

Self-Efficacy and Organizational Resilience of Deposit Money Banks in South-South Nigeria

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Abstract: *This study investigated the relationship between self- efficacy and organizational resilience of Deposit Money Banks in South-South, Nigeria. The study adopted a cross-sectional survey in its investigation of the variables. Primary data was generated through self- administered questionnaire. The population for the study was 1120 employees of the 18 Deposit Money Banks operating in South-South, Nigeria. A sample size of 295 was determined using calculated using the Taro Yamane’s formula for sample size determination. The reliability of the instrument was achieved by the use of the Cronbach Alpha coefficient with all the items scoring above 0.70. The hypotheses were tested using the Spearman’s Rank Order Correlation Coefficient with the aid of Statistical Package for Social Sciences version 23.0. The tests were carried out at 0.05 level of significance. Results from analysis of data revealed that self- efficacy significantly influences organizational resilience of Deposit Money Banks in South-South, Nigeria. The study recommends that adaptive capacity can be enhanced through employee’s effort in attending seminars and training on development of their different work styles and positive attitudes not only on the job, but outside the job.*

Keywords: *Self- Efficacy, Organizational Resilience, Organizational Learning, Adaptive Capacity, Dynamic Capabilities*

INTRODUCTION

Due to today’s dynamic and globalized world, organizations are faced with immense competitive challenges, turbulent times and high level of changing markets. These challenges stem from factors such as intense local and foreign competitions, capital problems, and customers’ quest for improved quality products at lower cost, inadequate skilled employees and globalization. These have become serious concerns to all organizations as most of them find it difficult to make accurate forecast about the future in decision making for business plans. Organizations are thus in search for more effective, adaptive and productive strategies in order to gain competitive advantages (Obiekwe, Zeb-Obipi &Ejo-Orusa, 2019).

Organizations that are successful today are those that have the ability to survive and thrive in turbulent times such as defined by the economic downturn, natural disasters and global conflicts. The ability to withstand sudden incremental change or enormous downturn is the desire of any organization which aims at sustainable development. Erica (2006) asserts that the economic implication of organizations being unprepared for crisis are significant. Umoh, Amah and Wokocha (2014) recaped that in the September 11th terrorist attack in United State led by

Osama Bin Ladin, business interruption losses far exceeded that sum of all property loses. These suggest the importance of organizations being resilient. Kpakol and Zeb-Obipi (2017) opine that resilience is the organization's ability to anticipate and plan for conflict or other forms of perturbations state as much as possible.

Given the dynamic nature of today's business environment, Deposit Money Banks are constantly challenged to employ all possible techniques to maintain organizational resilience so as to maintain a favourable competitive advantage in their immediate industry (Hax, 2010). Consequent upon this evolving trend in the business environment as well as the ever increasing competitiveness which is informed by the constant valuation of the human resources of firms, these banks can no longer rely on tangible assets at their disposal, but rather they must to effectively employ their stock of intangible assets in order to deliver the expected quality of service which will keep the business on top of the ladder in their highly competitive business environment. To achieve this level of competitiveness, employee self- efficacy becomes very critical.

Self-efficacy can be conceptualized as an individual's self-belief and confidence in his or her ability to execute specific tasks. Bandura, Caprara, Barbaranelli, Gerbino & Pastorelli (2003) see self-efficacy as an individual's personal judgment of his/her ability to accomplish specific tasks. Thus the expectant belief of persons with high levels of self-efficacy influences their perceptions and attitudes towards other persons and this as such informs their high morale towards accomplishing tasks. Consequently, persons who exhibit a high level of self-efficacy are capable of carrying out significant lines of responsibilities and are usually busy engaged socially and actively in delivery quality and supportive services to family, peers, relatives etc. more frequently than those with low levels of self-efficacy (Bandura, 1997; Stajkovic & Luthans, 1998).

Cherian & Jacob (2013) maintains that a strong self-efficacy exercised by employees, enhances their level of job accomplishment as well as their personal achievements in numerous ways. Thus workers that possess a strong sense of personal competence in their particular areas of professionalism, usually tackle challenging tasks in these areas and see such challenges to be conquered rather than seeing such as a danger to be avoided. Chaudhary, Rangnekar & Barua (2012) also asset that workers with strong or high self-efficacy usually possess great intrinsic interest in their job related activities, set challenging goals and also maintain strong commitment to such set goals. High self-efficacy is instrumental in the creation of confidence as well as the feelings of serenity in confronting difficult tasks/activities.

This study therefore examines the relationship between self-efficacy and organizational resilience of Deposit Money Banks in South-South Nigeria.

Furthermore, this study will also be guided by the following research questions:

- i. To examine the relationship between self-efficacy and organizational learning of Deposit Money Banks in South-South Nigeria.
- ii. To examine the relationship between self-efficacy and adaptive capacity of Deposit Money Banks in South-South Nigeria.
- iii. To examine the relationship between self-efficacy and dynamic capability of deposit money banks in South-South Nigeria.

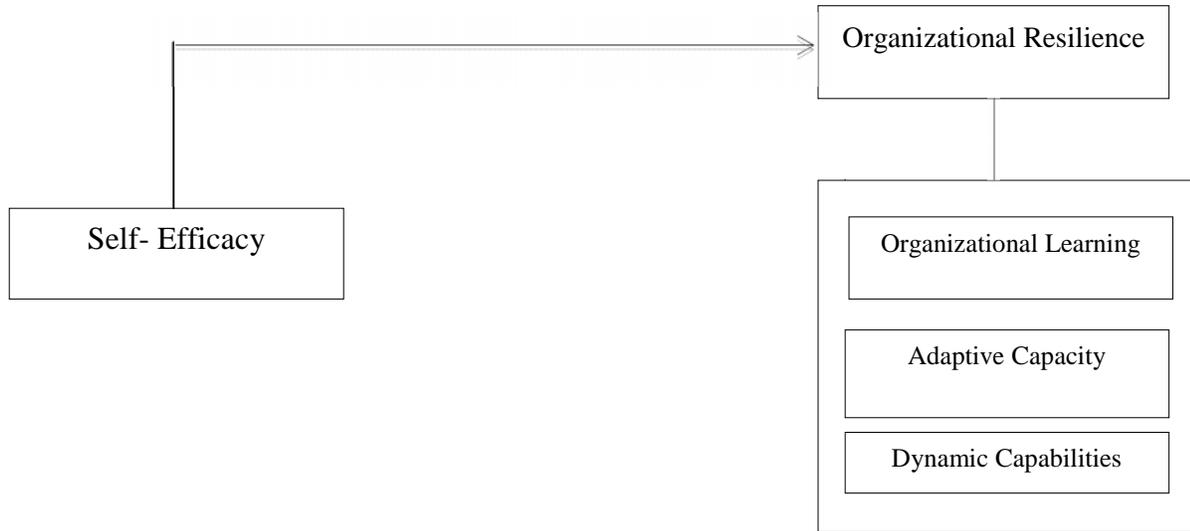


Fig.1 Conceptual Framework of self-efficacy and organizational resilience

Source: Authors (2020)

LITERATURE REVIEW

Concept of Self-Efficacy (Confidence)

Bandura (1997) defines self-efficacy as the beliefs in one's capabilities to organize and execute the courses of action required to produce given attainments. Bandura (1997) gave a theoretical framework which focused on four principal ways to strengthen self-efficacy. These include mastery experiences, modeling, social persuasion, and judgment of physiological or psychological status. He further expatiated that these four sources of information are enactive mastery experiences that serve as indicators of capability, vicarious experiences that alter self-efficacy beliefs through transmission of competences and comparisons with attainments of others; verbal persuasion and allied types of social influences that one possesses certain capabilities; and physiological and affective states from which people partly judge their capableness, strength and vulnerability to dysfunction. Stajkovic and Luthans (1998) note that in the field of positive organizational behaviour, the definition of self-efficacy is an individual's convictions about his or her own abilities to mobilize the motivation, cognitive resources, and course of action needed to successfully execute a specific task within a given context as seen from the above, one can state that self-efficacy varies significantly with organizational resilience. When employees belief in their capabilities to organize and execute a cause of action, one can assume that such employees will be able to attempt handling difficult situations in organization. The cumulative effort of such employees will lead to making their organization resilient.

Concept of Organizational Resilience

Before we give the definition or explanation of organizational resilience, let us first explain via

literature the concept of resilience. The definition of resilience can be drawn from several fields which include organizational studies, developmental psychology, ecology, material science, and social sciences. According to Weick, Sulcliffe and Obstfeld (1999) resilience is the maintenance of positive adjustment under severe challenging conditions or situations. It is also the ability of a system to absorb disturbance and reorganize while undergoing change so as to still remain the same function, structure, identity and feedback (Walker, Holling, Carpenter & Kinzig, 2004). This means that despite severe challenges threatening the very existence and life of an organization or a system, an organization or system possesses the ability to survive, adapt, and bounce back from its crisis and disturbances, to thrive and enhance its core capabilities.

Madni (2007) defines resilience as the ability to anticipate a perturbation, to resist by adapting and to recover by restoring the pre-perturbation states as much as possible. Kpakol and Zeb-Obipi (2017) opine that resilience is the leader's ability to anticipate and plan for conflict or the other forms of perturbation state as much as possible. Fletcher and Sarkar (2013) view resilience as consisting of two main concepts; adversity and adaptability. Adversity refers to the possibility of oppositions which may seem as a challenge for an organization, adaptability refers to the tendency for an organization to be able to adjust to meet the external challenges. Umoh, Amah, and Wokocha (2014) in an attempt to measure resilience noted that organizational learning, adaptive capacity and dynamic capability are measures of resilience.

Sutcliffe and Vogus (2003) note that resilience develops over time from continually handling risks, stresses and strains, where an entity not only survives and thrives by positively adjusting to current adversity, but also, in the process of responding, strengthens its capability to make future adjustments. Resilience therefore, extends to several fields and covers both knowledge of the environment, level of preparation, anticipation of perturbations, adaptation, control, recovery- ability and survival, among others. As Wildavsky (1988) notes, resilience will be a necessary capacity to cope with anticipated dangers after they become manifest. According to Stephenson (2010), resilience is highly needed for organizations to effectively respond to disruptions as well as positively adapt in the face of challenging conditions, leveraging opportunities and delivering sustainable performance improvement. Thus managers need to both prepare against bad events, as well as adapt and change or their organizations will pay the penalty. Hearnshaw and Wilson (2013), traditionally note that resilience means an organization's ability to carry out its functions and return to a stable state after major disturbances or stress by considering the before and during disturbance period (Cumming, Barnes, Perz, Schnink, Sieving & Southworth, 2005).

Resilience is a theoretical concept, a metaphor, a result of interactions between people and the environment, a property of a dynamic system (Carpenter, Walker & Anderies 2001), a measurable social and cultural construct (Mallak, 1998b) and a paradigm (Paton and Johnston, 2001). The first use of the term resilience has been contested but can be attributed to ecology, physics or psychology (Manyena, 2006). In ecology, it was introduced through Hollings' (1973) seminal work: *Resilience and Stability of Ecological Systems*. Holling described resilience as, "...a measure of persistence of systems and their ability to absorb change and disturbance and still maintain the same relationships between populations or state variables". (Holling, 1973:14). Kasperson and Kasperson (2005) discuss examples of the influence of random events on natural systems and suggest that we can better understand resilience if we "...shift the emphasis towards assuming change and then try to explain stability" (Kasperson and Kasperson, 2005: 255). Holling (1973) also notes that traditional analysis within the field of ecology has been inherited

from developments in physics. In physics resilience is “...the ability for a material to get back to its initial shape following an external shock” (Lecoze and Capo, 2006: 3). Zimmerman and Arunkumar (1994: 2) refer to psychological resilience and argue that it refers to “...fending off maladaptive responses to risk and their potential negative consequences”.

Kikuchi and Yamanguchi (2013) perceive resilience as a term which essentially refers to the physical ability to return to one’s original state, elasticity or flexibility. In addition, there are a number of definitions and concepts of resilience in the field of psychology. The definition by Best and Garmezy (1990) is widely used: resilience is ‘the process of capacity for or outcome of successful adaptation despite challenging or threatening circumstance. Oshio, Nakatani, Kaneko & Nagarne (2002) consider resilience as “mental restoration ability” which is characterized as the internal ability owned by individuals who can flexibly cope with and recover from temporary mental illness. Denyer (2017) skilfully and intelligently opine that organizational resilience is the ability of an organization to anticipate, prepare for, respond and adapt to incremental change and sudden distortions in order to survive and prosper.

Another common understanding of resilience is the ability to bounce back (Coutu, 2002). Holling (1996) discusses the difference between resilience in engineering versus resilience in ecology. He describes resilience in engineering as the stability of equilibrium near a steady state and argues that, in engineering, resilience can be measured as the speed of return to equilibrium. Judging from these views, the term “resilience,” can be described as a word that denotes both strength and flexibility; implies the ability to adjust to “normal” or anticipated stresses and strains and to adapt to sudden shocks and extraordinary demands. According to Klein, Nicholls and Thomalla (2003) resilience can be traced back to the Latin word *resilire* which means “to jump back”. The general character of the word resilience has led to a wide application of the concept; it can be found in many disciplines, such as engineering/safety systems, ecology, risk management, psychology, and sociology, environmental science (Fiksel, 2006).

In relation to the study focus, organizational resilience refers to the ability of the organization to respond to challenges through organizational learning, adaptive capacity and dynamic capability. They are subsequently discussed as the measures of organizational resilience for the study

Organizational Learning: This refers to the process of creating, retaining and transferring knowledge within an organization. (Zeb-Obipi, Obiekwe & Ateke, 2019). It is an organization-wide continuous process that enhances its collective ability to accept, make sense of, and respond to internal and external changes (Business Dictionary, 2018; Umoh *et al.*, 2014). Aggestam (2006) posits that a learning organization has a culture that supports learning and innovations both by individuals and by organizations. He maintained that the environment promotes a culture of learning, a community of learners, and it ensures organization as a whole. Aggestam (2005) maintains that a learning organization is organized in such a way that it scans for information in its environment, creates information by itself and encourages individuals to transfer knowledge between the individuals in team. Such an organization acts as a minding being (Zeb-Obipi, 2007; Ahiauzu and Asawo, 2016; Kpakol and Zeb-Obipi, 2017).

Adaptive Capacity: This refers to an aspect of resilience that reflects learning, flexibility to experiment and adopt novel solutions, and the development of generalized responses to broad classes of challenges (Zeb-Obipi *et al.*, 2019). For Umoh *et al.* (2004) adaptive capacity entails

attributes of individuals, organizations and institutions that might foster learning when faced with change and uncertainty, such as willingness to learn from mistakes, engage in collaborative decision-making arrangements, and encourage institutional diversity. Adaptive capacity may be defined as the ability or inclination of an individual or a group to maintain an experimental attitude towards new situations as they occur and to act in terms of changing circumstances (Umoh *et al.*, 2014).

Folke, Colding and Berkes (2003) identified four dimensions of adaptive capacity as learning to live with uncertainty, nurturing diversity for reorganization and renewal, combining different types of knowledge for learning and creating opportunities for self-organization. Luthans and Youssef (2004) defined adaptive capacity as the extent to which a system can modify 'its circumstances to move to a less vulnerable condition'. It is the ability of an organization to alter its strategy, operation, management system, governance structure and decision - support capabilities to withstand perturbations and disruptions (Starr, Newfrock & Delurey, 2004). Dalziell and McManus (2004) posit that a system reflects the ability of an organization to actively respond to changes in its environment, and to recover from any damage to internal structure within the system that affect its ability to achieve its purpose. Any system can adapt to change in three ways which include: (i) Application of existing available responses to address the problem (ii) Application of an existing response in a new context to address the problem (iii) Application of novel responses to address the problem (Dalziell and McManus, 2004). Generally, adaptive capacity represents the social, technical and administrative skills and strategies possessed by an individual, group or organization, which are directed towards responding to changes.

Dynamic Capabilities: This can be defined as a firm's ability to integrate, build and reconfigure internal and external competences to address rapidly changing environment (Teece, Pisano and Shuen, 1997; Teece, Pisano and Shuen, 2010). Umoh *et al.* (2014) opine that dynamic capabilities can be distinguished from operational capabilities which pertain to the current operations of an organization. Helfat, Finkelstein, Mitchell, Peteraf, Singh, Teece and Winter (2007) cited in Teece, *et al.* (2010) argue that dynamic capability by contrast refers to 'the capacity of an organization to purposely create, extend or modify its resource base. For Umoh *et al.* (2014), the basic assumption of the dynamic capability framework is that core competencies should be used to modify short- term competitive positions that can be used to build longer-term competitive advantage. For them what matters for business is corporate agility, ' the capacity (1) to sense and shape opportunities for threat, (2) to seize opportunities (3) to maintain competitiveness through enhancing combining, protecting, and when necessary, reconfiguring the business enterprise's intangible and tangible assets. Teece, Pisano and Shuen (1997) propose a set of three dynamic capabilities that is vital for an organization to meet new challenges. These are the ability to learn quickly and to build new strategic assets by employees; the integration of these new strategic assets, and the transformation or reuse of existing assets which have depreciated. Teece (2007) note that dynamic capabilities encompasses three clusters of activities and adjustment which include (i) identification and assessment of an opportunity, (ii) mobilization of resources to address an opportunity and to capture value from doing so (seizing), and (iii) continued renewal (transforming). Generally, dynamic capability is seen as a source of competitive advantage for firms; and entails six capabilities seen as relevant firm capabilities. These are managerial

capabilities, marketing capabilities, technological capabilities, R & D capabilities, innovation capability and human resources capability (Breznik & Lahovnik, 2016).

Self-Efficacy and Organizational Resilience

Self-efficacy to a large extent develops or moderates the resilient capacity of an organization. This is apparent in the relationship between resilience and self-efficacy (Prilliten Sky, Nelson & Peirson, 2001a). Self-efficacy as defined by Bandura (1997) is the belief that an individual has to successfully perform a specific task and as a factor of psychological capital having confidence to take on and put in the necessary effort to succeed at challenging tasks. Luthans *et al* (2007) note that the more confident people are in task accomplishment, the more likely they have a pathway to resilience in which they frame a negative event or failure as learning experience. In the same line of thoughts, Bandura (1997) notes that efficacy influences one's resilience to adversity.

Sweet (2012) discovers that there exist a relationship between self-efficacy and different dimensions of organizational learning. She hypothesized that self- efficacy has a significant influence on organizational learning. Anjur and Aysen (2015) explore a positively low level of relationship between self-efficacy and information seeking, information analysis information retrieval, which have organizational learning dimensions and a positive moderate relationship between self-efficacy and knowledge retention. On the whole, there is a suggestion that there is a relationship between self-efficacy and organizational resilience. This is what is expressed in the following hypotheses designed for testing in this study:

Ho₁: There is no significant relationship between self-efficacy and organizational learning in the deposit money banks in South-South Nigeria.

Ho₂: There is no significant relationship between self-efficacy and adaptive capacity in the deposit money banks in South-South Nigeria.

Ho₃: There is no significant relationship between self-efficacy and dynamic capabilities in the deposit money banks in South-South Nigeria.

METHODOLOGY

The study adopted a cross-sectional survey in its investigation of the relationship between the variables. Primary data was generated through self- administered questionnaire. The population for the study was 1120 employees of the 18 Deposit Money Banks operating in South-South, Nigeria. The sample size of 295 was determined using the Taro Yamane's formula for sample size determination. The reliability of the instrument was achieved by the use of the Cronbach Alpha coefficient with all the items scoring above 0.70. The hypotheses were tested using the Spearman's Rank Order Correlation Coefficient with the aid of Statistical Package for Social Sciences version 23.0. The tests were carried out at a 95% confidence interval and a 0.05 level of significance.

DATA ANALYSIS AND RESULTS

Table 1 below displays the results of data generated. The results indicate positive relationships between self-efficacy and the measures of organizational resilience. These results were reported in relation to the earlier stated hypotheses.

Table 1: Self-Efficacy and the Measures of Organizational Resilience

			Efficacy	Learning	Adaptive	Dynamic
Spearman 's rho	Efficacy	Correlation Coefficient	1.000	.450**	.510**	.524**
		Sig. (2-tailed)	.	.000	.000	.000
		N	258	258	258	258
	Learning	Correlation Coefficient	.450**	1.000	.664**	.634**
		Sig. (2-tailed)	.000	.	.000	.000
		N	258	258	258	258
	Adaptive	Correlation Coefficient	.510**	.664**	1.000	.584**
		Sig. (2-tailed)	.000	.000	.	.000
		N	258	258	258	258
	Dynamic	Correlation Coefficient	.524**	.634**	.584**	1.000
		Sig. (2-tailed)	.000	.000	.000	.
		N	258	258	258	258
	Situation	Correlation Coefficient	.674**	.423**	.643**	.658**
		Sig. (2-tailed)	.000	.000	.000	.000
		N	258	258	258	258
	Keystone	Correlation Coefficient	.408**	.342**	.410**	.587**
		Sig. (2-tailed)	.000	.000	.000	.000
		N	258	258	258	258

Source: Survey result, 2019

Ho₁: There is no significant relationship between self-efficacy and organizational learning of Deposit Money Banks in South-South, Nigeria.

The correlation coefficient (r) shows that there is a significant and positive relationship between self-efficacy and organizational learning. The rho value 0.450 indicates this relationship and it is significant at $p\ 0.000 < 0.05$. The correlation coefficient represents a moderate correlation between the variables. Therefore, based on this finding the null hypothesis earlier stated is hereby rejected and the alternate held. Thus, there is a significant relationship between self-efficacy and organizational learning of Deposit Money Banks in South-South, Nigeria.

Ho₂: There is no significant relationship between self-efficacy and adaptive capacity of Deposit Money Banks in South-South, Nigeria.

The correlation coefficient (r) shows that there is a significant and positive relationship between self-efficacy and adaptive capacity. The rho value 0.674 indicates this relationship and it is significant at $p\ 0.000 < 0.05$. The correlation coefficient represents a strong correlation between the variables. Therefore, based on this finding the null hypothesis earlier stated is hereby rejected and the alternate held. Thus, there is a significant relationship between self-efficacy and adaptive capacity of Deposit Money Banks in South-South, Nigeria.

Ho₃: There is no significant relationship between self-efficacy and dynamic capabilities of Deposit Money Banks in South-South, Nigeria.

The correlation coefficient (r) shows that there is a significant and positive relationship between self-efficacy and dynamic capabilities. The *rho* value 0.408 indicates this relationship and it is significant at $p\ 0.000 < 0.05$. The correlation coefficient represents a moderate correlation between the variables. Therefore, based on this finding the null hypothesis earlier stated is hereby rejected and the alternate held. Thus, there is a significant relationship between self-efficacy and dynamic capabilities of Deposit Money Banks in South-South, Nigeria.

DISCUSSION OF FINDINGS

The hypotheses involved the test of the relationships between self-efficacy and measures of organizational resilience. The study findings reveal that there is significant positive relationship between self-efficacy and measures of organizational resilience of Deposit Money Banks in South-South, Nigeria. This finding agree with Avey, Patera and West (2006) who are of the view that an individual who has significant others persuading them to do better, tends to put in more effort in the face of difficulties due to the increase in the belief in their ability to succeed. By the same token, individuals who are persuaded to avoid difficult challenges tend to give up when they encounter challenges. According to Bandura (1997), although varying between individuals, stress or tension reactions can be interpreted as indications of poor performance or vulnerability. In situations that require strength and stamina, people tend to evaluate the resultant aches, pains and fatigue as symptoms of physical impairment. It therefore becomes important to reduce factors that lead to stress and physical wear-out. However, Bandura (1997) posited that it is not necessarily what happens to an individual that matters the most, but how they react to an event. People who have high self-efficacy are likely to view situations that arouse physical and emotional intensity as motivational rather than derogatory.

Although reinforcement needs one to stay positive to help gain self-efficacy, it helps even more if one has role models whom they can model behaviour after. Luthans *et al.* (2006) stated that people tend to believe their endurance to achieve a goal by observation of others achieving their goals. This is particularly true for the psychological capital dimension of confidence or self-efficacy. By the same token, role modelling after someone who has failed may instil feeling of low esteem and inhibits one's self-efficacy levels. It is important to note that the more similar the model is to the person aspiring to be like them in terms of demographical factors (age, sex, marital status, educational level and other physical characteristics), the more applicable the behaviour.

Virginie Marc, (2010) investigated the effect of national culture value and self-efficacy on organizational commitment in Haiti. The result of the study showed that self-efficacy is highly significant, and is the main predictor of organizational commitment. Perceived efficacy plays a key role in human functioning because it affects behaviour not only directly, but by its impact on other determinants such as goals and aspirations, out come expectations and perception of impediments and opportunities in the social environment (Bandura, 1995, 1997). They also influence the course of action people choose to pursue, the challenges and goals they set for themselves, and their commitment to them, how much effort they put forth in given endeavours, the outcomes they expect their efforts to produce, and how long they persevere in

the face of obstacles.

Masood, Rabia and Kashif (2013) found that self-efficacy is fundamental to positive organizational results such as organizational commitment and job satisfaction. Self-efficacy influences emotional response of individuals. Jobs become more enjoyable when individuals are more competent and confident (Hartline & Ferrell, 1996.). Moreover, self-efficacy also makes employees more confident due to its underlying basic regulatory skill to resolve conflicts that might arise with colleagues, to overcome dissatisfaction, deriving more job satisfaction (Bandura, 1977). Self-efficacy can ultimately determine whether an individual will choose to perform or refrain from performing a task (Bandura,1982). In fact, people's beliefs about their capabilities are often central to how they interact with the world (Sterrett, 1998). Self-efficacy is therefore an important factor in understanding how people develop confidence and perceive their abilities. Self-efficacy beliefs influence how people feel, think, motivate themselves, and behave (Bandura, 1993). In Bandura's (1986) model of social learning, he describes self-efficacy as a cognitive structure created by the cumulative learning experiences in a person's life. These experiences can lead an individual to develop the belief or expectation that they can or cannot successfully perform a specific task or activity (Bandura, 1986). People who have high self-efficacy are more likely to attempt and successfully execute tasks, whereas those with low self-efficacy find it difficult to achieve them because they are often fighting self-doubt (Bandura, 1997). Thus, both positive and negative self-efficacy beliefs have a big influence on what activities people choose to participate in; and in this context how they help organizations learn, adapt and become dynamic.

CONCLUSION AND RECOMMENDATIONS

The evidence on the relationship between self efficacy and organizational resilience is a positive one and as such position's self efficacy as an imperative for improved resilience in terms of organizational learning, adaptive capacities and dynamic capabilities. This demonstrates that the manifestations or expressions of self efficacy (self-confidence) by the workers offer a projection and expectation of outcomes that stimulates their determination and goal drive for the attainment of the manifestations of organizational resilience.

Based on these findings, this study concludes that self-efficacy offers the organization a positive and advantageous positioning as it enhances its level of resilience and accounts for outcomes such as organizational learning, adaptive capacity and dynamic capabilities. So, it is important for organizations to encourage the manifestation of self efficacy their members.

The following are therefore recommended:

- i. Adaptive capacity should be enhanced through employee's efforts in attending seminars and training on development of their different work styles and positive attitudes not only on the job, but outside the job.
- ii. Dynamic capability should be improved through the training and development of employees especially as regards key roles on functions within the organization.
- iii. Organizational learning should be encouraged through employee learning, sensitization and with adequate information given to the employees with regards to strategies on how to achieve the goals of the organization.

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