Worker Competence Development And Organizational Responsiveness Of Selected Deposit Money Banks In Rivers State, Nigeria

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ABSTRACT
This study examined Worker Competence Development and Organizational Responsiveness of Selected Deposit Money Banks in Rivers State. The survey research was adopted in this study. The population of the study consisted of the managers of the strategic departments of operations, marketing, public relations and human resources of the Deposit Money Banks operating in Rivers State, Nigeria. Thus, the population of the study from the nineteen (19) Deposit Money Banks operating in Rivers State was put at (76). The study adopted all the identified managers of human resource, marketing, public relations, and operations departments of the deposit money banks operating in Rivers state as its sample size. Primary and secondary sources of data collection were used in data gathering for the study. The data collected was coded and analyzed using descriptive statistics (frequency, percentage, mean and standard deviation) and inferential statistics using correlation coefficient with the aid of Statistical Package for Social Sciences (SPSS) within a significance level of 0.05. It was therefore concluded in this that competence development is a very significant factor in the responsiveness deposit money banks to the changes in their operational environment. Sequel to the findings and conclusion, it was recommended that deposit money banks should; ensure that organizational learning activities incorporates marketing sensing capabilities and that deposit money banks should institute mentoring programs that can help facilitate knowledge transfer, thereby conserving organizational memories that can bolster competitiveness

Keywords: Competence Development, Deposit Money Banks, Responsiveness

INTRODUCTION
Every organization that operates in the Nigerian economic space is challenged with its volatility, uncertainty, complexity and ambiguity. These challenges in one way or the other impacts severely on its overall performance. The Nigerian money deposit banks are not insulated from this challenge and are therefore caught up in this web. The deposit money banks as part of the banking industry are so strategic to any economy of the world in the sense that practically everybody is a stakeholder. They are the backbone of financial intermediation through the mobilization and channeling of financial resources (Bello, 2005). Deposit money banks act as lubricants of the economy and the custodians of the payment system in any given country. They therefore impact on every sector of the economy. Deposit money banks with high capital base perform their traditional role of banking by financing capital projects of other sectors of the economy and facilitate financial settlement through the payment system, influence money market rates and provide a means for international payment. They further help in mobilizing
savings through a network of branches. By mobilizing savings, the bank channels them into investments. The sector mobilizes funds from the surplus-spending units into the economy and by on-lending such funds to the deficit spending units for investment. Banks in the process increase the quantum of national savings and investment (Mordi, 2004). Thus, they help in capital formation. Other roles performed by the banks in the economy include financing trade, agriculture, industry, consumer activities and they help in the implementation of monetary policies. Furthermore, Imala (2005) postulated that the objectives of banking system are to ensure price stability and facilitate rapid economic development. Regrettably these objectives remained largely unattained in Nigeria as a result of some deficiencies in the banking system, these include; low capital base, poor rating of a number of banks, insolvency as evidence by negative capital adequacy ratios of some banks, eroded shareholders fund caused by operating losses, and over dependence on public sector deposit. More so, despite the fact that there are so many sectors in the economy that depend on them, deposit money banks in Nigeria are yet to realize their full potentials. Likewise the banking sector has a long way to go in playing its expected roles in development and growth of the economy. Despite the fact that the banking industry recorded the second strongest fastest growing sector in the economy, the banking industry has not been performing their traditional role of banking but have been engaged in bad ways of banking (Donli, 2004).

The role deposit money banks play in the development of any nation can’t be underestimated. If these roles must be played at profit, it is expedient that banks develop both internal and external capacity to appropriately respond to the environmental changes and challenge. Effectively responding to market changes requires that the organization must be imbued with the requisite human resource that has the required knowledge and skill set to understudy and understand the market dynamics. Corroborating this view, Robert and Norbert (2002) established that organizational success can be achieved only through the establishment of implicit competencies in human resource management, organizational development and knowledge management. Competencies help to promote a configurationally model of change and further result in the excellence of a company. If implicit competencies are successfully developed into success potentials, and in addition to core competencies, then competitive advantage can be attained. The dynamic nature of the market therefore calls for continuous update of the skills of the employees hence the concept of competence development. Competence development has been defined by diverse authors. Forrier, Sels and Stynen (2009) defined competency development as an important feature of competency management which encompasses all activities carried out by the organization and the employee to maintain or enhance the employee’s functional, learning and career competencies. In the same vein, Zeb-Obipi (2017) defined it as the worker competence management function of enabling workers to enhance already acquired or acquire lacking competences. Competency development can be accomplished through various means, including project work, training, coaching and mentoring. On the other hand, organizational responsiveness can be seen according Kohli, Bernard and Jaworski (1990) information utilization within the organization, which is composed of two sets of activities-response design (that is, using market intelligence to develop plans) and response implementation (using market intelligence to execute such plans). They also identified several concrete forms of organizational responsiveness which include selecting target markets, designing and offering products/services that cater to customers’ current and anticipated needs, and producing, distributing, and promoting the products in a way that elicits favorable end-customer response. The focus of this study therefore will be to examine the effects competence development has on the responsiveness of deposit money banks in Rivers State, Nigeria.

Statement of the Problem
Most organizations in Nigeria including deposit money banks hardly prepare for challenges, particularly in the wake of political, economic and social vices like Boko Haram insurgency, kidnapping, and its multiplier effects on organizational survival (Gabriel, 2015). Another challenge confronting deposit money banks involves maintaining employee commitment in the current working environment. This is because bank employees have reported being unhappy with many factors of the work place environment which includes: inadequate staffing, closing late, heavy workload, increased use of overtime, lack of sufficient support from staff, and inadequate compensation while this may lead to high employee turnover which reduces the organizational memory required for competitiveness, identifying and
capturing when, how, why and effects of such changes through organizational sensing may have become the crux of the challenges deposit money banks face in Nigeria. Also, continuous change, intense competition, demographic changes and changes in customer needs affect the abilities of banks to build adaptability competence. Thus it is the purpose of this research work to study the relationship between worker competence development and the responsiveness of deposit money banks in Rivers State Nigeria.

**Objective of the Study**

The purpose of this paper is to examine the relationship between worker competence development and the responsiveness of deposit money banks in Rivers State Nigeria.

**Research Question**

The research question guiding this study is stated thus;

What is the relationship between competence development and responsiveness of deposit money banks in Rivers State, Nigeria?

**Research Hypotheses**

H01: Competence development does not have significant relationship with the responsiveness of deposit money banks in Rivers State, Nigeria.

**Review of Literature**

**Competence Development**

Competence development is an important feature of the wider defined concept of competency management and it is defined as an important human resource tool that is often used within organizations to guide human resource practices such as selection, assessment, career management, employee development, and performance appraisal (Heinsman, de Hoogh, Koopman, and van Muijen, 2006). Asiegbu, Awa, Akpotu, and Ogbonna (2011) also defined worker competence development to include all activities aimed at enlarging the competency levels of employees in order to facilitate the achievement of nominated organizational objectives. It involves the development of the knowledge and skills of employees so as to prepare them for newer or greater responsibilities and challenges. Through competency development, employees broaden their horizons and acquire newer technologies to enable them become more efficient and increase their creativity in problem-solving. Furthermore, competency development draws its strength from a variety of different learning activities but more specifically, training, on-the-job learning and career management (Poel, Van Dam, & van den Berg, 2004) which are directed at the development of different types of competencies. The development of functional competencies is mainly achieved through training and on-the-job learning. Although learning competencies and career competencies can also be incorporated in formal training sessions, these competencies are mainly established through career management practices and on-the-job learning activities, which put a stronger emphasis on the employee’s responsibility for and active involvement in competency development. This emphasis on self-reflection and self-management leads to an increase in learning and career competencies.

Several researchers indicate that most development of employees occurs on the job itself putting on-the-job learning into the forefront (Ellinger and Bostrom, 2002). On-the-job learning is usually defined as informal learning, which takes place on the job and is not always planned (Marsick and O'Neil, 1999). Given this informal nature of on-the-job learning, it is not surprising that on-the-job learning practices are not formally embedded in some organizational processes. The process of on-the-job learning is also highly dependent on the specific organizational and functional context, making it harder for organizations to develop formal procedures around it. As such, although organizations undertake initiatives to stimulate on-the-job learning, an overall framework is lacking. Organizations mainly describe two forms of on-the-job learning, i.e. learning by observation from a more experienced co-worker and learning by trial and error supported by the feedback of colleagues and line managers.

Organizations develop career management practices to support their employees in competency development. Professionals as well as scholars agree that career management practices enhance mobility in the organization, leading to an increase in competency development (Karaevli and Hall, 2006). However, these initiatives are not the only factor influencing mobility. Organizational career
management practices, such as career counseling and the creation of career paths, inspire employees to consciously think about their career and the so-called next step, stimulating them to move (Baruch and Peiperl, 2000). Most organizations that provide career counseling make it part of the evaluation interview. During this interview, the employee and the line manager discuss the employee’s ambitions and determine possible next steps and actions within the employee’s career.

Organizational Responsiveness

The response capability dimension emphasizes agility in terms of change-enabling capabilities, which are embedded in organizational processes. Responsiveness refers to ability of recognizing changes and quickly taking advantage and benefiting from them. Responsiveness is the ability of a firm to respond to customers’ needs in terms of quality, speed and flexibility and it is characterized by combined goals such as time, quality and flexibility (Asree, Zain, and Razalli, 2010). An organization’s performance is often determined by its ability to respond quickly to changes in the business environment. Responsiveness enables organizations to detect market changes quickly, reconfigure their processes to meet new market requirements, share information across organizational units, take maximum advantage of information processing systems, and adopt new product and process technologies ahead of competitors (Hoyt, Huq, and Kreiser, 2007). The level of uncertainty in the operating environment of firms supports the assertion that responsiveness is a key determinant of competitiveness. It is an essential condition that allows firms to develop competitive advantage. Furthermore, organizational responsiveness includes employee response, response time, response speed, information integration and procedural response. Employee response: service personnel must have sufficient responsibility, flexibility and willingness to help customers. Parasuraman, Zeithaml, Berry (1988) indicated that, employee service behavior can enhance and maintain service quality, which is important in implementing organizational service strategy. Response time has to do with ability of the organization to meet the needs of their customers on time. Organizations set specific rules regarding response time, provide what the customer wants and handle their requirement instantly. Response speed refers to the ability of an organization’s systems to respond to heterogeneous customers’ needs instantly and in real-time. Katz and Kahn (1978) argued that, organizations must control internal resources to rapidly respond to threats and environmental changes. Information integration represents the degree to which the organization offers excellent service information system to receive, analyze, record and track customers’ needs. Reid, Lxton and Mavondo (2005) indicated that, the basis for enhancing organizational responsiveness is to design an integration marketing communication model from outside to inside (Duncan and Moriarty, 1998). Further, procedural response indicates a standard operational procedure to connect, deliver and record a different process to cope with varying needs.

Responsive capabilities to opportunities and disturbances can be classified into two categories: capability to select actions and capability to enable actions. When relevant change is detected or anticipated, an organization faces alternatives courses of action. Good response ability requires intelligent decision making, based on insightful problem definitions and sound value propositioning skills (Dove, 2005). The capability to enable actions includes components of coordination, learning, and reconfiguration (Dove, 1999). While some uncertainty can be handled by planned chance, some can only be handled by being responsive to new challenges and opportunities as they occur. Even though an organizations has understood its capabilities, analyzed its opportunities, and set in place strategies to optimize its success in the future, it remains necessary for it to be able to handle unexpected events. In order to achieve this, the organization needs to be adaptable. The potential value of giving attention to a change varies across organizations in terms of relevance, significance, and priority. To make good decisions as to which changes deserve responses, organizations must be capable of assessing the value of undertaking a response. The value evaluation component reflects an organization’s response capability in making decisions in pursuit of competitive advantages. Organization’s capabilities for enabling change-responsive actions lie with their distinctive ways of accomplishing coordination, learning, and reconfiguration. Coordination is the ability to manage dependencies among activities and resources. Incentive systems, culture, routines, regulations, or trust are examples of coordination mechanisms.
Learning includes the generation of new insights that have a potential to reshape behavior, and more broadly alterations in the state of knowledge assets (Ching, Holsapple, C., and Whinston, 1992). Reconfiguration is the ability to adjust an asset structure, and to accomplish the necessary internal and external transformations. The responsive capabilities are determined by the interplay of value evaluation, coordination, learning, and reconfiguration. Therefore, organizations must be able to make strong decisions as to which variations deserve responses; they must be capable of assessing the value of undertaking a response. These value assessment instruments reflect an organization’s response ability in making decisions in pursuit of competitive advantages (Dove, 2005).

METHODOLOGY
The survey research was adopted in this study which aimed at examining the relationship between worker competence development and organizational responsiveness of money deposit banks in Rivers State, Nigeria. The population of this study consisted of the managers of the strategic departments of operations, marketing, public relations and human resources of the Deposit Money Banks operating in Rivers State, Nigeria. Thus, the populations of this study are the managers of the identified departments of the nineteen (19) Deposit Money Banks operating in Rivers State. The number of these managers is seventy-six (76). However, since the population of 76 managers from the 19 deposit money banks is relatively small; the study adopted all the identified managers of the 19 deposit money banks as the sample size of the study. The strategic departments include human resource, marketing, public relations, and operations of the deposit money banks operating in Rivers state. Primary and secondary sources of data collection were used in data gathering for the study. The primary sources include interview, observation and administration of questionnaire. This study adopted primary data sources and used, questionnaire as the research instrument. The data collected was coded and analyzed using descriptive statistics (frequency, percentage, mean and standard deviation) and inferential statistics using correlation coefficient; and multiple regressions was used for the multivariate analysis with the aid of Statistical Package for Social Sciences (SPSS) within a significance level of 0.05.

RESULTS
Descriptive Analysis
Competence Development
In the research instrument, four research items were stated on competence development and the response mean scores and standard deviations are presented in the Table 1 below.

<table>
<thead>
<tr>
<th>Table 1. Descriptive Statistics on Competence Development</th>
</tr>
</thead>
<tbody>
<tr>
<td>Competence development enables workers enhance already acquired or acquire lacking competences in our bank</td>
</tr>
<tr>
<td>Project work for workers helps them to acquire competences in our bank.</td>
</tr>
<tr>
<td>Skill training for workers based on industry standard and certified by training institutions and supervisors play important role in competence development in our bank</td>
</tr>
<tr>
<td>Competence development also involves mentoring to enable workers acquire competences through an assigned/chosen expert in our bank.</td>
</tr>
<tr>
<td>Valid N (listwise)</td>
</tr>
</tbody>
</table>

Source: Survey Data, 2019 and SPSS Window output version 22.0
The table above illustrates the response rates of mean, and standard deviation for competence development measured on a 4-item instrument and scaled on a 5-point Likert scale. From the data, the first item was to ascertain if competence development enables workers enhance already acquired or acquire lacking competences in the deposit money banks which has a mean score of (x=4.15 and Std. Dev. 0.360) indicating a high response rate. The 2nd item was to determine if project work for workers helps them to acquire competences in the deposit money banks which had a mean score of (x=4.36, and Std. Dev. 0.482) indicating a high response rate. The 3rd item was to ascertain if skill training for workers based on industry standard and certified by training institutions and supervisors play important role in competence development in the deposit money banks which had a mean score of (x=4.41 and Std. 0.495) indicating a high response rate while the last item was to ascertain if competence development involves mentoring to enable workers acquire competences through an assigned/chosen expert in the deposit money banks which had a mean score of (x=4.36 and Std Dev. 0.562) indicating a high response rate. Therefore, the response rates showed that competence development is considered a strong variable in the study of worker competence management in the Deposit Money Banks.

**Responsiveness:** Respondents opinion of the four items on the research instrument covering responsiveness.

**Table 2. Descriptive Statistics on Responsiveness**

<table>
<thead>
<tr>
<th>N</th>
<th>Mean</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Statistic</td>
<td>Statistic</td>
<td>Std. Error</td>
</tr>
<tr>
<td>1. Our bank has the ability to respond efficiently and effectively to changes in customers demand.</td>
<td>73</td>
<td>4.00</td>
</tr>
<tr>
<td>2. Our production is proficient at responding to changes in the bank’s business environment.</td>
<td>73</td>
<td>4.33</td>
</tr>
<tr>
<td>3. Our bank is proactive in seeking a fit between what it can offer and what our customers are expecting.</td>
<td>73</td>
<td>4.37</td>
</tr>
<tr>
<td>4. Our bank has the capacity to easily shift functions and tasks in a bid to respond effectively to our business environment.</td>
<td>73</td>
<td>3.90</td>
</tr>
</tbody>
</table>

**Valid N (listwise)** | 73

**Source:** Survey Data, 2019 and SPSS Window output version 22.0

The table above illustrates the response rates showing the mean, and standard deviation for responsiveness measured on a 4-item and scaled on a 5-point Likert scale. From the result above, the 1st item which was meant to ascertain if the deposit money banks have the ability to respond efficiently and effectively to changes in customers demand, had a mean score of (x=4.00 and Std. Dev. 0.726) indicating a high response rate. The 2nd item was to ascertain if the deposit money banks production is proficient at responding to changes in the bank’s business environment, had a mean score of (x=4.33, and Std. Dev. 0.898) indicating a high response rate. The 3rd item was to ascertain if the deposit money bank is proactive in seeking a fit between what it can offer and what their customers are expecting, had a mean score of and (x=4.37 and Std. 0.808) indicating a high response rate while the 4th item was to ascertain if the deposit money bank has the capacity to easily shift functions and tasks in a bid to respond effectively to the business environment, had a mean score of (x=3.90 and Std dev. =869) indicating a high response rate. It was observed from the response rates that responsiveness is considered a strong variable in the study of organizational agility in the Deposit Money Banks.
Test of Hypothesis
The strength of the relationship between competence development and responsiveness

The empirical result of Spearman Rank Correlation Coefficient (\( \rho \)) between competence development and responsiveness is shown in the below table 3.

<table>
<thead>
<tr>
<th>Table 3. Correlations Analysis on Competence Development and Responsiveness</th>
</tr>
</thead>
<tbody>
<tr>
<td>Competence Development</td>
</tr>
<tr>
<td>Spearman's rho Development</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>N</td>
</tr>
<tr>
<td>Responsiveness Correlation Coefficient</td>
</tr>
<tr>
<td>Sig. (2-tailed)</td>
</tr>
<tr>
<td>N</td>
</tr>
</tbody>
</table>

**. Correlation is significant at the 0.01 level (2-tailed).

Source: Survey Data, 2019 and SPSS Window output version 22.0

The empirical result of the Spearman Rank Correlation Coefficient (\( \rho \)) in the table above shows rank value of (\( \rho = 0.860 \)) and a P-value of 0.000 which is \( P < 0.01 \); which means that there is a very strong positive and significant relationship between competence development and responsiveness of the Deposit Money Banks in Rivers State, Nigeria. We therefore reject the null hypothesis and accepted the alternate hypothesis which means there is a strong relationship between competence development and responsiveness.

CONCLUSION

It is an established fact that organizations that refuses to bring their employees to date with industry changes may not be able to outlive the war of competition. It is therefore concluded in this that competence development is a very significant factor in the responsiveness of money deposit banks to the changes in their operational environment

RECOMMENDATIONS

Sequel to the findings and conclusion, money deposit banks should;

i. Ensure that organizational learning activities incorporates marketing sensing capabilities

ii. Institute mentoring programs that can help facilitate knowledge transfer, thereby conserving organizational memories that can bolster competitiveness

REFERENCES


