

Building Generational Workforce and Organizational Innovation of Deposit Money Banks in Port Harcourt

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Abstract: *This study investigates the connection between building generational workforce and organizational innovation of deposit money banks, Nigeria. The objectives of the study are to find out the effect of learning and development on technology and on the profitability of deposit money banks. It also tries to determine the magnitude to which strategic alignment as an attribute affects technology and profitability of deposit money banks in Port Harcourt. The study adopted the survey research design which involved the use of questionnaires, the choice for the use of survey approach is to empirically analyze responses to get result that can be attributable to the accessible structured population. Some research questions were formulated for the study and based on this, a research questionnaire was designed and one hundred and eighty (180) copies were distributed to selected deposit money banks in Port Harcourt through means of Google sheet, who constituted the population of study. The researcher purposely administered 18 copies each to deposit money banks, employees of the selected deposit money banks of (10) commercial banks in Port Harcourt. A total of one hundred and forty-nine (149) correctly filled copies of the distributed questionnaire were retrieved. From the responses gathered, the hypotheses were tested using the Kendal's Correlation Coefficient with the aid of Version 23.0 of SPSS. The results from our analysis revealed that; there is a significant relationship between learning and development and technology, and between learning and development and profitability. It also shows that there is a positive relationship between strategic alignment and technology, and between strategic alignment and profitability among deposit money banks in Port Harcourt. It was recommended that deposit money banks must have good strategic alignment blue print that will endeavor generational workforce to learn and develop multigenerational diverse skills on digital and interpersonal skill to keep the sector competitive and innovative.*

Keywords: *Generational Workforce, Learning and Development, Technology, Strategic Alignment, Multigenerational.*

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Introduction

The process of work keeps evolving with over five generations, ranging from silent generation to generation Z. According to Salahuddin (2010), postulate that organizations and researchers are just now beginning to address issues related to generational differences that may have a significant impact on the leadership and success of the organization. As sophisticated models continue to emerge in business environment, the outsize impact of generational workforce phases defines generational difference at workplace with diversity and inclusion rapidly getting

accepted in organizations, thus it has become imperative for organization to lead and build a sustainable generational workforce across board. Gibson, Green, and Murphy (2010) identified the differences in management values between the generations, showed that the top five values for managers of Gen Y were; family security, health, freedom, self-respect, and true friendship, as the management styles and values of the generations were more alike than different. (p. 39).

Comprehending the generational shift taking place in the workforce and the potential effects it may have on businesses is important because, as several generations coexist in the workplace, organizational behavior has evolved to accommodate each one. Companies are dealing with a generation that, in contrast to their more seasoned counterparts, has a distinct work ethic. Maybe various abilities are introduced to the mainstream by each generation. These abilities often compliment one another, which not only appeals to a wider range of customers but also broadens the pool of potential candidates and fosters a terrific opportunity for intergenerational team bonding. As for organizational innovation, generational workforce planning tools are crucial because some generations see technology as "artifacts" of corporate culture (*Simons, 2010, p. 31*). Organizations must comprehend the requirements of a generational workforce in order to plan ahead for the future of their workforce and avoid reacting reactively when there is a capacity gap.

Organizational innovation offers a road map or direction for a company's growth and degree of competition among workers of different generations. Innovation is the inclination of a business to produce fresh, unique, and original ideas or processes (*Raymond, Uwizeyemungu, Fabi & St-Pierre, 2018*). According to Chen and Muller (2010), innovation is a skill that boosts competitiveness, profitability, and growth. "The practical implementation of an idea into a new device or process" is one definition of innovation (*Schilling, 2013, p. 18*). The Electronic Recording Method of Accounting (ERMA) in the banking industry, which replaced manual transaction processing, and Magnetic Ink Character Reading (MICR), which assisted in automating check processing, are two examples of advancements aimed at enhancing corporate processes (*Gardner, 2009*).

These process innovations made it possible for the banking industry to handle the huge increase in transactions as a result of the growth of their customer base and core products (*Gardner, 2009*). Applying innovation, taking risks, and starting new firms has moved from the individual to the organizational level (*Lumpkin & Dess 1996*). Organizations, however, evolve and change in reaction to global change. Perhaps fostering environments that genuinely value diversity and foster understanding between people would enable them to go over any apparent barriers and adapt to new developments in technology and innovation. It is believed that differences in role priorities among generations and general job satisfaction may have an effect on deposit money banks' innovation as well as their hiring and retention rates.

This study explicate the relationship between generational workforce and organizational innovation underlying the current generational diversity in the workplace, what generations make up deposit money banks, how do they perceive work and how can organizations benefit from generational differences in the workplace.

Statement of problem

Organizations have struggled with the issue of passing on critical skills from one generation to the next over the years. Because of this, businesses and the managers in charge of ensuring that tasks are done may encounter difficulties as a result of the generational gaps in the workforce. In actuality, disagreements lead to issues among teammates, which eventually diminish efficacy (Colquitt, Lepine, & Wesson, 2011, p. 392). According to Hartman and McCambridge (2011), academic and business studies came to the conclusion that all managers need to have a strong skill set in developing and utilizing successful communication strategies (p. 36). Over the years, there has been a direct correlation shown between these talents and organizational innovation, staff effectiveness, and bottom line performance. It is clear that in the banking industry, disgruntled workers waste their time and talents looking for other jobs, bring nothing to the table, show a lack of dedication, and exhibit tropism, which makes them resistant to changing to fit in with new policies and workforces.

Given that Generation X and Y currently dominate the Nigerian banking sector and that contract staffing is a recent development, concerns about these new employment practices are crucial for understanding how employees function across generations and the potential for a breach in strategic alignment. Additionally, a lack of strategic alignment, training, and growth within deposit money institutions might eventually result in a loss of shared knowledge, skills, and abilities, which can have a negative impact on the banking industry's prosperity.

Conceptual framework of Building generational workforce and organizational innovation

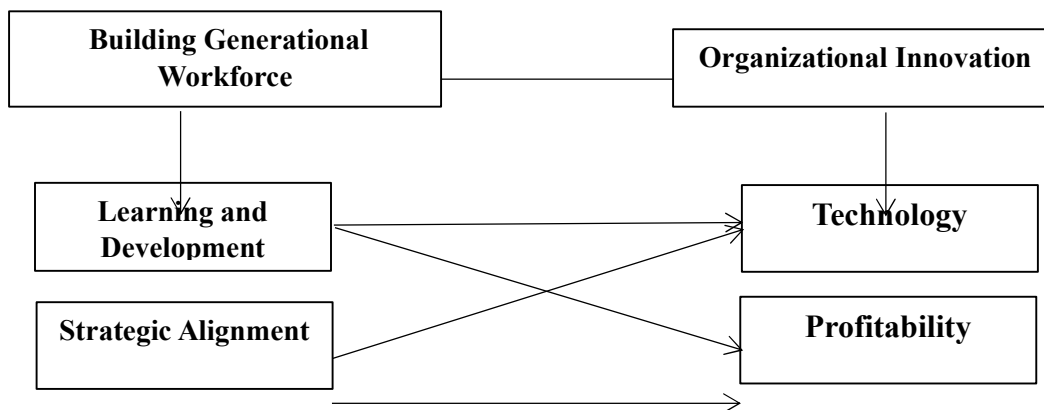


Fig. 2.1 *Conceptual Framework on the Relationship between Building Generational Workforce were adopted from the works of Limeade (2021) and Organizational Innovation of Deposit Money Banks in Port Harcourt.*

Source: *Researcher's Conceptualization from Review of Related Literature, 2024.*

Objectives of the Study

The aim of this study is to find out how entrepreneurial personality affect the business growth of small and medium enterprises in Rivers State. Specifically, the objectives of the study include:

- i. To examine the relationship between learning and development and technology among deposit money banks in Port Harcourt.
- ii. To determine the relationship between learning and development and profitability among deposit money banks in Port Harcourt
- iii. To ascertain the relationship between strategic alignment and technology among deposit money banks in Port Harcourt
- iv. To elucidate the relationship between strategic alignment and profitability among deposit money banks in Port Harcourt.

Research Questions

As part of the exertion to attain the objectives of this study, the researcher seeks to proffer answers to the following research questions;

- i. To what extent does learning and development affect the technology of deposit money banks in Port Harcourt?
- ii. How does learning and development affect the profitability of deposit money banks in Port Harcourt?
- iii. To what extent does strategic alignment affect the technology of deposit money banks in Port Harcourt?
- iv. How does strategic alignment impact on the profitability of deposit money banks in Port Harcourt?

Research Hypotheses

The following hypothesis serves as tentative answer to our research questions;

- H₀1: There is no positive relationship between learning and development and technology among deposit money banks in Port Harcourt.
- H₀2: There is no significant relationship between learning and development and profitability among deposit money banks in Port Harcourt.
- H₀3: There is no strong relationship between strategic alignment and technology among deposit money banks in Port Harcourt.
- H₀4: There is no positive relationship between strategic alignment and profitability among deposit money banks in Port Harcourt.

Literature review

This study explicate the generation workforce and organizational innovation at different level and the general challenges associated with the multigenerational workforce that occur. These research indicates there is a common perception that differences between generational workforce that allow broad assumptions to be made about how people, depending on which generational group they belong to and are likely to behave what their expectations might be. However it is important to consider these broad generalisations within the context of the study.

Theoretical paradigm

Theories are predicated on a set of relationships and assumptions; depending on the variety of studies, some theories propose that different things exist at different stages. This philosophical framework perhaps makes the study easier to understand. Interpretivism is the term for research methodologies that begin with the assumption that people's views of reality are social constructions created by humans. Interpretive approaches incorporate social theories and points of view that uphold the notion that reality is socially generated and given meaning by the way indicators interpret occurrences. Interpretivism is the term for approaches that emphasize the value of people's participation in society and culture. According to Lin (1998), interpretivist researchers look at more than just whether a causal relationship exists they also consider the precise forms that it takes and the environments in which they arise. The study is underpin by the institutional theory.

Institutional Theory

Organizations within a system can respond to institutional and contextual pressures using a foundation provided by the institutional theory (Zucker, 1987). The fundamental idea of institutional theory is what is known as continuity of behavior. Grewal and Dharwadkar (2002) highlighted the importance of building and maintaining credibility among stakeholders within an organization in their study on the convergence phenomenon. Meyer and Rowan (1977) contend that organizations are guided to adopt and implement the procedures and strategies that are derived from the rationalized organizational work principles that are already in place and institutionalized within their own operational environments. Regardless of how immediately applicable new practices and procedures are, organizations will attempt to increase their credibility and success rate by fostering mutual awareness of present standards and processes.

However, Meyer and Rowan (1977) contend that in order for something to be institutionalized, it must have mechanisms by which social roles, processes, or realities accept a norm like the status of social thought and behavior. As per the 'life-span theory' of occupations proposed by Donald Super, the variations in the expectations of different generations are more accurately indicative of shifts in age and career stage-related perceptions and expectations than they are of generational disparities.

Concept of Generational Workforce

Organizational behavior has evolved to accommodate the diverse generations that coexist in the workplace. It is important for businesses to recognize that each generation possesses a distinct work ethic that is shaped by their experiences and characteristics. It becomes essential to comprehend the behavior and characteristics of the workforce's generations in order to accurately comprehend them. As previously indicated, Baby Boomers are the largest generation of the three, accounting for about 79 million people in the US (Rosenberg, 2009). They were born between 1946 and 1964.

Dimensions of Generational Workforce Learning and Development

Learning and development can be defined as the process of making sure that the organization has the knowledgeable, skilled, and motivated staff that it desires. Men and women with high levels of potential, knowledge, and competences are what organizations look for. Ensuring that all actions made to address this need are business-led is crucial, as they should be based on understanding the business's strategic imperatives and assisting in achieving its goals.

Nonetheless, companies must also consider the unique needs of the people they hire in order to advance. Although it is a just right in and of itself, it also means that working for the group will be more fulfilling and therefore appealing (Argyris, 1992; Argyris & Schon, 1996; Bandura, 1997; Deming, 1986).

Strategic Alignment

Strategic alignment was first defined as "the degree of fit and integration among business strategy, IT strategy, business infrastructure, and IT infrastructure" by Henderson and Venkatraman (1993). According to some (McKee & Smith, 2003; Reich & Benbasat, 1996), alignment is the sharing and supporting of the business plan with the IT strategy as well as how firms manage IT. In earlier times, scholars have observed the rise of the notion of strategic alignment. Although it has been clearly defined, attracted many researchers and has been the concern of many consultants and practitioners, this concept remains in its infancy, and seems to lack a theoretical foundation and a practical validation (Levy, Powell & Yetton, 2011; Luftman, 2014; Maes, Rijsenbrij, Truijens & Goedvolk, 2000; Schwarz, Kefi, Schwarz & Kalika, 2010; Wilson, Baptista & Galliers, 2013).

Measures of Organizational Innovation

Technology

Technology influences the efficacy of organizational innovation, makes it easier to transform inputs into outputs, and lessens inefficiencies in the production, service, and product development processes. Technological innovation is the result of the cumulative effect of several technologies and technical developments across time. This means that technical change is no longer limited to organizations; it now encompasses product classes, industries, and economies at the level of an economy. Tushman and Anderson (1986, p. 440) define technology as the process of creating new products or services (product technology) and the knowledge needed to act as a middleman between inputs and outputs (process technology).

Profitability

More efficient businesses will make more money relative to their expenses than inefficient businesses, which would have to spend more money in order to make the same amount of money. An entity is considered profitable when it is making a profit. Put another way, it refers to an organization's capacity to turn a profit while utilizing its existing assets, including personnel, capital, and machinery. A reporting period is considered profitable if its total revenue exceeds its

total expenses for that period. Realizing profitability is crucial for all businesses since it enables expansion. A manager can create more effective company plans by having a deeper understanding of the idea and what defines profitability.

Generational Diversity in the Workplace

Over the past seventy years, there have been five generations, the silent generation known as traditional, the Baby boomer generation, generation X, and most currently generation Y, and generation Z also known as millennial's. As these various generations work side-by-side in the workplace, the dynamic of workforce and organizational behavior has changed to adapt to each generation.

Silent Generation: also known as the Traditionalists, refers to people who were born somewhere between 1925 and 1945. This demographic cohort in the workplace, which makes sense given their age, they're commonly attributed the following characteristics, hard work, strong will, loyal and respectful towards authority. The traditionalist have often stayed with the same employer through their entire careers.

Baby Boomers: Much has been written about this group of people, who were born between 1946 and 1964. This generation did not depend on technology as a child. Consequently, they consider technology to be "artifacts" of corporate culture (Simons, 2010, p. 31). When it comes to comprehending this generation, there are characteristics that Baby Boomers have in common with other generations. Other qualities include goal-orientedness, rivalry, and relationship value.

Generation X: "Generation X encompasses the 44 to 50 million Americans born between 1965 and 1980," claims Kane (2012). This generation is far smaller than the ones who came before and after it, and it represents the baby boom's post-boom era of declining birth rates. The size of generation X is significantly smaller than that of the previous cohort due to a period of declining births following the baby boom. Compared to Boomers, they also have a tendency to be more educated and diverse in terms of ethnicity. It goes without saying that Generation X still has an unquestionable influence on the workforce globally, even though Gen Y may make up a larger percentage of the workforce than Gen X. Flexibility, hard effort, hard play, and individualism are among their qualities.

Generation Y: The millennial generation was born into the digital era. Compared to earlier generations, they have a higher level of familiarity with digital technology, media, and communication. Millennials have an advantage over other generations because of their increased level of "wiredness," which also makes them useful when utilizing new technologies. However, Tolbzie (2008) also notes that, due to the growing trend in sports and competition to award everyone for participating rather than winning, "they are also sometimes called the "Trophy Generation" or "Trophy Kids"" (p. 12). Some distinctive characteristics of this generation are their frequent job changes, appreciation of teamwork and collaboration, and lack of attachment to pay.

Generation Z: This generation, which is currently the largest cohort in the workforce, has been written about and discussed extensively. The digital era has grown up with Generation Z. Compared to earlier generations, they have a higher level of familiarity with digital technology,

media, and communication. Millennials have an advantage over other generations because of their increased level of "wiredness," which also makes them useful when utilizing new technologies. They respect work security, are independent, and are tech savvy.

Organizational Innovation and Deposit money banks

Researchers James and Jones (1974) suggested that people should have a comprehensive understanding of work environments that can be applied to any business or context. It is the duty of enterprises to establish strategic alignment in the workplace, provide people with technology training, and support ongoing professional growth. To fully utilize the inventive potential inside their firm, managers, strategic alignment, and planning should all be trained in. Nayir (2012) states that a supportive organization fosters innovation, values each employee highly, rewards fairly, communicates well, is fair, trustworthy, and willing to participate in the organization's endeavors. It also maintains consistency in its policies and operations.

Empirical review

In April 2018, social psychologist Leah Georges (pictured) gave a TED talk about how generational stereotypes hinder us at work. Georges works with organizations to remove presumptions about certain generations. According to Georges, the generations can be summed up as follows: Baby Boomers are known for being workaholics and are hard workers, yet maturists (veterans) believe that work is their reward and are thinking about retiring if they haven't already. With the highest number of divorced parents and being the first generation to genuinely desire a better work-life balance, Generation X could be considered the "lost generation." Georges, however, asserts that, given the chance, workers of all generations look for recognition, flexibility, support, and meaningful work in the workplace, and she believes that businesses should tailor their strategies to each employee. Nilofer Merchant, a "thought leader in innovation," is quoted by Georges to further bolster her individualist viewpoint. According to Merchant, "we need to meet people in their wholeness," or that place in the universe where only we stand because of our own histories, experiences, and hopes.

Sociological study has demonstrated that the generations have distinctly diverse qualities that are not just related to their stage of life, according to a 2008 CIPD report. By common attitudes, tastes, and dispositions, each generation forges its own traditions and culture. These variations can persist throughout a person's life and are caused by a variety of factors, including traumatic social events, societal norms surrounding childrearing and education, notable shifts in the economic cycle, the influence of notable leaders and entrepreneurs, and/or a sharp change in the population that affects how resources are distributed in a community. While research like "Mind the Gap" asserts that there are clear generational differences, like the Baby Boomer generation's cautious attitude toward technology, others contend that differences are more complicated and significant than just a person's generational affiliation and that behavior and choice are influenced by a variety of factors.

A 2015 concept paper by Hay Group titled "Managing a Multigenerational Workforce: Myths vs. The Realities" examined information from more than five million workers worldwide. This investigation came to the conclusion that leaders should be flexible and able to change their leadership styles to suit the demands of all individuals, rather than needing to acquire "generation specific" skills. "We don't define people and their needs at work by gender or cultural background, and similarly it seems there is little evidence for making assumptions about the kind of work environment an employee wants based on their age," the Hay Group said. In reaction to the constant change in the environment we live in, each of us evolves and changes. Any apparent inequalities can be resolved by fostering environments that genuinely accept variety and encourage understanding between people. A 2019 Forbes article sought to debunk the notion that generational differences are more myth than fact, concluding that there are, in fact, more parallels than differences throughout the five generations.

However, many organization have been acknowledging these differences and incorporating generational preferences into their workforce planning for years to recruit and retain staff.

Methodology

The study used the investigation method as the primary source of data collection. This was realized by the design and administration of targeted survey instruments to staff in selected in deposit money banks being our target population for the study. Formal questionnaires were developed, duplicated severally and were administered to respondents through Google sheet for structural data collection. The survey items include a range of questions envisioned to gather necessary information about the deposit money banks and their phases of generational workforce. Structural personal interviews were also conducted using the questionnaires so that responses can be gathered from respondents in their offices. The questionnaire was designed into two sections, the first is about the personal information of the respondents while the second section is designed to get responses that are directly related to building generational workforce and organizational innovation of deposit money banks in Port Harcourt, Nigeria. The itemized 5-point Likert scale was used and the respondents had to indicate the extent to which one variable impact or influences the other. In order to achieve the objectives of this study, the Kendall's correlation coefficient statistics was used in analysing the data collected from respondents for the purpose of this study. This was made possible with the aid of version 23.0 of Statistical Package for Social Sciences (SPSS).

Results and Discussions

The two dimensions of building generational workforce were correlated against the measures of the criterion variable which is organizational innovation (technology and profitability). The purpose was to establish if there is a significant relationship between dimensions of generational workforce and that of organizational innovation of deposit money banks and the kind of relationship that exist between the variables under research. The Kendall's correlation coefficient statistics was used in analyzing the data collected for the purpose of this study, this was done with the use of version 23.0 of Statistical Package for Social Sciences (SPSS).

Hypothesis One

Ho₁: There is no significant nexus between learning and development and technology among deposit money banks in Port Harcourt.

Statistical Analysis for Hypothesis One

Table 4.1: Correlation Coefficient Result for Hypothesis One

		Learning and Development	Technology
Kendall's tau_b	Learning		
	Development		
	Correlation Coefficient	1.000	.833
	Sig. (2-tailed)	.	.018
	N	149	149
	Technology		
	Correlation Coefficient	.833	1.000
	Sig. (2-tailed)	.018	.
	N	149	149

Source: Research Desk, 2023

From the result of the above table, the correlation coefficient ($r = 0.833$) between learning and development and technology shows the existence of a strong and positive relationship. The significant value of 0.018 ($p < 0.05$) revealed that the relationship between learning and development and technology is significant. Based on the outcome of the analysis above, hence conclude that there is a significant relationship between learning and development and technology among deposit money banks in Port Harcourt.

Hypothesis Two

Ho₂: There is no positive nexus between learning and development and profitability among deposit money banks in Port Harcourt.

Statistical Analysis for Hypothesis Two

Table 4.2: Correlation Coefficient Result for Hypothesis Two

			Learning and Development	Profitability
Kendall's tau_b	Learning Development	Correlation Coefficient	1.000	.761
		Sig. (2-tailed)	.	.045
		N	149	149
	Profitability	Correlation Coefficient	.761	1.000
		Sig. (2-tailed)	.045	.
		N	149	149

Source: Research Desk, 2023

From the result of the above table, the correlation coefficient ($r = 0.761$) between learning and development and profitability revealed the existence of a strong relationship. The significant value of 0.045 ($p < 0.05$) explained the existence of a significant relationship between the variables. Based on the above, the null hypothesis 2 was rejected and the alternative accepted. Therefore concludes that there is a positive relationship between learning and development and profitability among deposit money banks in Port Harcourt.

Hypothesis Three

Ho₃: There is no significant nexus between strategic alignment and technology among deposit money banks in Port Harcourt.

Statistical Analysis for Hypothesis Three

Table 4.3: Correlation Coefficient Result for Hypothesis Three

			Strategic Alignment	Technology
Kendall's tau_b	Strategic Alignment	Correlation Coefficient	1.000	.786
		Sig. (2-tailed)	.	.020
		N	149	149
	Technology	Correlation Coefficient	.786	1.000
		Sig. (2-tailed)	.020	.
		N	149	149

Source: Research Desk, 2023

From the result of the above table, the correlation coefficient ($r = 0.786$) between strategic alignment and technology exposed a significant relationship. The significant value of 0.020 ($p < 0.05$) also elucidate the existence of a significant relationship. Based on the result above, the null hypothesis was rejected and the alternative accepted. Therefore, there is a significant relationship between strategic alignment and technology among deposit money banks in Port Harcourt.

Hypothesis Four

Ho4: There is no positive nexus between strategic alignment and profitability among deposit money banks in Port Harcourt.

Statistical Analysis for Hypothesis Four

Table 4.4: Correlation Coefficient Result for Hypothesis Four

		Strategic Alignment	Profitability
Kendall's tau_b	Correlation Coefficient	1.000	.814
	Sig. (2-tailed)	.	.017
	N	149	149
	Correlation Coefficient	.814	1.000
	Sig. (2-tailed)	.017	.
	N	149	149

Source: Research Desk, 2023

From the result of the above table, the correlation coefficient ($r = 0.814$) between strategic alignment and profitability showed a strong and positive relationship. Also, the significant value of 0.017 ($p < 0.05$) revealed the existence of a positive relationship. Based on the above, the null hypothesis was rejected and the alternative accepted. Therefore, there is a positive relationship between strategic alignment and profitability among deposit money banks in Port Harcourt.

Conclusion

A diverse set of experiences, perspectives, and backgrounds is essential for innovation and the development of new ideas blended with old ones, as having multiple generations working in organization makes them more attractive both for a wider impact and potential growth. Research shows that generational workforce diversity can improve organizational innovation as appropriate practices can improve the age diversity climate in an organization which can potentially further improve their performance and reduce employee turnover. Therefore, both older and younger workers are more productive in organization with mixed-age work teams. Each generation has its own unique set of skills, behaviour and competencies to bring to the table and together they can propel organizations and societies to unprecedented accomplishments into the future. According to Emegwali (2011), the Millennials are already taking on leadership roles in both educational reform and in political elections, and concludes that it is not clear how millennials will be remembered by history and that this dynamic population demands accountability, transparency, and change.

Recommendation

- In line with the hypothesis and conclusions above, the researcher therefore recommends that; deposit money banks in Port Harcourt and Nigeria at large must strategically align

generational workforce, thus continue to improve undeniable impact across the global workforce and align these age skill diversity that would help to position deposit money banks technologically for long term growth and profitability. There should also be a deliberate policy put in place to ensure that interpersonal and digital skills of different generational workforce is strategically align through learning and development as they are continuously improved upon for better business outcomes.

- This study yielded useful results that can be used by practitioners and researchers to better comprehend the generational workforce strategic alignment, thus the imperative of a multigenerational workforce lies in the fact that every generation brings a different set of skills to workplace. Often, these skills will be complementary with each other which will create a great opportunity for intergenerational team bonding and knowledge sharing. Therefore a multigenerational workforce will be a source of various perspectives and ideas strategically aligned.

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