or endorsed" is crucial to developing intrinsic motivation (Ryan & Deci, 2000). When people believe that the work goals and objectives, they are pursuing reflect their own deeply held values and enduring interests, this experience of autonomy is frequently most powerfully produced. This experience of autonomy can be generated by job characteristics, such as having control over aspects of one's work or increased latitude for decisions (Sheldon & House-Marko, 2001; Sheldon et al, 2003).

Employee Loyalty

The phrase "employee loyalty" was first used by Hirschman in 1970. He described a loyal worker as someone who endures hardships with confidence that things would become better in the future. The willingness to make a personal sacrifice to maintain a connection is referred to as employee loyalty (Mehta et al., 2010). Employee loyalty is seen as a continuum rather than a binary function by some scholars (Elegido, 2013; Ewin, 1993; Oldenquist, 1982; Provis, 2005). Employee loyalty, according to Rusbult et al. (1988), is the desire for circumstances to improve, the readiness to support the organization, and the demonstration of desirable civic behaviour. Employee loyalty is a consistent commitment to a certain person, group (organization), or thing that is evident in thinking and behaviour (Iqbal et al., 2015). Employee loyalty is also defined by avoiding gossip, putting in extra effort, and coaching younger staff members (Hart & Thompson, 2007). Employee loyalty has been characterized by some researchers as having an emotional component (Ewin, 1993; Hajdin, 2005; Randels, 2001), deliberate commitment (Gonza & Guillen, 2008; Kleinig, 2008; Mele, 2001; Royce, 1908; Vandekerckhove & Commers, 2004), a sense of attachment (Burris et al., 2008; Organ & Ryan, 1995), and a desire to give up one's own interests (Elegido, 2013; Ewin, 1993; Michalos, 1981; Oldenquist, 1982; Pfeiffer, 1992; Schrag, 2001).

Effectually, loyalty represents how a person feels about an institution (Buchanan, 1974). A strong sense of commitment to the organization's objectives and core principles, as well as a desire to continue participation, constitute an emotional reaction (Mathieu & Zajac, 1990). A committed employee is prepared to make any personal sacrifice without conditions for the sake of the company. Such workers do not hurt the company or act opportunistically (Dooley & Fryxell, 1999). According to Allen & Grisaffe (2001), loyalty is a psychological condition of the relationship between an organization and its employees that supports the employee's choice to stay with the company. According to Coughlan (2005), this implicit guarantee encourages employees to uphold universal moral standards while pursuing both individual and group objectives (Becker et al., 1996; Powers, 2000; Wu & Norman, 2006). An indication of employee loyalty to various stakeholders includes loyalty to the business, job, managers, and coworkers (Powers, 2000). When seen in terms of interactions between people and their workplaces, loyalty is a quality. In addition to organizational job positions and duties, the workplace also comprises supervisors, peers, and subordinates. Consequently, it is important to comprehend employee loyalty in the workplace (Wan, 2012). Thus, employee loyalty can be defined as sticking with the company rather than looking for a job, staying late to finish an assignment, not disclosing company secrets, advocating, following rules in the absence of strict monitoring, putting the needs of the company first over one's own accomplishments, refraining from disseminating false information or making a profit from the company's resources, purchasing company products and promoting them to the community, participating in charity events sponsored by the company, making suggestions for improvement, going above and beyond (Powers, 2000).

Willingness to stay

Employee willingness to stay in a particular organization has reportedly decreased over the past five years (Prabhakar, 2016). An individual's desire to stay with the business is an indication of the behavioural dimension of loyalty (Khuong & Tien, 2013). According to the social exchange theory, people feel obligated to repay others when they gain benefits from them by giving them their time and commitment (Mossholder et al., 2005). Loyalty and effort are demonstrated by a strong desire to stay with the current organization as well as a devotion to the task at hand. Prabhakar (2016) asserts that a person is loyal to a company if they have a propensity to stick around for a long time. A devoted worker makes a conscious effort to remain affiliated with the company and doesn't consider leaving or changing employers (Tett & Meyer, 1993). Organizations gain from finding characteristics that boost an employee's inclination to stay with the company, as turnover costs the company money (Halid et al., 2020). Instead of concentrating on the elements that increase an employee's intention to stay with the company, organizations typically focus on the ones that decrease the likelihood of an employee leaving the firm (Cho et al., 2009). Although they are not the same, most academics have used the terms "intentions to leave" and "intentions to stay" interchangeably (Black & Stevens, 1989). When the organization is going through a restructure or difficult times, loyalty can be ascribed to the behaviour of the employees who try to address the issue rather than leave. Loyal workers tend to take a more solution-based approach as opposed to a problem-based one. It is crucial to have loyal personnel because they have a strong desire to stick with the company through both good and difficult times.

Lack of recognition, low income, unfulfilling occupations, inadequate career advancement, bad management practices, unreliable leadership, and disordered work cultures are the top seven reasons given by Branham (2005) why employees leave their jobs. While a productive and professional work environment must be created, a suitable workplace must also be one that is positive. Employees who work in a supportive atmosphere show greater feelings of trust and motivation. These workers are more likely to stay with their company for a longer

period since they are happier at work. Employees perform better, are happier, more loyal, and are less likely to be change-averse when they trust their organization's management (Dirks & Ferrin, 2002).

Trust

In terms of socioeconomic circumstances, trust helps to lessen the degree of ambiguity in a scenario (Singh, 2008). A crucial element of employee loyalty is trust (Gucer & Demirdag, 2014; Costigan et al., 1998). Employees who feel trusted by the company are more likely to engage in non-role behaviour (Singh & Srivastava, 2016). Trust is a key component of effective employee interaction, which has a big impact on performance. Ozyilmaz et al. (2017) further on the implications of the social cognitive theory approach, arguing that an employee's trust in oneself would interact with that employee's trust in the company to predict work behaviour. It is a component of "employee loyalty" that is cognitive (Ladebo, 2005). With the assumption that the other will likewise engage in the task of establishing trust, interpersonal trust implies sensitivity to the acts of others (Mayer et al., 1995). There are three components to trust: the anticipation that the other party would be kind; susceptibility to the possibility that they may not live up to that expectation; and dependence (Whitener et al., 1998). If managers and peers believe them to be trustworthy, employees will feel comfortable with them. They are hopeful about advancements (Hirschman, 1970) and show loyalty to their allies (Ferri-Reed, 2011; Lee &Jablin, 1992). Additionally, it facilitates the rapid establishment of ad hoc workgroups, lowers conflict, encourages cooperative behaviour, encourages effective crisis response, and lowers transaction costs (Rousseau et al., 1998). A lower amount of trust creates emotionally trying circumstances, while a higher level of trust supports employee happiness and loyalty (Dirks & Ferrin, 2002; Matzler &Renzl, 2006). Therefore, businesses should work to build employee trust. According to Singh and Srivastava (2016), firms should foster a culture of trust so that workers take on additional roles. The effectiveness of both individuals and organizations would be increased as a result. According to research, trust that gives employees the impression that their employer values and supports them is strongly predicted by recognition, salary, career development, supervision, and promotion (Narang & Singh, 2012)."The employee's readiness to tolerate vulnerability on the basis of favourable expectations about the leader's intentions" is the definition of leadership trust (Engelbrecht et al. 2017, p. 369). When an employee is totally devoted to the task via concentrated energy and a good frame of mind, trust implies that work engagement has increased. It has been determined that there is a lack of reciprocity between leadership and followership, which explains the lack of trust, dedication, and support provided to change projects and leadership in general (Burke, 2013).

Trust, according to Ylmaz and Kabaday (2000), is the conviction that the other person is selfless, willing to take risks, and dependent to some extent. According to Dyer and Chu (2000), trust is the belief of one party in the exchange relationship that the other side would not take advantage of that party's weaknesses. "Trust exists when one party has confidence in the honesty, reliability, and integrity of their partner," according to Coote, Forrest, and Tam (2003). According to Cohen and Dienhart (2013), when faced with risk and vulnerability, trust is a form of strategic behaviour or logical economic decision-making. It is evident from the definitions of trust provided so far that trust is an interaction between or among people.

Depending on the interests of the scholars and their disciplinary foci, different approaches and definitions have been made to the concept of organizational trust (Anheier & Kendall, 2002). According to Gills (2003), organizational trust is the willingness of an organization to be appropriately vulnerable in relationships and transactions based on the perception that another person, group, or organization is capable, forthright and honest, caring, reliable, and

identified with similar objectives, norms, and values. The willingness of the employee(s) to be exposed to the employer(s)' decisions based on the expectation that they would act to meet his needs without regard to their ability to observe or exert control (Onogwu, 2012).

Theoretical Framework

Equity Theory

The equity theory was developed by John Adams in the year 1963. The theory recognizes the nuanced and complex elements that influence a worker's evaluation and perspective on their relationship with their employer and their place of employment. The notion is based on the idea that if workers perceive their inputs exceed their outcomes, they will lose motivation for both their work and their employer. Adams asserts that people want a reasonable balance between their contributions to and rewards from their jobs. Inputs and outputs are what Adams refers to. Adams proposed that through contrasting our own circumstances with the reference, people build perceptions of what constitutes a fair balance or exchange of inputs and outcomes. According to Adams, these referents include coworkers, friends, and lovers. Adams claims that inputs generally consist of efforts, loyalty, diligence, dedication, competence, ability, adaptability, feasibility, tolerance, and resolve. All financial benefits, such as compensation, salary, pension, bonus, and commission, are considered outputs. According to Adams, a person who is overcompensated in comparison to others may lessen inequality by lowering contributions (to justify the compensation). Additionally, when underpaid, a person will cut down on inputs to restore equality. Equity theory has been criticized for its inability to define the kind of stress reduction that each person would use and how that method will affect job performance (Landy, 1989).

3.0 Methodology

The employees of six (6) licensed deposit money banks in Bayelsa state with international authorization formed the population of this study. The study population is sixty (60) and a sample size of fifty-two employees was derived using the Taro Yamane sampling formula (Baridam, 2001). Data was collected through structured questionnaire and bi-variate analysis was conducted using a non-parametric test- Spearman Rank Order Correlation Coefficient to examine the relationship between the dimensions of the independent variable and the measures of the dependent variable.

Statistical Testing of Hypotheses

Hypothesis 1 ($H0_1$): There is no significant relationship between Competence and Trust

Table 1: Results of Spearman Rank Order Correlation Coefficient for items of Competence and Trust

Correlations

			COMPETENCE	TRUST
Spearman's rho	COMPETENCE	Correlation Coefficient	1.000	.169
		Sig. (2-tailed)	.	.251
		N	48	48
	TRUST	Correlation Coefficient	.169	1.000
		Sig. (2-tailed)	.251	.
		N	48	48

Hypothesis 1 shows correlation analysis between competence as the independent variable and trust as the dependent variable. Results show that t_{cal} = 0.251 and t_{tab} at 5%=0.05. Since $t_{cal} > t_{tab}$, we reject the null hypothesis, that competence parameter is not statistically significant to trust at 5% level of significance. From the table above, the p-value of 0.251 is greater than the critical value at 5% = 0.05 level of significance; therefore, the study rejects the null hypothesis that there is no significant relationship between competence and employee trust of deposit money banks in Bayelsa State. The correlation coefficient of -16.9% shows a weak positive relationship between the variables.

Hypothesis 2 ($H0_2$): There is no significant relationship between competence and willingness to stay

Table 2: Results of Spearman Rank Order Correlation Coefficient for items of competence and willingness to stay

Correlations

			COMPETENCE	WILL_STAY
Spearman's rho	COMPETENCE	Correlation Coefficient	1.000	.073
		Sig. (2-tailed)	.	.622
		N	48	48
	WILL_STAY	Correlation Coefficient	.073	1.000
		Sig. (2-tailed)	.622	.
		N	48	48

Hypothesis 2 shows that correlation analysis was conducted using competence as the independent variable and willingness to stay as the dependent variable. Results show that t_{cal}

= 0.622 and t_{tab} at 5%=0.05. Since $t_{cal}>t_{tab}$, we reject the null hypothesis, that competence parameter is not statistically significant to willingness to stay at 5% level of significance. From the table above, the p-value of 0.622 is greater than the critical value at 5% = 0.05 level of significance; therefore, the study rejects the null hypothesis that there is no significant relationship between competence and employee willingness to stay in deposit money banks in Bayelsa State. The correlation coefficient of 7.3% shows a weak positive relationship between the variables.

Hypothesis 3 ($H0_3$): There is no significant relationship between self-determination and trust

Table 3: Results of Spearman Rank Order Correlation Coefficient for between self-determination and trust

Correlations

			SELF_DETERM	TRUST
Spearman's rho	SELF_DETERM	Correlation Coefficient	1.000	-.112
		Sig. (2-tailed)	.	.449
		N	48	48
	TRUST	Correlation Coefficient	-.112	1.000
		Sig. (2-tailed)	.449	.
		N	48	48

Hypothesis 3 above shows the correlation analysis between self-determination as the independent variable and trust as the dependent variable. Results show that t_{cal} = 0.449 and t_{tab} at 5%=0.05. Since $t_{cal}>t_{tab}$, we reject the null hypothesis, that self-determination parameter is not statistically significant to trust at 5% level of significance. From the table above, the p-value of 0.449 is greater than the critical value at 5% = 0.05 level of significance; therefore, the study rejects the null hypothesis that there is no significant relationship between self-determination and employee trust of deposit money banks in Bayelsa State. The correlation coefficient of -11.2% shows a weak negative relationship between the variables.

Hypothesis 4 ($H0_4$): There is no significant relationship between self-determination and willingness to stay

Table 4: Results of Spearman Rank Order Correlation Coefficient for items self-determination and willingness to stay

Correlations

			SELF_DETERM	WILL_STAY
Spearman's rho	SELF_DETERM	Correlation Coefficient	1.000	.015
		Sig. (2-tailed)	.	.921
		N	48	48
	WILL_STAY	Correlation Coefficient	.015	1.000
		Sig. (2-tailed)	.921	.
		N	48	48

Hypothesis 4 above shows that correlation analysis between self-determination as the independent variable and willingness to stay as the dependent variable. Results show that t_{cal} = 0.921 and t_{tab} at 5%=0.05. Since $t_{cal}>t_{tab}$, we reject the null hypothesis, that self-determination parameter is not statistically significant to willingness to stay at 5% level of significance. From the table above, the p-value of 0.921 is greater than the critical value at 5% = 0.05 level of significance; hence the study rejects the null hypothesis that there is no significant relationship between self-determination and willingness to stay in deposit money banks, Yenagoa, Bayelsa State. The correlation coefficient of 1.5% shows a weak positive relationship between the variables.

Discussion of Findings

Positive Relationship between Competence and Trust

The aim of the study is to identify the relationship between competence and 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 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 (Olu-Daniels & Nwibere, 2014). 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.

Hypotheses one and two examine the relationship between competence and the measures of employee loyalty (trust and willingness to stay). The hypotheses were tested using Spearman rank order correlation coefficient. The analysis of data collected revealed that there is a positive relationship between competence and the measures of employee loyalty. Which means that competence increases employee trust and the same time his or her willingness to stay in the bank.

Hypotheses three and four examine the relationship between self-determinationand the measures of employee loyalty (trust and willingness to stay). The hypotheses were tested using Spearman rank order correlation coefficient. The analysis of data collected revealed that there is a positive relationship between self-determination and the measures of employee loyalty. This means that when self-determination increase employee trust and the willingness to stay with the organization also increases

4.0 Conclusion

The findings of this study revealed a positive relationship between psychological empowerment and employee loyalty of deposit money banks in Bayelsa state. The two dimensions of psychological empowerment positively impact on employee loyalty of deposit money banks in Bayelsa state. This implies that breeding empowered employees will lead to employees who are loyal to the organization and accept every task assigned to them. This study aligned with the finding of Lee (2008) which found that employees who have high acceptance of empowerment have higher sense of loyalty to the organization and were willing to accept any additional task if necessary and needed by the employer.

According to Bowen and Lawler (1992), a benefit of empowerment is that employees will feel better about their jobs and themselves. Letting employees call the shots allows them to feel “ownership” of the job; they feel responsible for it and find the work meaningful.

The finding supports the position of Osborne (2002) that empowerment does have an influence on employees’ loyalty level and their intention to leave the organization. When employees feel that they are empowered, their sense of control and authority over others or work makes them want to stay (Osborne, 2002). Fulford and Enz (1995) found that a global measure of employee empowerment accounted for 35 percent of the variation in employee loyalty

5.0 Recommendations

The following recommendations are made based on the findings:

- Deposit money banks should recognize the need to adopt empowering practices within the banks 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.
- Deposit money banks should exhibit trust-building behaviours to create a supportive work atmosphere, which is critical in attempting to develop loyal employees.
- Deposit money banks should establish a learning organization in which all members of the organization work together. Learning increases awareness which aids employee loyalty.
- Deposit money banks should recognize that to stay informed about what is going on in the world, employees must have access to the right information that will enable them 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.

- Employees of deposit money banks should have easy access to resources so that they can help enhance employee loyalty by tapping into them. Funds, materials, space, and time are all resources in this setting. Individuals' perception of self-efficacy and control over environmental circumstances improves when they have access to resources. Employees are more likely to take responsibility for and ownership of their roles when such resources are available.
- Deposit money banks should strive to treat employees in a way that makes them feel like co-owners of the company, which will translate to improve organizational performance.
- Management must always devise or implement programs to help employees see the company in a positive perspective because high expectations motivate people to have positive attitudes toward their jobs, employees that are hopeful are more likely to engage in positive work behaviours and may even go above and beyond to assist colleague with work-related challenges.
- Management of deposit money banks encouraged employee to plan and grow their careers. Proper pay packages and incentive should be part of the organization's program so that employees continue to see the organization as a place where their ambitions can come true and their worth can be expressed.
- Deposit money banks should provide adequate training in the development of skills and abilities so that employees can have enough knowledge to address events that will come up in their work situation.

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