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Marine Pollution and Maritime Environment of Shipping Terminals in Onne Port, Rivers State, Nigeria

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Abstract: *This study investigated the relationship between marine pollution and maritime environment of shipping terminals in Port Harcourt. Oily-water was conceptualized as the dimensions of marine pollution while navigation and safety factors were used as measures of maritime environment. The study adopted the cross-sectional survey in its investigation of the variables. Primary source of data was generated through self-administered questionnaire. The population of the study was 84 employees of three (3) selected shipping Terminals in Port Harcourt. There was no need for sampling as the study used a census because the population was small. The research instrument was validated through supervisor's vetting and approval while the reliability of the instrument was achieved by the use of the Cronbach Alpha coefficient with all the items scoring above 0.70. Data generated were analyzed and presented using both descriptive and inferential statistical techniques. The hypotheses were tested using the Spearman's Rank Order Correlation Statistics. The tests were carried out at a 95% confidence interval and a 0.05 level of significance. Empirical findings revealed that marine pollution positively and significantly influences maritime environment of shipping terminals in Port Harcourt, Nigeria. The result of the findings further revealed that oily-water gave rise to navigation and safety factors of shipping terminals in Port Harcourt. The study recommends that management of the Onne Port should avoid as much as possible the release of oily water into the marine environment as it does not give room for oxygen to flow into the water and thereby destroying aquatic lives.*

Keywords: *Marine Pollution, Maritime Environment, Oily-Water, Shipping Terminals*

INTRODUCTION

The incidence of ship generated marine pollution has increasingly engaged the attention of the international maritime community in their effort to promote safe shipping and the protection of the marine environment. The growing concern about pollution centres on the potential for the shipping business to negatively impact the marine environment and the related the safety of mariners/beach goers within the maritime field (Helen, Bloor, Baker & Dahlgren, 2016). Ship-source marine pollutants emanate from cargo carried or waste generated onboard, which usually contains oil or oily mixtures and noxious substances. They accumulate from machinery operation or from the domestic activities of the crew living onboard. Additionally, shipborne pollutants include garbage, solid waste and antifouling paints on ship hulls (Umoh & Nitonye, 2015). Extant studies have documented the effects of ship-based pollution on the marine environment. These include: the introduction of non-indigenous species to the aquatic environment (which threatens the sea animal population) and the negative effects on the economies of countries that

depend on commercial fishing. For example, fisheries in the West African ecosystem generate some 500 million Euros annually and over 600,000 men and women depend directly on fishing and fishery related industries (Elenwo & Akankali, 2015).

Against the backdrop of public concern and the need for mitigating policies, the shipping industry has actively sought to curtail the negative environmental effects arising from the shipping. The marine environment is affected by a number of human induced stressors and the degradation can be seen not only in coastal areas but has spread to very remote areas in the deep seas and well as in polar areas. Coastal areas are being urbanized throughout the world. Marine operations have been conducted through the whole history of man. Transportation of different cargos along the seaways has also been conducted with great skills and under demanding conditions. Environmental pollution is the pollution of air, land and water in many ways. There are several reasons for environmental pollution, such as from agriculture, industry, and urban sources. Environmental pollution has drastically changed the air, water and terrestrial ecosystems as a result of the industrial (Ainsley, 2008).

Moreover, different types of toxic gases and different forms of carbon components were produced from factories, transport, and energy sectors has resulted in different changes in the global climate and weather patterns, and become a source of contamination of land, as well as the ocean environment where the average temperature and acidity are increasing. The marine environment is affected by a number of human induced stressors and the degradation can be seen not only in coastal areas but has spread to very remote areas in the deep seas and well as in polar areas. Coastal areas are being urbanized throughout the world. There has been a global migration of humans from inland areas to the coastal areas, a phenomenon very obvious in Nigeria and most pronounced in Lagos state and Port Harcourt city of Rivers state. Pollution is spreading via water and air as well through direct dumping. Human induced changes in drainage areas affect the input of sediment into coastal waters leading to erosion, and construction, land filling and dredging also results in affected erosion and sedimentation patterns. Fisheries is a major factor affecting the environment of the seas, both because the balance of the ecosystem is affected by the removal of fish, and through the damage caused by the use of destructive fishing gear.

Maritime industry activities, basically ship operations are the prime factor causing maritime pollution, for example from accidents during oil transportation and ballast water tank transfers of harmful aquatic species between different places in the ocean. In addition, there are the wastes disposed into the sea, especially plastics that remaining for several years without decomposition. Ships and marine platforms also release exhaust gases containing SO₂ and NO₂ as well as green-house gases. Ships also release waste water into the sea. Furthermore, it has been estimated that container ships lose over 10,000 containers at sea each year. In addition to that the discharge of cargo residues from bulk carriers has a potential risk of polluting environmentally highly sensitive areas as well as economically and commercially important strategic locations, like ports, channels and beaches, oil spills can have devastating effects on waterways and oceans. This study therefore examines the effect of marine pollution and maritime environment of shipping terminals in Onne Port, Rivers State, Nigeria.

Furthermore, this study was guided by the following research question:

- i. To what extent does oily-water affect maritime environment of shipping terminals in Onne Port, Rivers State.



Figure 1.1: Conceptual framework of the relationship between marine Pollution and maritime environment

Source: Desk Research (2019).

LITERATURE REVIEW

Theoretical Framework

The theoretical framework for this dissertation will be hinged on two schools of economics views, the classical and neo-classical economics proponents. One of the orthodoxies, in the person of Ricardo (1772-1823), as cited in Liu and Maes (2017), posited in his “Law of Comparative Advantage”, that countries engaging in international trade should specialize in producing and exporting goods that can be produced at a lower relative cost than other countries. In his views, he stressed that advantages of international trade are influenced, relatively, by what he described as “cost differences”. Ostensibly, it can be surmised that trade has been responsible for environmental degradation, since most economic agents would like to explore and exploit environmental resources, for profit motives in trade, with little or no regard to the impact their trade has caused on the environment negatively.

Say (1900), in his text on political economy published in the early 19th century (Kloff & Wicks, 2004)., opined that, “Supply creates its own demand”, which is often referred as ‘Say’s law of market.’ Say (1900) was trying to typify the importance of production that is clearly determined or influenced by demand, interestingly, one would concur with the views of Say, empirically, that businesses exist to produce goods or services that are demanded for by the consumers, at profit goal, and that this is the exact purpose of capitalism and capitalistic interest.

In the views of Fisher (2004) and Mohammed (2009), there is little reason to expect natural resource development if people are indifferent to the products or services which the resource can contribute. Momoh (2013) stated in his dissertation presentation titled “Development planning for problems of Resource Development”, by saying that, “The value of a resource depends upon its usefulness and its usefulness is changing all the time through changes in tastes, techniques or new discovery (Elenwo & Akankali, 2015).

The views of Ekhaize and Anyasi (2005) are quite analogous, and this informs the views of the presenter in this dissertation that, environmental degradation is predicated upon trade and profits making motives, which are pure economic propensities to maximize personal and social welfare in a 'dual optimization' goals. A review of the submissions of both Fisher and Lewis, indicated that the producers of economic goods are capitalizing on the demand for their products to exploit the natural resources in the environment to the chagrin of the people who are directly influence by its deterioration, for the producers' selfish economic goals (Fisher, 2004). On the contrast view, the people who reside in the environment where these resources are massively exploited to fan the whims and caprices of the producers are indifferent to the products of the natural resources as are developed. How could one imagine when the people are indifferent and absolutely ignorant of the values of the natural resources developed in their environment, such that they could jealously preserve them from undue exploitation and abuse which could be to their detriment, taking a peculiar case, the Niger-Delta Regions of Nigeria as a case study, among others.

Dimensions of Maritime Pollution

Oily Water (Oily-water discharge from ship)

Industrial growth has accelerated the emission of various oily-waste from the sources such as petrochemical and metallurgical industries. These oily wastes are one of the major pollutants of the aquatic environment. The special attention has been focused on the discharge of waste water & oily water & its regulatory restriction has become stricter. Oil water separation processes using polymeric or inorganic membranes have been proposed as effective & cost competitive alternative to conventional oil removal technologies but in present the commercial use of membrane in waste water treatment is currently limited by their low efficiency as well as high capital & operating cost (Borunoun & Nabbout, 2016). This problem of separation of oil from water is widely faced in the industries especially in petroleum industry effluent plants and in sewage treatment Industrial waste contains nearly 70% free oil. 25% emulsified oil & 5% soluble soil. Separation of oil from water is necessary of the following reason. Oil slick on surface of water can prevent oxygen transfer from atmosphere to water and lead to over low dissolved oxygen level due to microbial & oxidative attack on the hydrocarbon molecules. The Recycling of water it is necessary to remove oil because it may hinder the process.

- Oil in boiler feed causes foaming & so treatment is required
- Oil & waxes solidify at low temperature & cause clogging in pipes & sewer line.
- Oil slick is responsible for the death of birds.
- The oil penetrates in the feathers there by affecting their insulation & buoyancy.
- Birds become colder & more susceptible to diseases & experience difficulty in floating & flying. The dissertation uses elaborate techniques to purify contaminated areas in different environments after oil spills. Rather than discarding of the human hair it can be used to help cleanse the affected area, absorb the oil then utilized as an effective fuel derivation. The oil absorption of potential wasted hair fibres could produce valuable slot for us prevent & modern

society. Investigation have shown the ability of the human hair to absorb a variety of potential hazardous oils; including motor oils, bilge oils & crude oils that have the possibility of being spilled in terrestrial or aquatic environments. Current increased demand for refined crude oil products such as heating oils, lubricant oils, gasoline & jet fuel & other such related products necessitated transportation of rushing products over greater distances when environments any serious accident resulting in spills. We have tried different hair colors & feel that overall black gave the best results for adsorbing the most oil. We are also using hair pellets as fuel that can be help reduce global warming which has also been prevent to provide the cleanest burn of any solid fuel. Thousands of tones of human hair are cue everyday & thrown into landfills as a waste produces which no direct benefits. Hair is not an easily degradable substance these are instances of hair. Our project looked at the possibility of finding a use for waste hair could be used to clean up oil spills & that the oil could be recovered or converted in fuel pellets. Also, the separation results obey Freundlich's isotherm. Thus, confirming that the oil removal is due to selective adsorption.

The operation of ships' power plants often results in spills of lubricating oil, fuel oil, grease and water into bilges. The resulting emulsified water and oil, if pumped into the sea or river when oily-water separator is not fitted or if fitted and is faulty becomes a source of marine pollution from ships. An-other source of oily-water pollution is ballast water pumped into oil cargo tanks. Such water usually contains some quantities of oil residues and foreign species that would have to be pumped overboard before fresh crude oil is loaded. Also, the cleaning process of crude oil tanks of these vessels contributes to marine pollution because the oily-water from the cleaning process contains detergent, solid matters, rusty scales from corrosion which are discharged overboard

Maritime Environment

The marine environment can be described or characterized at a number of different scales, ranging from ocean-level processes through to those that occur at species and genetic level. The scales of relevance here are marine landscapes, habitats and species; their inter-relationship can be expressed as: Species provide the globally accepted original classification of biological diversity, with well-established rules of taxonomy to distinguish between different types. Their classification is arranged in a hierarchy of genera, families, orders, classes and phyla. Habitats comprise suites of species (communities or assemblages) that consistently occur together, but which are derived from different parts of the taxonomic hierarchy (e.g. kelps, mollusks and fish in a kelp forest habitat). Their classification can also be structured in a hierarchy (biotopes, biotope complexes, broad habitats), reflecting degrees of similarity. Marine Landscapes comprise suites of habitats that consistently occur together, but which are often derived from different parts of the habitat classification hierarchy (e.g. salt marsh, intertidal mudflats, rocky shores and sub-tidal mussel beds in an estuary) (Berger, Horvat, Simongáti, 2014).

The International Maritime Organisation (IMO) considers marine environment management as one of the major aspects of maritime that will engender sustainable shipping. In order to ensure that a proactive stance is taken to protect and safeguard the interests of the marine environment and the ecosystem, the IMO established the Marine Environment Protection Committee (MEPC) to deal with issues regarding the environment and proffer solutions that will be adopted by member states to ensure environmentally friendly shipping.

In 2008, Nigerian Maritime Administration and Safety Agency (NIMASA) in her bid to

ensure a cleaner and safer marine environment created a specialized Marine Environment Management Department to perform the functions of MEPC in Nigeria. This department was charged with the responsibility of ensuring the protection of the marine environment in line with the global best practices. However, over the years, there has been lack of political will, clear cut strategies and a strong missing link which is the buy-in of the past Headship of the Agency on issues relating to protection of the environment. This was two years before President Muhammadu Buhari appointed Dakuku Peterside as NIMASA DG.

Measures of Maritime Environment

Navigation

Navigation is an art, which essentially comprises of two basic principle, firstly determining position and secondly direction. Mankind, since the very beginning of sea transportation has explored various methods for finding position and direction. Along with growth in the world fleet and technological advancements, various additional aspects of navigation have evolved over period of time, which has added new dimensions to navigation (Elenwo & Akankali, 2015). During the medieval age, the Arabic empire contributed significantly in the field of navigation. They used an instrument known as the Kamal. The Kamal was an instrument, simple in construction, used for celestial navigation. It allowed the navigator to find the ship's position with the help of the Polaris (Pole star) and adjust the position accordingly. The principle used was the altitude of the Polaris is approximately equal to the latitude of the observer. The Arabs used the unit of Issabah, which is equal to one degree and thirty-six minutes (Mohammed, 2009; Bonnor, 2012). The Arabs also used a primitive form of magnetic compass that consisted of lodestone (Bruyns & Dunn, 2009).

Another significant instrument used for celestial navigation was the Quadrant, which was first used in the fifteenth century and gained popularity in the mid-eighteenth century. It was used to measure the angles of celestial bodies over the horizon, and enabled the navigators to fix their position. The quadrant was the predecessor of an enhanced nautical equipment, called the Sextant (Suttmeier, 2017). Shen Kou (1031-1095), a scientist in China, wrote about the magnetic needle and concept of the true north; this is the first known written document which mentions the magnetic compass. The compass appeared in the Islamic world and Europe in around 1300 (Bonnor, 2012).

Rabbi Levi ben Gerson (1288-1344) apparently invented the cross staff which was used to measure angular distances of celestial bodies, which assisted navigators to locate their position (Stern, 2003). Hipparchus was born in Asia Minor about 180 BC, and his work on theory of astrolabe projection was credible. It is not known when stereographic projection took the form of the instrument we know as the astrolabe, but it is evident that the astrolabe existed in the seventh century. The astrolabe was introduced to the Islamic world in the mid- eighth century and was widely used in Europe in the Middle-Ages and Renaissance. It helped the mariners to find their position by taking observations of the celestial bodies (The Astrolabe, 2016).

The discovery of the electromagnetic waves in 1864 by James Clerk Maxwell was a major breakthrough, which added a new dimension to maritime field, the wireless communication. It was in 1895 when Guglielmo Marconi was able to send Morse radio signals for over a mile in distance. R.F Matthews was the first ship to request assistance in an emergency in 1899 by the help of the wireless apparatus (Wireless Communication, n.d.) (Massey, Jenkins,

Katzdorn, & White, 2003-2004). This was followed by the invention of the radio direction finder and hyperbolic navigation, which assisted in finding position. Electromagnetic waves not only helped in communication and position fixing, but also in the detection of targets by radar. Robert Watson-Watt is credited as the inventor of radar in 1935. 1941-1945 witnessed intensive developments in Radar. The first radar with a plan position indicator was installed in U.S.S. Semmes in 1941 (Suttmeier, 2017). Modern day radars are highly sophisticated and uses improved technology. Automatic radar plotting aid is also used in conjunction with modern radar for collision avoidance.

Global Satellite Navigation Systems (GNSS) is the term used for satellite navigation systems that provide for obtaining a position automatically. 04-October-1957 marked the beginning of a new age, the 'space age', when Sputnik-I was launched. TRANSIT, the first GNSS was developed by the United States; it was declared operational in 1964 and opened for the use of civilians in 1967.

Based on a similar concept the Soviet Union developed 'PARUS' and 'TSIKDA'. The operation of TRANSIT was terminated on 31st December 1996. In 1972, another project of the United States called 'TIMATION' was in operation, but it provided two-dimensional fixes like the TRANSIT. The United States Air Force was studying a project called '621B', which aimed at providing 3-dimensional fixes. On April 1973, these two projects were merged and the 'Navstar Global Positioning System (GPS) Joint Project Office (JPO)' was established. The existing systems, GPS (DGPS when GPS is used with correction from GBAS or SBAS) and GLONASS, are named as GNSS-1, while the GNSS-2 will include additional second-generation systems such as Galileo, Compass (CNSS), Indian Regional Navigational Satellite System (IRNSS), and Quasi-Zenith Satellite System (QZSS) (Bonnor, 2012).

The importance of satellites in search and rescue operations was recognized by the IMO in the 1960s. The International Maritime Satellite Organization, which later changed its name to International Mobile Satellite Organization (Inmarsat) was established in 1976. The integrated communication system, the GMDSS, was fully implemented on the 1st February 1999. GMDSS required ships to carry equipment like the NAVTEX receivers, EPIRB, Inmarsat ship stations, VHF/MF/HF with DSC etc. to improve safety of life at sea. GMDSS notably reinforced safety of navigation in more than one way. The exchange of meteorological information, navigational warnings, piracy warnings, routine communications etc. was made possible by the inception of GMDSS. The combination of terrestrial and satellite communication makes GMDSS a robust and efficient system (IMO, 2017).

Recent developments include AIS, ECDIS, Virtual aids to navigation, INS, e- Navigation etc. The present state of the art will be analysed in order to support a better understanding of the research and the suggested technological developments. Shipping has always been the life blood of global economy. From the age of oars and sails to the age of dual fuel engines, shipping has expanded and brought benefits to people across the world (Miyusov, Koshevoy & Shishkin, 2011). The number and size of ships grew exponentially over time. New types of ships emerged as a result of the demand to transport special cargoes (Låg, 2015). Consequently, efficient navigation became a requisite for the productive shipping of cargo.

The degree of accuracy of a ship's position improved from celestial observations to three-dimensional satellite fixes. This allowed the navigators not only to reduce the uncertainty of running into dangerous navigational hazards, but also improve the efficiency of the voyage. A

ship's position is also vital for search and rescue operations, and most importantly the added accuracy gives the navigator confidence to execute plans related to navigation in a more productive way. Direction finding also improved considerably from celestial calculations and magnetic compasses to contemporary gyro-compasses. Modern gyro-compasses allow for the integration with other instruments to add reliability and sophistication to navigation (Axel, 2014).

The improvement in communication technology has helped to save lives, and to exchange information pertaining to safety of navigation and commercial aspects. The human element, an important component of shipping, benefits significantly from modern communication technology, as it allows seafarers to communicate with their families easily and economically. Integration of modern instruments provides multidimensional information to assist decision-making, and enhance situational awareness. Further, the emergence of collision prevention regulations has made navigation standardized, organized and systematic (Axel, 2014).

Automatic Identification System (AIS) is a system used for communication using the VHF maritime mobile band, for exchanging navigational data to enhance safety of navigation. AIS devices, known as stations are identified by their unique Maritime Mobile Service Identity (MMSI), a series of nine digits. The key feature of the system is that the stations operate autonomously. AIS facilitates the exchange of shipboard information automatically from vessels sensors, as well as manually by the operator. The International Convention for the Safety of Life at Sea, 1974 (SOLAS 74), Chapter V, requires all ships of 300 gross tonnage and upwards engaged in international voyages, and cargo ships of 500 gross tonnage and upwards engaged in international voyages, and passenger ships irrespective of size engaged in international voyages to carry AIS. Some administrations require non-SOLAS vessels to carry AIS as well. The purpose of AIS can be broadly classified as follows, firstly, in ship-to-ship mode for collision avoidance, secondly, for littoral States to obtain information, thirdly, as a VTS tool (IALA, 2011).

Automatic Identification System (AIS) system consists of one VHF transmitter, one VHF DSC receiver, two VHF TDMA receivers, and standard marine electronic communications links (IEC 61162/NMEA 0183) to shipboard display and sensor systems. Timing and position information is obtained from an external or integral global navigation system receiver, including a differential global navigation satellite system in coastal and inland waters for a more accurate position. Other information broadcasted by the AIS is fed manually or obtained from various sensors using standard marine data connection. Transmissions use 9.6 kb GMSK FM modulation over 25 or 12.5 kHz channels using HDLC packet protocols. Each Station determines its own transmission schedule (slot), based on the knowledge of other stations' future actions. Position report from one station fits into one of the 2250 time slots that are repeated every 60 seconds, there are two frequencies used, AIS 1(Channel 87B) and AIS 2(Channel 88 B), which is divided into 2250 time slots as mentioned (Axel, 2014).

Safety Factors

The safety of the marine environment mainly includes the protection of the marine natural environment, the resources development environment, and the safeguarding of the environment (Zacharias, 2014). Marine dynamic disasters include storm surges, giant waves, and sea ice. Marine ecological disasters include brassy and red tides. Marine emergencies include marine

oil spills, leakage of hazardous chemicals, and leakage of radioactive substances. Marine rights protection incidents include the invasion of illegal ships and the occupation of islands and reefs (UNEP, 2016).

There is no doubt that inadequate infrastructure is one of the biggest challenges to marine safety in those places. Despite the provisions of the law and, of course, the presence of government officials, boats are generally overloaded and overcrowded (Nnadi, 2014). Except in Lau and Donga where there were attempts to introduce lifejackets on rent by private initiatives, passengers were carried for short and long distances without lifejackets. Ironically, in Lokoja and other places, boats were stopped in the middle of the rivers to check cases of overload and overcrowding instead of doing it before the boat commences its voyage. Often, boats develop engine faults due to poor maintenance, water penetrate inside it because of overweight and eventually sink thereby drowning the passengers. There is no boat with load line in all those places (Borunoun & Nabbout, 2016). The marine police lack the motivation and capacity to move swiftly when accidents occur. Apart from those who passed out from technical colleges, boat building is being carried out largely by artisans who inherit the skills from their parents. While there is only one mechanic in major areas, spare parts were either of low quality or not readily available at the time of need (Elenwo & Akankali, 2015).

Search and rescue operations were still undertaken through communal efforts. In virtually all the places, there are families popularly known as *Gidan Sakin rafi* that are in-charge of rivers and provides search and rescue operations. These families are reputed for their ability to rescue people and recover properties as well as dead bodies. Consequently, search and rescue skill are transferred from generation to generation in *Gidan Sarkin rafi* (Zacharias, 2014). However, there were times when search and rescue operations were carried out by volunteers such as in *Jimeta*. Over 90% of world trade is carried out by the international shipping industry. As of January 2017, there were 52,183 ships in the world's merchant fleets. General cargo ships are ranked as the most common type of ship in the global merchant fleet, accounting for about a third of the fleet (Vouker, 2014).

The world fleet is registered in over 150 nations, and manned by over a million seafarers of virtually every nationality. The worldwide population of seafarers serving on internationally trading merchant ships is estimated at 1,647,500 seafarers, of which 774,000 are officers and 873,500 are ratings. These figures are self-explanatory, in terms of contribution and significance of shipping industry to world trade. So, providing a safe maritime environment to the men and women working on the vessels, and the cargo they escort, naturally becomes priority of the first order for the shipping industry.

Ship security measures are often the first and only measures preventing criminal acts at sea. At the same time ship operators have had problems defending the quality of their ship security analysis when it is challenged. The basic objectives of 'ship security' are – To effectively reduce the security risk to acceptable levels; and to create a security culture in the organisation that supports effective ship operation on an everyday basis (Borunoun & Nabbout, 2016). Without shipping, the import and export of goods on the scale necessary for the modern world would not be possible. As the world realizes that piracy cannot be effectively checked by ships designed to ferry cargo and crew, regional and private solutions, including deployment of armed Marshalls is indispensable (Nnadi, 2014). Civil war-ridden nations, failed States like Somalia, treacherous passages like the Gulf of Aden will continue to pose threat to the innocent seafarers and goods worth trillions of dollars, waiting to get unloaded at their respective

destinations. As the shipping industry is all set to embark on a busy and expensive journey over 2020-2030, each ship owner or operator must make a self-assessment based on risk, propose and deploy the most conducive security strategy to safeguard their vessels and men (Elenwo & Akankali, 2015).

In the risk assessment of marine environmental security incidents, comprehensive assessment should be conducted from the three dimensions of incident risk, vulnerability of disaster-bearing vehicles, and emergency management. In addition, the above-mentioned parts of the marine environment security incidents often appear as associated and secondary derivatives. Therefore, to study the risk assessment of marine environmental safety incidents, we must consider multi-factors and multi-event equivalences to comprehensively assess the degree of damage to marine environmental safety incidents (Vouker, 2014).

Historical case data based on typical marine environmental security incidents such as storm surge, Brassica mosses, red tides, and oil spills, the actual business needs for risk prevention and control, and the development process of the marine environmental safety event chain, from the hazards of the incident, the vulnerability of the disaster-bearing entity and the emergency (Nnadi, 2014). Three aspects of the distribution of rescue capabilities are used to screen indicators for marine environmental safety risk assessment. Based on the mutual influence and conversion relationship between indicators, a comprehensive risk assessment index system covering the event's own risks and impacts is constructed; a threshold for the classification of risk assessment indicators for marine environmental safety events is established and constructed (Borunoun & Nabbout, 2016).

Marine Pollution and Maritime Environment

Few dissertations specifically examine the effects of marine pollution on marine resources in West African coastal regions, particularly Nigeria's ports and inland waters. Some of these studies concentrated on the identification of sources and their potential effects on the marine environment. Examples include Liu and Maes (2017) who identify sewage, industrial effluents, plastics that float on water and abandoned objects other than vessel-based ones, as sources. According to them, the specific effects of these sources on the marine environment include: degradation and thermal pollution which adversely affects the ecosystem. Others include: eutrophication arising from untreated waste which can kill sea animals, plants and cause the depletion of dissolved oxygen which affects Biochemical Oxygen Demand (BOD). These findings are consistent with Momoh (2013). A similar study by Ware (2009) identified additional marine pollutants namely: oily water discharge from tanker accidents, accidental oil discharge during routine operations, wastewater, garbage and solid waste from vessels. Additional sources also include: ballast water or that from machinery spaces, exhausts and antifouling paints from vessel hulls.

However, other studies focused more on the examination of legislations and frameworks for enforcement of applicable conventions for the control of marine pollution. Notable ones include: Ekhaize and Anyasi (2005), who studied the organizational and institutional framework of oil spillage and pollution management in Nigeria. Specifically, they appraised the relevant laws (including international agreements) enacted by the government of Nigeria since 1963 which aim to mitigate the incidence of oil pollution. In addition, they also examined the relevant agencies established to implement procedures on oil pollution and management during oil prospecting/production activities.

A similar study Crowther, Kay and Wyer (2001), advocate for setting up a uniform system for managing shipborne waste. According to the authors such uniform frameworks would spell out uniform measures for collection and treatment of oil, greasy cargo and other ship waste. In terms of challenges in implementation of prescriptions of relevant pollution control legislations, a companion study by Donau (2010) identifies the constraints in the enforcement of low sulphur marine regulation fuel within the Baltic and North Sea's Emission Control Areas (ECA's) (comprising UK and Sweden in particular). Marine fuel burnt in vessels operating within ECA's is limited to 0.1% sulphur content. Alternatively, sulphur abatement technologies should be employed where high sulphur content marine fuel is used. The study demonstrates the weakness in enforcement measures based on dissertation work only and in the absence of analysis of water quality to confirm compliance. Then Chukwu (2008) who advocates for a regional model of enforcement and provision of waste reception facilities and financing based on the electronic Vignette system. Yet, Elenwo and Akankali (2015) contend that waste handling facilities in West and Central African countries are inadequate. This position is also consistent with.

The study by Kadafa, Zakaria and Othman (2012) however, posits that some developing countries face financial constraints in the provision of adequate waste handling facilities in their ports. From the review, it is established among other challenges that adequate reception facilities and robust monitoring/control mechanisms are lacking in most countries' ports, Nigerian ports inclusive. For example, the study by Nnadi (2014) identifies weakness in the pollution control framework model in place that does not account for prevailing pollution levels. This dissertation attempts to address current research gaps by proposing an integrated model for the management of pollution in marine port environments. The proposed model integrates a process of continuous analysis of water quality in the marine port environment using ship generated wastewater as a proxy. This model envisages an integrated approach that combines laboratory evidence and existing regulations to produce a framework that could be employed by port pollution control administrators.

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1963 which aim to mitigate the incidence of oil pollution. In addition, they also examined the relevant agencies established to implement procedures on oil pollution and management during oil prospecting/production activities. A similar dissertation by Berger (2014), advocates for setting up a uniform system for managing ship borne waste. According to the authors such uniform frameworks would spell out uniform measures for collection and treatment of oil, greasy cargo and other ship waste.

The measures applied so far by IMO in terms of the conventions and their enforcement by flag state, coastal state and port state control have yielded fruitful results, especially in curtailing pollution from accidental spills arising from collisions (Szepes 2013). However, pollution from non-accidental sources continues unabated and some port authorities have been found wanting regarding the provision of the requisite port waste reception facilities. The implication is that rising levels of marine pollution from ship-based discharges are expected in these ports in the long run. For example, between the years 2008 and 2011, there were around 32% and 18% increases in the quantities of garbage and oily waste handled respectively in Nigeria's Tin Can Island port reception facilities alone (Helen, Bloor, Baker & Dahlgren, 2016).

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- H₀₁:** There is no significant relationship between oily-water and navigation of shipping terminals in Onne Port, Rivers State.
- H₀₂:** There is no significant relationship between oily-water and the safety of mariners/beach goers of shipping terminals in Onne Port, Rivers State.

METHODOLOGY

The study adopted the cross-sectional survey in its investigation of the variables. Primary source of data was generated through self- administered questionnaire. The population of the study was 84 employees of three (3) selected shipping Terminals in Port Harcourt. There was no need for sampling as the study used a census because the population was small. The research instrument was validated through supervisor's vetting and approval while the reliability of the instrument was achieved by the use of the Cronbach Alpha coefficient with all the items scoring above 0.70. Data generated were analyzed and presented using both descriptive and inferential statistical techniques. The hypotheses were tested using the Spearman's Rank Order Correlation Statistics. The tests were carried out at a 95% confidence interval and a 0.05 level of significance.

The Cronbach alpha that indicated the only result of 0.7 and above were considered as reliable while any result below 0.7 was painstaking taken as unreliable.

Table 1: Reliability Coefficients of variable measures

S/No	Dimensions/Measures of the study variable	Number of items	Number of cases	Cronbach's Alpha
1	Oily Water	5	62	0.732
2.	Navigation	5	62	0.761
3	Safety Factors	5	62	0.700

Source: Research data output, 2019

DATA ANALYSIS AND RESULTS

The level of significance 0.05 was adopted as a criterion for the probability of accepting the null hypothesis in ($p > 0.05$) or rejecting the null hypothesis in ($p < 0.05$).

Table 2: Correlations Matrix for Oily Water and Maritime Environment

		Oily Water	Navigation	Safety Factors
Oily Water	Pearson Correlation	1	.276*	.647**
	Sig. (2-tailed)		.030	.000
	N	62	62	62
Navigation	Pearson Correlation	.276*	1	.481**
	Sig. (2-tailed)	.030		.000
	N	62	62	62
Safety Factors	Pearson Correlation	.647**	.481**	1
	Sig. (2-tailed)	.000	.000	
	N	62	62	62

*, Correlation is significant at the 0.05 level (2-tailed).

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

Source: Research Data 2019 and SPSS output version 23.0

Table 2 illustrates the test for the two previously postulated bivariate hypothetical statements. The results show that for

H₀₁: There is no significant relationship between oily-water and navigation of shipping terminals in Onne Port, Rivers State.

The correlation coefficient (r) shows that there is a significant and positive relationship between oily-water and navigation. The ρ value 0.276 indicates this relationship and it is significant at p $0.030 < 0.05$. The correlation coefficient represents a low correlation indicating a weak relationship. Therefore, based on empirical findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between oily-water and navigation of shipping terminals in Onne Port, Rivers State.

H₀₂: There is no significant relationship between oily-water and the safety of mariners/beach goers of shipping terminals in Onne Port, Rivers State.

The correlation coefficient (r) shows that there is a significant and positive relationship between oily-water and the safety of mariners/beach goers. The ρ value 0.647 indicates this relationship and it is significant at p $0.000 < 0.05$. The correlation coefficient represents a high correlation indicating a strong relationship. Therefore, based on empirical findings the null hypothesis earlier stated is hereby rejected and the alternate upheld. Thus, there is a significant relationship between oily-water and the safety of mariners/beach goers of shipping terminals in Onne Port, Rivers State.

DISCUSSION OF FINDINGS

Discussion of Findings

This study using descriptive and inferential statistical methods investigated the relationship between Marine Pollution and Maritime Environment of shipping terminals in Onne Port, Rivers State. The findings revealed that a significant relationship between exists between marine pollution and maritime environment of shipping terminals in Onne Port, Rivers State using the Pearson Product Moment Correlation tool and at a 95% confidence interval. The findings of this study confirmed that marine pollution has an effect on maritime environment of shipping terminals in Onne Port, Rivers.

The finding reinforces previous studies whereby it has been established by scholars and professionals like Liu and Maes (2017) who identify sewage, industrial effluents, plastics that float on water and abandoned objects other than vessel-based ones, as sources. According to them, the specific effects of these sources on the marine environment include: degradation and thermal pollution which adversely affects the ecosystem. Others include: eutrophication arising from untreated waste which can kill sea animals, plants and cause the depletion of dissolved oxygen which affects Biochemical Oxygen Demand (BOD). These findings are consistent with Momoh (2013). A similar study by Ware (2009) identified additional marine pollutants namely: oily water discharge from tanker accidents, accidental oil discharge during routine operations, wastewater, garbage and solid waste from vessels. Additional sources also include: ballast water or that from machinery spaces, exhausts and antifouling paints from vessel hulls.

Significant Relationship between Oily Water and Marine Environment

The first and second hypotheses sought to examine the relationship between Oily Water and Maritime Environment. Hence it was hypothesized that there is no significant relationship between Oily Water and Marine Environment. These hypotheses were tested using the Pearson Product Moment Correlation. The study findings reveal that there is strong positive relationship between oily water and maritime environment of shipping terminals in Onne Port, Rivers. The P-

value (0.00) is less than the level of significance at (0.05). This finding agrees with previous findings According to Borunoun & Nabbout (2016) who stated that the special attention has been focused on the discharge of waste water & oily water & its regulatory restriction has become stricter. Oil water separation processes using polymeric or inorganic membranes have been proposed as effective & cost competitive alternative to conventional oil removal technologies but in present the commercial use of membrane in waste water treatment is currently limited by their low efficiency as well as high capital & operating cost. This problem of separation of oil from water is widely faced in the industries especially in petroleum industry effluent plants and in sewage treatment Industrial waste contains nearly 70% free oil. 25% emulsified oil & 5% soluble soil. Separation of oil from water is necessary of the following reason. Oil slick on surface of water can prevent oxygen transfer from atmosphere to water and lead to over low dissolved oxygen level due to microbial & oxidative attack on the hydrocarbon molecules.

CONCLUSION AND RECOMMENDATIONS

Due to the need to consider and ensure the health and safety of maritime workers and those who come around the port, it was necessary to have considered the marine pollution and its effect to the maritime environment in Onne Port. There is a need improve on the health and safety of employees for better productivity. It has been established by scholars and professionals that marine pollution is creates a serious health hazard and problem to the maritime environment around the Onne Port. Due to the health challenges and environmental hazard which the employees are exposed to, there is a need to search for a means of improving their working environment. This therefore brings in the consideration of the effect of marine pollution on the maritime environment. This study therefore concludes that marine pollution significantly affects the maritime environment of shipping terminals in Onne Port, Rivers. Specifically, the study concludes marine pollution significantly affects the maritime environment of shipping terminals in Onne Port, Rivers.

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Ethical Employee Behaviour and Customer Satisfaction of Deposit Money Banks in Rivers State, Nigeria

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Abstract: *This study seeks to extend extant literature by examining the influence of ethical employee behaviour on customer satisfaction in deposit money banks in Rivers State, Nigeria. The study adopted a descriptive research design and utilized a structured questionnaire as the instrument of inquiry. Data were drawn from 100 senior staff of deposit Money banks. The regression analysis was used as the test statistic, relying on SPSS version 22.0. The study found that ethical employee behaviour has a significant influence on customer satisfaction through repeat purchase and word-of-mouth. Therefore, the study concludes that ethical employee behaviour predicts customer satisfaction and recommends that deposit money banks that desire sustainability through accelerated customer satisfaction should key in effectively to sustainable ethical employee behaviour that engenders repeat purchase and word-of-mouth.*

Keywords: *Customer satisfaction, ethical employee behaviour, repeats purchase, word-of-mouth*

INTRODUCTION

The present economic situation forces enterprises in nearly every industry to take every chance they can get to secure their position in the market (Glebe, 2009; Schneider, 2009). Company managers usually cannot out-rightly, control circumstances in the environment, but they can influence conditions inside the company. One of the most important factors is the human resources. How content are employee's with their working conditions? What kind of emotional climate does one have in the group? Leadership style also seems to be an important factor that determines whether activities are successful or not; and science supports this theory. Numerous studies support the idea that there is a link between employee satisfaction and customer satisfaction, leadership, productivity and financial results (Rotzel, 2012; Malik, 2008; Smithey *et al.*, 2003; Rosenstiel, 2003; Wright, 2001).

Employees contribute significantly to customer's perception about any organization. Yet, most firms overlook the importance of employees to achieving financial and nonfinancial objectives. Companies thus spend resources to creating positive customer perception and induce loyalty without adequately factoring the place of employees in the equation. Keeping in view today's extremely competitive atmosphere in which companies operate, employees can perform a vital role in influencing customers' minds, thoughts and hearts. Various recent studies on employees' behaviour (Roman, 2003; Roman & Ruiz, 2005; Alrubaiee, 2012) examined the role of ethical employee behaviour in developing and maintaining customers' relationships (Roman, 2003). Some of these studies argue that ethical employee behaviour actively and successfully builds strong customer relationships, which in turn increase the customers' satisfaction, trust and commitment (Hansen & Riggle, 2009; Walter *et al.*, 2001; Goff *et al.*, 1997). Also, Lin (2012) reports that ethical behaviour of employee influence customer satisfaction, trust, loyalty,

relationship quality and customer perceived confidence while Hensen and Riggle (2009) confirm that ethical behaviour of the employees is crucial to the customer-firm relationship development process. Hence, studies on ethical employee behaviours exist (see Alburaibee, 2012; Roman & Ruiz, 2003; Rashid & Ho, 2003; Liljander & Mattson, 2002); and some of these are conducted in the banking industry. However, only a handful of these studies focus on Rivers State as their geographic scope; and even less specifically examined deposit money bank employees. With a view to contributing to literature on ethical employee behaviour therefore, this study focuses on examining deposit money bank employees' ethical behaviour and its impact on customer satisfaction in Rivers State, Nigeria.

LITERATURE REVIEW AND HYPOTHESES DEVELOPMENT

Ethical Employee Behaviour

Ethical behaviour is notably, a societal norm (Anderson, 1993) which includes honesty, fair play and full disclosure. Roman and Ruiz (2005) conceive ethical employee behaviour as employees' behaviour towards customers which are anchored on fair and honest actions that facilitate long-term relationships; and which produces trust and loyalty. Unethical employee behaviour is thus any action that enables employees gain at the expense of customers, including lying, cheating, providing false information, exaggerating product benefits and using manipulative techniques to sell products (Roman & Ruiz, 2003; Legace *et al.*, 1991). Service employees generally, interact with customers. Hence, their actions and behaviour have weighty effect on the general opinion of the public towards a firm (Mantel, 2005). Additionally, ethical behaviours of employees represent a good start to initiate and maintain rapport with customers (Liu & Jang, 2009; Narayandas & Rangan, 2004; Lemon *et al.*, 2002). By being ethical in the perception of customers, there stand a better chance for customers to come back to the store or outlet. Inarguably, there is a strong pressure on service employees in to be ethical in all their interfaces with customers; even as meeting targets put pressure on their consideration of ethical and unethical behaviours (Alburaibee, 2012).

Customer Satisfaction

Oliver (1997) define satisfaction as "the summary psychological state resulting when the emotion surrounding disconfirmed expectations is coupled with prior feelings about the consumer experience". Consumer satisfaction is essential to long-term business success. It is also one of the most frequently researched topics in marketing (Pappu & Quester, 2006). Consumer satisfaction is also important in terms of firm's economic performance; as it influence repeat purchase intentions (Cronin & Taylor, 1992) and behavior (LaBarbera & Mazursky, 1983). Marketers consider improved customer satisfaction as a principal strategy for gaining loyalty, improving willingness to pay more, and enhancing customers' lifetime value (Hogan *et al.*, 2002; Keller & Lehmann, 2006). It is widely accepted that satisfied consumers are less price conscious and are loyal to the firm longer than dissatisfied ones (Dimitriades, 2006). Customer satisfaction is a critical component of brand equity (Kotler, 2000). Improving service elements can be costly; often it requires substantial reorganization of a business. However, companies spend significant resources to achieve customer satisfaction (Homburg & Giering, 2001). When high a level of service delivery is achieved, loyalty can be maintained and customer retention level improved (Torres & Tribo, 2011; Keller & Lehmann, 2006). Prior studies have found a positive relationship between customer satisfaction and employee behaviour (Torres & Tribo, 2011; Ha *et*

al., 2010; Chen, 2009; Pappu & Quester, 2006; Blackston, 2000; Keller, 1993; Aaker, 1991). In this study, customer satisfaction is assessed as repeat purchase and word-of-mouth.

Ethical Employee Behaviour and Customer Satisfaction

Ateke (2019) conceptualized ethical employee behaviour as actions of employees aimed at increasing long-term customer satisfaction and circumventing actions that sacrifice the interest of customers, co-workers and competitors in a bid to make immediate gains. Ateke (2019) further states that ethical employee behaviour represents fair and honest actions of employees that enables them proffer satisfaction to customers, earn their trust and foster long-term relationships. As representatives of their firms to customers, service employees are required to be bastions of ethical behaviour as this enables them build trust and elicit loyalty (Alrubaiee, 2012). This is because customers get at ease, develop trust, and generally derive more satisfaction when service employees provide correct product information (Ateke, 2019). The forgoing suggests that ethical employee behaviour informs customer satisfaction and elicit company-favourable customer behaviours. The outcome of previous studies lends credence to this position. For instance, Basnayake and Hassan (2015) in an investigation on employees' ethical behaviour and its effect on customer satisfaction and retention on multinational Fast Food Restaurants in Malaysia found that ethical behaviour of employees predicts customer satisfaction and retention. Similarly, Hans-Jurgen (2015) observed that employee satisfaction relates to customer satisfaction, and raises company value. This study contends that ethical employee behaviour follows from employee satisfaction. Also, Shahzad (2018) reports that employee motivation in terms of pay and benefits, working atmosphere, vision of organization and management systems have a significant positive impact on customer gratification. In view of the forgoing, the study formulates the following hypotheses and develops the conceptual framework in fig. 1.

H₀₁: Employee behaviour does not significantly influence repeat purchase.

H₀₂: Employee behaviour does not significantly influence word-of-mouth.

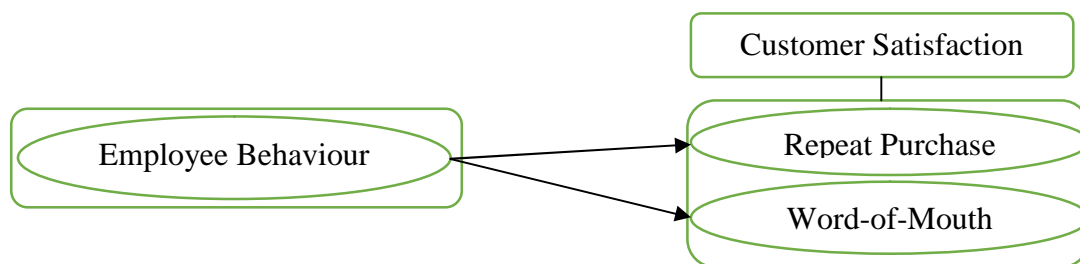


Fig.1: Conceptual Framework of ethical employee behaviour and customer satisfaction
Source: Authors review of literature, (2019).

METHODOLOGY

The focus of this study was to examine the nexus between ethical employee behaviour and customer satisfaction. The study adopted a descriptive research design and utilized questionnaire as the instrument of inquiry. The population of the study comprised deposit money banks in Rivers State. A total of 105 copies of questionnaire were administered on 105 senior staff of 21 deposit money banks. After data cleaning, a total of 100 copies of questionnaire (representing 95.2% response rate) were used in the final analysis of the study. 55 respondents were male (55%) while 45 were female (45%). Among the respondents 44% are single and 56% are married. 22% respondents are below 25 years, 34% of respondents are aged between 26-35

years. 22% respondents are aged between 36-45 years. 18% respondents are aged between 46-55 years. 4% respondents are 56 years and above. 76% of respondents are Nigerians and 24% are foreigners. In terms of education, 20% respondents hold a diploma, followed by 65% respondents with undergraduate degree, and finally 15% respondents holds a master degree. Procedure For this research in accordance to the purpose of the study, the simple random sampling method has been chosen for the study. For each bank, the researcher brought 5 sets of questionnaire to be distributed randomly to senior staff of the bank.

Measurement of Variables

The conceptual framework in fig. 1 clearly identifies the dependent variable as well as the independent variable. The dependent variable is customer satisfaction (CS), whilst the independent variable is ethical employee behaviour (EEB); where repeat purchase (RP) and word-of-mouth (WoM) are adopted as measures of customer satisfaction. Regression equation, which represents the function is “a statistical technique used to explain or predict the behaviour of a dependent variable”. Generally, a regression equation takes the form of $Y=a+bx+c$, where X is the dependent variables and in the case of this study is (customer satisfaction measured by RP and WoM), that the equation tries to predict, Y as the independent variable which in this case is (ethical employee behaviour) that is being used to predict X , a is the Y -intercept of the line, and c is a value called the regression residual. Using the regression formula which states:

$$Y_i = b_0 + b_1X_{1j} + b_2X_{2j} + \dots + b_kX_{kj} + e_j,$$

Where:

Y_i is the dependent variable from the population of the interest,

b_0, b_1, \dots, b_k are the population partial regression coefficients; and

$X_{1j}, X_{2j}, \dots, X_{kj}$ are observed values of the independent variables X_1, X_2, \dots, X_k , respectively.

In view of the above, the following models are developed for this study:

$$CS = f(EB) \text{----- (1)}$$

$$RP = f(EB) \text{----- (2)}$$

$$WOM = f(EB) \text{.....(3)}$$

In the linear form, Equation (2) & (3) convert to:

$$RP = b_0 + b_1(EB) + e$$

$$WOM = b_0 + b_1(EB) + e$$

Method of Data Analysis

The data collected was analyzed using the linear regression guided by a Regression Model to analyze the relationship of the variables identified. The Statistical Package for Social Sciences (SPSS 22.0) was relied upon to subject the variables to complementary statistical test and the results were used for analysis and for hypotheses testing.

RESULTS AND INTERPRETATIONS

The regression analysis is between the independent and dependent variables: The independent variable is ethical employee behaviour, while the dependent variable is customer satisfaction. The study sought to ascertain the influence of ethical employee behaviour on customer satisfaction measured as repeat purchase and word-of-mouth. The simple linear regression was applied to each of the hypothesis and the decision taken depended on the P Value obtained.

Where the P value is less than 0.05, a significant influence exists between the variables. Where the P Value is more than 0.05, a significant influence does not exist between variables. The test of hypotheses is presented below:

Influence of Ethical Employee Behaviour on Repeat Purchase

Table 2: Influence of Ethical Employee Behaviour on Repeat Purchase (n=100)

Model Summary								
Model	R	R square	Adjusted R Square	Std error of the estimate	R	df1	df2	Sig. F Change
1	.681 ^a	.464	.459	2.391	.464	1	179	.000

Source: SPSS 22.0 window output (based on 2019 field survey data)

ANOVA^b

Model	Sum of squares	Df	Mean square	F	Sig.
1 Regression	485.482	1	485.482	84.925	.000 ^b
Residual	560.228	179	5.717		
Total	1045.710	180			

Coefficients^a

		Unstandardized Coefficients	Standardized Coefficients		
Model		B	Std. error	Beta	T
1	(constant)	6609	1.124		5.880
	Employee Behaviour	.789	.086	.681	9.215
		.000			

Source: SPSS 22.0 window output (based on 2019 field survey data)

In order to establish the statistical significance of the independent variable on the dependent variable (RP), regression analysis was employed to show the coefficient of determination also called R square as .681. This implies that the predictor variable (ethical employee behaviour) explains 68.1% of the variables in repeat purchase in deposit money banks in Rivers State. The

correlation coefficient of .464 indicates that the predictor variable have a moderate and positive correlation with repeat purchase. The Analysis of Variance (ANOVA) on Table 2 shows that the effect of ethical employee behaviour was statistically significant in explaining changes in repeat purchase in money deposit banks in Rivers State. This is demonstrated by a P value of 0.000 which is less than the acceptance critical value of 0.05. There is also a standardized coefficient of .789 which is perfect, as well as corresponding P value (sig.) of .000 which is less than alpha 0.05. Therefore, we conclude that ethical employee behaviour significantly influences repeat purchase.

Influence of Employee Behaviour on Word-of-Mouth

Table 3: Influence of Ethical Employee Behaviour on Word-of Mouth
Model Summary

Model	R	R square	Adjusted R Square	Std error of the estimate	R Square	df1	df2	Sig. F Change
1	.613 ^a	.376	.306	12192.446	.301	1	179	.000

ANOVA^b

Model	Sum of squares	Df	Mean square	F	Sig.
1 Regression	804490422.178	1	804490422.178	5.412	.000 ^b
Residual	1337901600824	178	148655738.425		
Total	1045.710	180			

Coefficients^a

Model	Unstandardized Coefficients	Standardized Coefficients	T	Sig.
1 (constant)	21302.937		3,767	.000
Employee Behaviour	.602	.259	.613	2.326
	.000			

Source: SPSS 22.0 window output (based on 2019 field survey data)

Table 3 shows the coefficient of determination also called R square as .613. This implies that the predictor variable (ethical employee behaviour) explains 61.3% of word-of-mouth in deposit money banks in Rivers State. The correlation coefficient of .376 indicates that the predictor variable have a weak and positive correlation with word-of-mouth. The analysis of variance

(ANOVA) on Table 3 shows that the effect of ethical employee behaviour was statistically significant in explaining changes in word-of-mouth in deposit money banks in Rivers State. This is demonstrated by a P value of 0.00 which is less than the acceptance critical value of 0.005. There is also a standardised coefficient of .602 which is perfect as well as corresponding P value (sig.) of .000 which is less than alpha (0.05). Therefore, we conclude that ethical employee behaviour significantly influences word-of-mouth.

Discussion of Findings

Basically, ethical employee behaviour informs customer satisfaction (Ateke, 2019; Alrubaiee, 2012). A vital step in guaranteeing enhanced repeat purchase and word-of-mouth in deposit money banks is to understand the essence of ethical employee behaviour and address it appropriately. The expectation of this study that ethical employee behaviour will relate to customer satisfaction is supported by its findings. It is observed that ethical employee behaviour has a significant influence on repeat purchase and word-of-mouth. The findings of this study shows that bank's employees' ethical behaviour positively influence deposit money banks' experience of repeat purchase and word-of-mouth. The findings agree and support the findings of Basnayake and Hassan (2015) that employees' ethical behaviour positively and significantly impact customer satisfaction and retention. The findings of the study also coheres with the position of Ateke (2019) that customers get at ease, develop trust, and generally derive more satisfaction when service employees provide correct product information and that of Alrubaiee (2012) that ethical employee behaviour build trust and elicit loyalty. Furthermore, the findings corroborate Hans-Jurgen (2015) that employee satisfaction relates to customer satisfaction, and raises company value. This study argues that ethical employee behaviour follows from employee satisfaction. In addition, the finding aligns with the view that employee motivation in terms of pay and benefits, working atmosphere, organizational vision and management systems have a significant positive impact on customer gratification (Shahzad, 2018).

CONCLUSION, IMPLICATION AND RECOMMENDATIONS

The focus of this study was to investigate the influence of ethical employee behaviour on customer satisfaction in deposit money banks in Rivers State, Nigeria. In view of the results of the quantitative analysis which demonstrates sufficient evidence that ethical employee behaviour affects customer satisfaction of deposit money banks in Rivers State and the discussions that followed, it was concluded that ethical employee behaviour predicts customer satisfaction expressed as repeat purchase and word-of-mouth; and that customer satisfaction (repeat purchase and word-of-mouth) depends on ethical employee behaviour.

The implications of this conclusion are twofold. First, deposit money bank administrators will be guided to focus more on building or inducing ethical employee behaviour that drive improved customer satisfaction measured as repeat purchase and word-of-mouth. Second, it will be a pointer to deposit money bank administrators to emphasize ethical employee behaviour, to develop exposures needed to accurately predict and timely package programmes that firmly establish success in enhanced repeat purchase and word-of-mouth. The study thus recommends that administrators of deposit money banks in Rivers State that seek improved customer satisfaction should be skilled in informing ethical employee behaviours and relate them genuinely to customer satisfaction, since this study revealed that ethical employee behaviour significantly influence repeat purchase and word-of-mouth. The study also recommends that

deposit money banks should key in effectively to ethical employee behaviour programmes that engenders repeat purchase and word-of-mouth in order to remain viable in their chosen markets.

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Dynamic Capability and Growth of SMEs in Port Harcourt

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Abstract: *The paper examined and discussed the relationship between dynamic capability and growth of Small and Medium Scale Enterprises (SMEs) in Port-Harcourt. This was informed by the SME challenges in the society and the poor performance of SMEs in employment generation as a result. The paper adopted a cross sectional research design as part of the quasi-experimental research design using 160 randomly selected registered operators of SMEs in Port-Harcourt out of which only 145 copies of the questionnaire were returned. Data collected were analyzed using regression analysis while formulated hypotheses were stated in a null form and was rejected, while the alternate accepted. We concluded that SMEs with dynamic capabilities as in innovation and knowledgeability has the capacity to drive increased growth by enhancing the development of completely new routines, usually with modifications to the normative beliefs and value systems. We recommended that: SMEs in Port Harcourt should through normative believe move with the trend and be innovative so it would avert the challenges faced by it. SMEs in Port Harcourt should enhance the value system that encourages increased knowledge of the organization which would enhance the overall growth of such SMEs.*

Keywords: *Dynamic Capability, Growth, and SMEs.*

INTRODUCTION

The Nigerian government like every other governments of the world cannot solve the problem of unemployment alone; hence private individuals are encouraged to venture into small and medium scale businesses to better their lot, and contribute to gross domestic product (GDP). When this happens, every facet of the economy experiences growth especially when these small and medium scale enterprises (SMEs) apply their dynamic capabilities.

It was however observed that most researches on dynamic capability and growth relationship focused on organization's profitability, market share, earnings per share, net asset, working capital, expansion, etc. when there is need to measure growth (Auer & Antoncic, 2009). Dynamic capability approach looks for optimally exploiting the internal resources to create significant assets for the organization and enhances organizational growth. It aims at developing the aptitudes of organizations, more and more changing in a turbulent environment (Dacri, 2005), by coordinating the progressive learning of corporate good practices by all the organizational entities. Assuming that coordinated SME practices acquisition induces a better performance, the dynamic capability approach implements an organizational diagnosis only based on how entities acquire what SMEs consider as relevant knowledge and how they share it at different levels. This knowledge based assessment allows anticipation in performance management: by evaluating the capabilities of resources, future performance they generate can be estimated, and identified weaknesses can be corrected. Nevertheless, it depends on how SMEs

defines and models the relevant knowledge: if the transferred practices are not enough accurate or adapted to the entities, the organizational diagnosis can be warped, and performance can be not improved even if the evaluation is good.

In this regard, capabilities are defined as a firm's capacity to deploy resources, usually in combination, using organizational processes, to effect a desired end (Basil, 2005). Whereby dynamic capability is defined as a firm's ability to mobilize and deploy organizational resources in combination with other resources and capabilities (Basil, 2005). Dynamic capabilities and their underlying resources can be classified into innovation (e.g. creative abilities, and technology), and knowledgeability (e.g. skills, aptitude, and experiences). It is further argued that these capabilities mutually reinforce each other.

The scholarly works conducted on dynamic capability (e.g. Auer & Antoncic, 2009) has not really considered growth of SMEs in the Port Harcourt Metropolis; hence this study is geared toward filling this gap by investigating the relationship between dynamic capabilities and growth of SMEs in the Port Harcourt Metropolis.

Statement of the Problem

SMEs in Port Harcourt like every other city in Nigeria are faced with challenges that make them go into extinction. These challenges are as follows: insufficient capital, irregular power supply, infrastructural inadequacies (water, roads etc.), lack of focus, inadequate market research, over-concentration on one or two markets for finished products, lack of succession plan, inexperience, lack of proper book keeping, lack of proper records or lack of any records at all, inability to separate business and family or personal finances, lack of business strategy, inability to distinguish between revenue and profit, inability to procure the right plant and machinery, inability to engage or employ the right caliber of staff, cut-throat competition (Basil, 2005), hence this study is geared toward understanding how dynamic capabilities enhances growth of SMEs in Port Harcourt.

Research Hypotheses

The following testable research hypotheses were stated to guide the study:

H₀₁: There is no significant relationship between innovation and growth of SMEs in Port Harcourt.

H₀₂: There is no significant relationship between knowledgeability and growth of SMEs in Port Harcourt.

LITERATURE REVIEW

Theoretical Framework

Dynamic capability research is grounded in the resource-based view, which argues that a firm's competitive advantage emerges from the application of unique combinations of resources that are heterogeneously distributed across firms, economically valuable, scarce, difficult to imitate and non-substitutable (Croteau & Bergeron, 2001). This is because the knowledge based theory verifies if the potential performance (given by the knowledge based assessment of dynamic capabilities) correspond to the expressed growth (it is to say the results of the activities, the improvement generated by the use of acquired dynamic capabilities).

The Concept of Dynamic Capability

Capabilities are a stock of intangible assets or knowledge -based factors associated with individuals who possess them or with the firm as an organization (Crowston & Myers, 2004). Entrepreneurial capabilities however, are viewed as a broader range of abilities needed to initiate appropriate action in specific organizational situations and reflect the capacity to initiate and sustain an entrepreneurial dynamism throughout the organization (Kim, Shin, Kim, & Lee, 2011). Kim, Shin, Kim, & Lee (2011) declared that human capital and social capital are among the most essential capabilities for SME growth; hence it gives rise to innovation and knowledgeability. Thus; dynamic capabilities and their underlying resources can be classified into innovation and knowledgeability.

Innovation

Innovation refers to any idea, practice, or artifact perceived to be new by the relevant unit of adoption, or by the staff as the introduction of a new product or a qualitative change to an existing one, a new process in industry, the opening of a new market, and new sources of supply for raw materials or changes in SMEs. Lacity, Khan and Willcocks (2009) proposed two levels of innovation: organizational and individual. Therefore adopting unit could vary from a single individual to any SMEs. The terms innovation and change are at times used interchangeably throughout the literature (Lacity, Khan, & Willcocks, 2009), as they proposed routine versus radical innovation. The former is the process of introducing something that can be implemented with only minor adaptations of existing routines in the SMEs, fitting the existing norms and values. The latter refers to the process of introducing something that is completely new to the SMEs, requiring the development of completely new routines, usually with modifications to the normative beliefs and value systems. Powell and Dent-Micallef (1997) held that radical innovation creates dramatic change, transforms existing markets or industries, or creates new ones. Other researchers (Powell & Dent-Micallef, 1997) have used the terms routine, substitution, incremental or evolutionary versus radical to describe small changes or increments to existing products, services or processes as opposed to significant changes that transform practices.

Knowledgeability

Knowledgeability in terms of technology represents a necessary condition for identification and exploitation of opportunities and therefore plays an important role in sustaining entrepreneurial activities (Powell & Dent-Micallef, 1997). Similarly, other researchers in the literature of international entrepreneurship have asserted that knowledge-based and technological capabilities are important for successful international expansion (Lacity, Khan & Willcocks, 2009; Powell & Dent-Micallef, 1997). Entrepreneurs and employees are the people interacting (rejecting, negotiating, learning or adopting) within the university context. New technologies are constantly emerging, and they flow in new pedagogical perspectives and new SME strategies.

The Concept of Growth

Growth, within the context of SMEs represents increase in size as a result of a process of development either organically or through merger or acquisition, and size is a by-product of the process of growth as well-organized markets and macroeconomic stability are essential for economic growth. The growth of the SMEs as a whole depends on the framework of rules,

incentives, and institutional capacities that shape the quality and equity of innovative capability and knowledgeability; level and persistence of economic investment; pace and breadth of innovation; effectiveness and flexibility of employee protections; coverage and adequacy of social insurance systems; quality and breadth of access to infrastructure and basic amenities; integrity of the business and political process; and span and depth of dynamic capability building (Auer & Antoncic, 2009).

METHODOLOGY

Research Design

A research design is a set of methods and/or procedures that are adopted in collecting and analyzing measures of the variable specifically to proffer solution to a research problem (Bernard & Bernard, 2012). For this study, the quasi-experimental research design was espoused because it uses a broader array of data collection techniques and statistical analyses than true experimental research design (Bernard & Bernard, 2012), and the cross sectional analysis of the quasi-experimental research design was adopted because it is a type of observational study that analyzes data collected data collected from a population or a subset (Lee, 1994).

Population of the Study

A research population represents a large or well-defined collection of individuals or objects that have similar characteristics being main focus of a scientific inquiry (Lee, 1994). The accessible population which is a subset of the target population is Small and Medium Scale Enterprises (SMEs) in Port Harcourt. 160 randomly selected operators of SMEs in Port-Harcourt that are registered with the Port Harcourt Chamber of Commerce were studied.

Sample Size and Sampling Techniques

Simple random sampling technique was adopted in this study in other to ensure that each member of the subset has an equivalent probability of being selected. Census study was adopted for this study therefore; the overall population of 160 registered SMEs was adopted as the sample size for the study due to the fact that they are accessible and manageable.

Validity/Reliability of Instrument

From the result of the test of the validity of this work using face and content validity, and Crombach's alpha was also adopted in testing for our reliability; our reliability was established at 0.7 and above as steps were taken to make sure that the instrument covered all facets of the constructs under study to satisfy the content validity of the instrument (Nunnally, 1978).

RESULTS AND DATA ANALYSIS

Table 1 Model Summary for Innovation and Growth

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.693 ^a	.480	.476	.889
a. Predictors: (Constant), Innovation				

Source: SPSS Output

The output of the model summary above reports a correlation coefficient value of .693^a indicating the relationship existing between the variables (innovation and growth) also the adjusted R square of .476 (47.6%); (coefficient of determination) indicating the rate of change in growth as explained by innovation.

Table 2 Model Summary for Knowledgeability and Growth

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.843 ^a	.711	.709	.662
a. Predictors: (Constant), Knowledgeability				

Source: SPSS Output

The output of the model summary above reports a correlation coefficient value of .843^a indicating the relationship existing between the variables (knowledgeability and growth) also the adjusted R square of .709 (70.9%); (coefficient of determination) indicating the rate of change in growth as accounted for by knowledgeability.

Test of Stated Null Hypotheses

Table 3 Regression Analysis of Innovation with Growth

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.914	.713		1.282	.202
	Innovation	1.883	.173	.693	10.913	.011
a. Dependent Variable: Growth						

Source: SPSS Output

Decision Rule: Accept the null hypothesis (H₀) if the tabulated value is greater than the critical value (P-value) at 0.05 which is the tolerable error of 5%; otherwise accept the alternate hypothesis (Gujarati, 2004).

H₀₁: There is no significant relationship between innovation and Growth

The results from the regression analysis indicated that innovation exhibited a significant positive effect on growth (= .693, 0.01) thus yielding a calculated value of .011 which is less than the P-value set at 0.05 (r = .011 < .05) resulting to non-acceptance of the stated null hypothesis (**H₀₁**) suggesting that there exists significant relationship between innovation and growth.

Table 4 Regression Analysis of Knowledgeability with Growth

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.119	.371		5.714	.000
	Knowledgeability	1.564	.088	.843	17.826	.015
a. Dependent Variable: Growth						

Source: SPSS Output Version 20

H0₂: There is no significant relationship between knowledgeability and growth

The results from the regression analysis indicated that knowledgeability exhibited a significant positive effect on growth ($\beta = .843$, 0.01) thus yielding a calculated value of .015 which is less than the P-value set at 0.05 ($r = .015 < .05$) resulting to non-acceptance of the stated null hypothesis (**H0₂**) suggesting that there exists significant relationship between knowledgeability and growth.

DISCUSSION OF FINDINGS

The study investigated the relationship between dynamic capability and growth of SMEs in Port Harcourt. Two hypotheses were formulated based on the research questions and objectives raised earlier. In the work of (Auer & Antoncic, 2009) dynamic capability helps SMEs to remain in business over the long period of time, as it creates a fair climate for all SMEs. Hypotheses one and two tested the impact innovation and knowledgeability has on growth of SMEs. Based on the analyses, the null hypotheses were rejected, signifying that, innovation and knowledgeability plays an important role in the growth of SMEs in Port Harcourt.

CONCLUSIONS AND RECOMMENDATIONS

In conclusion, SMEs with dynamic capabilities as in innovation and knowledgeability has the capacity to drive increased growth this will enhance the development of completely new routines, usually with modifications to the normative beliefs and value systems. This informs the recommendation that:

- i) SMEs in Port Harcourt should through normative believe move with the trend and be innovative so it would avert the challenges faced by it.
- ii) SMEs in Port Harcourt should enhance the value system that encourages increased knowledge of the organization which would enhance the overall growth of such SMEs.

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Behavioural Cynicism and Employee Commitment in Food, Beverage and Tobacco Companies in Port Harcourt Nigeria

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Abstract: *The purpose of this study was to examine the relationship between behavioural cynicism and employee commitment of the food, beverage and tobacco companies in Port Harcourt, Nigeria. The study adopted the cross-sectional survey in its investigation of the variables. Primary source of data was generated through a self-administered questionnaire. The study adopted the correlational research design. A total population for the fourteen companies was one thousand and ninety-three (1093) workers. A sample size of 292 was determined using Taro Yamen's formula. 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 Spearman's Rank Order Correlation Statistics. The result showed that behavioural cynicism negatively and significantly influences affective, normative and continuance commitment in the food, beverage and tobacco companies in Port Harcourt, Nigeria respectively. The study concludes that emotional cynicism negatively and significantly impacts on employee commitment in food, beverage and tobacco companies in Port Harcourt. The study therefore recommends that the food, beverage and tobacco companies should adopt organizational cynicism avoidance mechanisms as this will increase employees' commitment.*

Keywords: *Behavioural Cynicism, Employee Commitment, Affective Commitment, Normative Commitment, Continuance Commitment*

INTRODUCTION

Employee commitment has been characterized and defined in diverse ways (Somers, 1995; Meyer and Allen, 1997). Employee commitment refers to the attachment of the employees to their organization and the wish to stay there (Do an and Kılıç, 2007). Organizational commitment is the degree to which employees' identification of themselves stems from their employing organizations, and desire to maintain membership in those organizations (Robbins and Coulter, 2009). Bartlett's (2001) definition on organizational commitment is about the employees' levels of attachment to the organization. Meyer and Allen (1997) define organizational commitment as staying at the organization, being present for work on a regular basis, caring for company property, and being interested in company goals. According to them, organizational commitment is a psychological link between employees and their organizations. This link causes employees voluntarily leaving their organizations to be less likely (Meyer and Allen, 1997).

Employee commitment and organizational cynicism are two phenomena relevant for organisations and widely analysed, which can have very distinct positive and negative

consequences that either help the organization to grow or lead it to failure. Organizational commitment identifies a tight relationship between the employee with the organisation in which he/she works (Naude, Desai & Murphy, 2003), shows the degree of the individual's organisational identification (Newstrom, 2015), the level of the person's identification and his engagement with the organization (Naqvi, Ishtiaq and Kanwal, 2013), in which he/she seeks to continue working, as well as discloses the psychological state of the person who particularly relates himself to the organization (Garg, 2017).

Organizational cynicism is related to employees' negative feelings, such as despair, contempt and hopelessness when assessing their organization, its managers and other objects of the workplace (Cole, Bruch, & Vogel, 2006). Dean, Brandes and Dharwadkar (1998) characterize such negative attitude of employees as an inclination to tendentious despair, critical and negative anti-organizational activities and a belief that the organisation lacks integrity.

Cynical employees are less attached to the organization, and their dissatisfaction leads them to the belief that they will not work in the organization for a long time (Kim, Bateman, Gilbreath & Andersson, 2009). In addition, cynical employees are less inclined to assume additional responsibilities in the organization. As pointed out by Naqvi, Ishtiaq and Kanwal (2013), organizational cynicism is one of the main problems hindering the achievement of organizational goals and success; therefore, the number of studies on organizational cynicism is increasing, as it is important for organizations to understand not only the causes of organizational cynicism but also the consequences induced. The conducted research confirmed the negative impact of cynicism on work results, assessing them both at the individual and organizational level (Brandes, Castro, James, Martinez, Matherly, Ferris & Hochwarter, 2008). Organizational cynicism is related to many negative and undesirable results, such as low level of satisfaction and commitment, poor civic behaviour (Johnson & O'Leary-Kelly, 2003), employee turnover (Aslam, Ilyas, Imran & Rahman, 2016). Decreased job satisfaction, the absence of organizational commitment and public spirit is giving rise to negative consequences; it appears employees' disappointment with work is increasing (Terzi, Derin, 2016, qtd. in Abraham, 2000). In other words, the employee's cynicism is negatively related to motivation for work (Wanous, Reichers & Austin, 2000).

This study therefore examines the relationship between behavioural cynicism and employee commitment of food, beverage and tobacco companies in Port Harcourt Nigeria.

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

- ii. What is the relationship between behavioural cynicism and affective commitment of selected food, beverage and tobacco companies in Port Harcourt?
- iii. What is the relationship between behavioural cynicism and normative commitment of selected food, beverage and tobacco companies in Port Harcourt?
- iv. What is the relationship between behavioural cynicism and continuance commitment of selected food, beverage and tobacco companies in Port Harcourt?



Fig.1 Conceptual Framework for the relationship behavioural cynicism and employee commitment

Source: Author's Desk Research, 2020

LITERATURE REVIEW

Theoretical framework

Expectancy Theory

The expectancy theory (Vroom, 1964) suggests that individuals behave self-indulgently in actions they expect will result in the greatest subjective utility. Valence, instrumentality, and expectancy are the three components of the expectancy theory (Carnes & Knotts, 2018). Valence describes the individual's desired outcome. Instrumentality is the individual's belief that the desired outcome will result from their performance. Expectancy is the probability that the individual's performance will lead to the desired outcome (Carnes & Knotts, 2018). The expectancy theory is a function of rewards for performance (Carter, 2013). Rewards that are of value to the employee serve as a motivator for employee performance (Carter, 2013). Research conducted by Isaac, Zerbe, and Pitt (2001) suggested a direct connection between employee performance and leadership behaviours relating to the expectancy theory. The author concluded that high employee performance occurs when leaders create motivational environments that facilitate meeting expectations and employee performance above what the employee initially believed was possible. Isaac *et al.* (2001) also pointed out the importance of leaders understanding that the attractiveness of rewards varies amongst individuals and therefore the leader needs to determine the value of rewards to the employee.

Baciu (2017) posited that the force behind motivation is dependent on expectations about effort producing performance, performance producing rewards, and rewards having an attributable value. Baciu (2017) also suggested that expectancy is dependent on employee factors such as, self-esteem, belief in one's ability to complete tasks, skills, experience, and knowledge,

and employer factors such as clear performance goals, support, and resources to support goals. It should be noted that when these expectations are not met, the employee may develop dislike or negative sentiments for his/her employing organization. Chen, Ellis, and Suresh (2016) further discussed factors influencing expectancy and identified task difficulty, individual, group, and environmental factors. Factors related to task difficulty include progress and relation to goals and are associated with the employee's probability of accomplishment. Individual factors include competence and goal orientation and are associated with the employee's ability and belief in accomplishing goals. Group factors describe how the employee interacts with others and if they have positive relationships and are associated with reducing risks and misunderstandings about goal accomplishment. Environment factors such as competition and opportunities influence an employee's willingness to invest effort to achieve the expected outcome (Chen et al., 2016). "The theory is a model of behavioural choice, in which it is an explanation of why people choose one behavioural option over others" (Richard, 2002:13). "It is based on the hypothesis that work behaviour is decided by a person expectation which is likely results of such behaviour" (John, 2007: 17). In this theory, Vroom discovered that an employee's performance relies on individual determinants like personality, skills set, knowledge, work and life experience and capability.

Vroom asserts that effort, performance and motivation are connected in an individual's motivation. Certain performances will have foreseeable job outcomes based on individual's expectations by which these outcomes satisfy organizational or individual goals. "Organizational goals can be measured in terms of quality, quantity, or timeliness of output while individual goals can be measured in terms of money, recognition, job promotion and job security" (Olgesby et al 1989: 19). The theory is comprised of three key components which are Expectancy, Instrumentality, and Valance. The expectancy is the perception that one's effort will lead to a result which is attainment of desired performance goals. This perception is normally based on an individual's experience, self-confidence or often called self-efficacy, and the recognised difficulty of the performance standard or goal. In other words, there are variables that can affect the individual's expectancy perception which are self-efficacy, goal difficulty and control. The instrumentality is the perception that if an individual meets performance expectations, he/she will get a greater reward. This reward could be in the form of an increase in salary, recognition or the feeling of accomplishment. It is important to realize that when it is understood that valued rewards follow all levels of performance, the instrumentality is low.

Behavioural Cynicism

This refers to critical expressions and negative attitudes frequently used in the organization. Behavioural cynicism consists of sarcastic humour, criticism of the organization, unfavourable non-verbal behaviour, negative interpretations of attitudes in the organization, and cynical predictions about the organization's action in the future (Rehan, Iqbal, Fatima & Nawabl, 2017). The behaviour of cynical employees includes humorous, stinging attitudes and bad mouthing towards their organization, in addition, employees who ridicule their organization and senior management tend to be less likely to make effort in their jobs (Kidwell & Robie, 2003). These employees exhibit poor work performance in the organization (Lynch, Eisenberger & Armeli, 1999).

Organizational cynicism is reported to have a negative impact on employee performance. In a 2008 study in the USA, responses from 1256 full-time employees and 2143 full-time state employees from a variety of industries were taken. This study concluded that a cynical employee's performance was highest when perceived support was at moderate levels only.

Conversely, performance for cynicals was lowest when perceived support was either high or low (Byrne & Hochwarter, 2008). Behavioural dimension is related to the negative beliefs developed by individuals in the cognitive dimension that turn into actions and tendencies against the organization (Helvacı, 2010). An employee in this dimension shows behaviours such as critical approaches, complaints, underestimation, etc (Ozgener, *et al.* 2008).

Cynical employees have tendencies to negative or depreciatory behaviour toward the target of cynicism, which includes criticisms, jokes and sarcasm reflecting their beliefs and emotions (Dean *et al.* 1998). Based on Brandes and Das (2006), the behavioural part is reflected in two aspects of cynical behaviour: cynical humor and cynical criticism. Cynical humor refers to the scenario where employees make jokes and are sarcastic regarding their target, which is often done to blow off steam. In turn, cynical criticism includes strong critique and complaining about their targets often associated with a learned helplessness in the sense that nothing can be done, because everything has been tried before. For example, an employee could joke about the lack of competence, benevolence, or integrity of information security staff to 'let off steam'.

In the behavioural dimension, employees may have the tendency to make pessimistic predictions regarding the practices and occasions within the organization. They may show negative attitudes and act in a way to humiliate others (Dean *et al.* 1998). Employees occasionally adopt certain behaviours such as complaining, scoffing and criticizing. Cynical behaviours may also be represented by verbal behaviours in the organizations. Meaningful glances, humiliating and condemning laughter among employees may be the examples of cynical behaviours (Brandes and Das, 2006). Employees may use humor in a cynical way to demonstrate cynical behaviours (Dean *et al.*, 1998). In this way, individuals adopting cynical behaviours ridiculing the aims of organizations they work in, restate the boundaries of duties and make sarcastic comments (Brandes, 1997).

Employee Commitment

Employee commitment refers to the employee's emotional attachment to, identification with, and involvement in the organization. In essence, measuring organizational commitment is an assessment of the congruence between an individual's own values and beliefs and those of the organization (Swales, 2002). Employee commitment is characterized as employees' willingness to contribute to organizational goals. When employees are sure that they will grow and learn with their current employers, their level of commitment to stay with that particular organization is higher (Opkara, 2004). In order to make employees satisfied and committed to their jobs, there is a need for strong and effective motivational strategies at various levels of the organization. Besides that, Ayeni and Phopoola (2007) have found a strong relationship between job satisfaction and organizational commitment. According to them job satisfaction mostly is determined by how well the organization meets employees expectations.

On the other hand, Maxwell and Steele (2003) believe that the organization concerned with looking after employees' interest is likely to foster a higher degree of job satisfaction. It is clear, the higher the experience, the more positive the impact on the commitment. Furthermore, an individual's experience with their co-workers also has an impact on commitment to the organization (Maxwell and Steele, 2003). High level of organizational commitment provides a clear focus for human resource manager on the grounds that commitment is in itself good and positive so should lead to a higher level of work performance. While according to Lok & Crawford (2001), a number of demographic variables, frequently included in this study.

Variables such as age (Mathieu and Zajac, 1990; Micheals, 1994; Williams and Hazer, 1986), organization tenure (Mathieu and Hamel, 1989; Mathieu and Zajac, 1990) and position tenure (Gregersen and Black, 1992; Mathieu and Zajac, 1990) have been found to be positively associated with organizational commitment. Mathieu and Zajac (1990) conclude that age is considerably more strongly related to attitudinal than to behavioural commitment.

Organizational commitment is an important aspect in human resource management literature. It refers to the state in which employees sense loyalty with their respective organization and align themselves with organizational goals and objectives (Lambert, Hogan, & Griffin, 2007). The success of an organization depends on the commitment of employees toward the organization. Herman and Armanu (2013) argue that commitment towards an organization is more than just a formal membership but rather it encompasses the attitude to the organization and a willingness to pursue all things for the sake of the organization. Employees' organizational commitment helps managers in programming, improving job performances and in decreasing frequency of absenteeism from duty (Somayyeh, Mohsen, & Zahed, 2013). On the other hand, having committed staff provides a background for improvement and expansion of the organization, while the personnel with little or no commitment to the organization remain indifferent towards the goals and overall success of the organization (Somayyeh, Mohsen, & Zahed, 2013). For the generality of organizations, establishment of justice can be a significant action to improve job performance, efficiency, job satisfaction and organizational commitment in these organizations.

Measures of Employee Commitment

Affective Commitment

Affective commitment is defined as the emotional attachment, identification, and involvement that an employee has with his or her organization (Aydin *et al.* 2011). It is the positive emotional attachment that employees feel for the organization because they see their goals and values to be congruent with those of the organization. Meyer and Allen (1997), note that employees retain membership out of choice and this is their commitment to the organization. Employees, who are affectively committed, strongly identify with the goals of the organization and desire to remain a part of the organization. These employees commit to the organization because they want to (Aydin *et al.* 2011). The concept of affective commitment is linked to the idea that strongly committed persons identify with, are involved in, and enjoy membership in an organization (Meyer & Allen, 1997).

It is an emotional state where individuals identify themselves with their organization, interact with their organization and are happy about being members of their organization (Mowday, 1998). It is closely related to emotional reactions to business environment and is concerned with more dedication to work, and satisfaction with the colleagues, their workplace and the profession (Balay, 2000). It refers to employees' integration into their organizations. Those who have strong affective commitment become a member of the organization not because they need it but because they regard themselves as part of the organization and have adopted its goals. Employees who feel this kind of commitment demonstrate high fidelity to their organizations and volunteer to make more effort when the need arises. Employees develop commitment to their work as long as they adopt the goals and targets of the organization (Bayram, 2005). All kinds of commitment in fact bind employees to the organization but the most effective commitment is the one that has an affective dimension. Affective commitment,

which leads to a positive attitude and behaviour towards the organization, is the best form of employee commitment to the organization (Brown, 2003). Employees with high levels of affective commitment remain in the organization because they want to do so and make huge efforts towards the goals of the organization. These employees are loyal employees who have devoted themselves to the organization. When necessary, they volunteer to assume additional responsibilities and display a positive attitude towards their job and their co-workers (Do an and Demiral, 2009). Employees who have affective commitment stay with the organization because they want it (Meyer and Allen, 1997).

Mishra *et al.*, (2015) conducted a study of a national franchise organization and eight of its small business franchisees to understand the roles of trust, organizational commitment, and justice on employee turnover. The results indicated that the degree to which employees are affectively committed to their organization has a distinct negative effect on the likelihood of their voluntary turnover. This demonstrates that managers who build a sense of affective commitment among employees can prevent turnover and its associated costs to the firm. These costs include the recruitment and training of new employees who must replace those who leave, as well as the lost training and knowledge that goes with those employees who leave (Mishra, *et al.*, 2015).

In a study on the impact of distributive justice, procedural justice, and affective commitment on turnover intention among public and private sector employees in Malaysia, Gim and Mat Desa (2014) found that distributive and procedural justice were significantly and positively related to affective commitment, which in turn was significantly and negatively related to turnover intention. This means it is important for organizations to reward their employees equitably and implement fair compensation procedures to foster higher affective commitment thus improving employee retention in the workplace (Gim & Mat Desa, 2014).

Continuance Commitment

Continuance commitment is the willingness to remain in an organization because of the investment that the employee has with “non-transferable” investments. Non-transferable investments may include retirement, relationships with other employees, and other things that are special to the organization (Obeng & Ugboro, 2003). Continuance commitment also includes factors such as years of employment or benefits that the employee may receive that are unique to the organization (Reichers, 1985).

The main factor that influences continuance commitment is the maintenance in the organization (Yalçın & Iplik, 2005). Continuance commitment emanates from the disadvantages that an employee will face when he leaves the organization (Aydin *et al.* 2011). In general, continuance commitment depicts an employee’s assessment of whether the costs of leaving the organization are greater than the cost of staying. That is, the need to stay with the organization based on the costs of leaving or a sense that available comparable alternatives are limited.

Individuals commit to the organization because they perceive high costs of losing organizational membership, including economic losses, such as pension accruals and social costs, like friendship ties with co-workers that would have to be given up (Aydin *et al.* 2011). The employees remain members of the organization because they have to. The cost perception for leaving an organization leads to the commitment of members to stay in the organization (Dixit & Bhati, 2012). Furthermore, they believe that the threat of losing attractive benefits is one of the perceived costs of leaving an organization. Employees who have a remarkable position in their organization do not want to lose due to the high pay they receive, thus, they do

not leave their organizations easily due to the higher amount of benefit they lose in case of quitting their job.

Moreover, employees who have limited opportunities for alternative employment that offer better packages, certainly, remain with their current organization because they have to remain. However, continuance commitment can be increased when an organization has a clear root for a promotion (Shouksmith, 1994), a good reward system, an obvious plan for career development (Akhtar and Tan, 1994). Continuance commitment is different to affective and normative forms. It is associated with external regulators of work behaviour (Meyer, Becker and Vandenberghe, 2004). Three specific causes of continuance commitment are thought to include longer tenure in the organization, giving value to the organization and the growing perception that there are few alternatives (Iverson and Buttegieg, 1999). Since continuance commitment is reflective of the cost of leaving, it could be managed by above average pay, flexible hours and other fringe benefits which might make it very difficult for an employee to leave; however whilst the employee continues to fulfil responsibilities, they might not be performing at their best.

Research suggests that benefit plans increase employee commitment and reduce intention to quit (Ayache and Naima, 2014). The nature of continuance commitment being influenced so strongly by external factors which are under the control of the employer has not been overlooked. Coleman, Irving and Cooper (1999) describe the importance of the external locus of control and Vandenberghe and Panaccio (2015) explored the role of locus of control in influencing continuance commitment. However the presence of these external factors cannot disregard the individual perception of a factor's value, which will in turn be influenced by personal variables. It is possible, then, that employees in similar roles might be influenced by similar variables such as career stage and family priorities.

Normative Commitment

Normative commitment is the commitment that people believe they have to the organization or their feeling of obligation to their workplace. It refers to the employee's feeling of duty, loyalty or obligation to the organization (Wasti, 2003). These feelings may derive from many sources. For example, the organization may have invested resources in training an employee who then feels a 'moral' obligation to put forth effort in the job and stay with the organization to 'repay the debt.' It may also reflect an internalized norm, developed before the person joins the organization through family or other socialization processes, that one should be loyal to one's organization (Aydin *et. al.* 2011).

In normative commitment an individual is willing to stay within an organization and contribute to an organization to correspond with a group norm (Dixit & Bhati, 2012). Affective, continuance, and normative commitment are components of organizational commitment rather than types because employees could have varying degrees of all three (Meyer & Allen, 1991). In other words, the three components are not mutually exclusive: an employee can simultaneously be committed to the organization in an affective, normative, and continuance sense, at varying levels of intensity.

The above idea led Meyer and Herscovitch (2001) to argue that at any point in time, an employee has a commitment profile that reflects high or low levels of all three of these components, and that different profiles have different effects on workplace behaviour such as job performance, absenteeism, and the chance that they will quit. Meyer, Allen, and Smith (1993) argue that the three components of commitment are a psychological state that either characterizes

the employee's relationship with the organization or has the implications to affect whether the employee will continue staying with the organization.

Relationship between Behavioural Cynicism and Employee Commitment

Wanous *et al.* (2000) concluded that individuals with cynical feelings have lower organizational commitment. In the same way, employees with the high level of commitment were observed to be less likely to exhibit cynical behaviour. Pitre (2004) found that there is a relationship between organizational commitment and organizational cynicism in United States Naval Academy and also a relation between decision-making and risk-taking is documented as well. Naus (2007) concluded that employees with organizational cynicism have a decrease in organizational commitment, motivation and job satisfaction. Rubin *et al.* (2009) found a negative relationship between leaders' level of cynicism towards organizational change and organizational commitment. In another study, Barnes (2010) stated that employees with cynical attitudes exhibit lower commitment but also suggested that sometimes cynicism may have a positive impact on the organizations.

Another research done by Altınöz *et al.* (2011), relationship between organizational commitment and organizational cynicism, perceived by hotel employees was examined. It was stated that when the organizational commitment level of employees increases, they exhibit less cynical attitudes; likewise, employees with cynical attitudes become less committed. Findik and Eryesil (2012) examined the effect of the employees' cynical attitudes towards changes on their organizational commitment. A negative relationship between organizational cynicism and organizational commitment was documented in the research. Balıkcıoğlu (2013) investigated the relationship between organizational cynicism and organizational commitment in hospitality businesses in Antalya. Research results indicated that, employees exhibit low organizational cynicism and high organizational commitment. Ergen (2015) found similar results with previous studies and stated that organizational commitment decreases when organizational cynicism increases. The relationship between organizational cynicisms is highly connected by notions mentioned and organizational commitment is the object of interest. Philosophical change in administration policy from control to commitment in late 1980's and early 1990's provides a basis to the foundation of organizational commitment (nce & Gül, 2005).

From the foregoing points of view, we hereby hypothesized thus:

- H₀₁:** There is no significant relationship between behavioural cynicism and affective commitment in selected food, beverage and tobacco companies in Port Harcourt.
- H₀₂:** There is no significant relationship between behavioural cynicism and normative commitment in selected food, beverage and tobacco companies in Port Harcourt.
- H₀₃:** There is no significant relationship between behavioural cynicism and continuance commitment in selected food, beverage and tobacco companies in Port Harcourt.

METHODOLOGY

The study adopted the cross-sectional survey in its investigation of the variables. Primary source of data was generated through a self-administered questionnaire. The study adopted the correlational research design. A total population for the fourteen companies was one thousand and ninety-three (1093) workers. A sample size of 292 was determined using Taro Yamen's formula. 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 Spearman's Rank Order Correlation Statistics.

DATA ANALYSIS AND RESULTS

Bivariate Analysis

The Spearman Rank Order Correlation coefficient is calculated using the SPSS 21.0 version to establish the relationship among the empirical referents of the predictor variable and the measures of the criterion variable. Correlation coefficient can range from -1.00 to +1.00. The value of -1.00 represents a perfect negative correlation while the value of +1.00 represents a perfect positive correlation. A value of 0.00 represents a lack of correlation. In testing hypotheses one to three, the following rules were upheld in accepting or rejecting our alternate hypotheses: all the coefficient values that indicate levels of significance (* or **) as calculated using SPSS were accepted and therefore our alternate hypotheses rejected; when no significance is indicated in the coefficient r value, we reject our alternate hypotheses. Our confidence interval was set at the 0.05 (two tailed) level of significance to test the statistical significance of the data in this study.

Behavioural Cynicism and Affective Commitment Correlations

Correlations				
			Behavioural	Affective
Spearman's rho	Behavioural	Correlation Coefficient	1.000	-.542*
		Sig. (2-tailed)	.	.037
		N	270	270
	Affective	Correlation Coefficient	-.542*	1.000
		Sig. (2-tailed)	.037	.
		N	270	270

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Research Data, 2019

Ho₁: There is no significant relationship between behavioural cynicism and affective commitment of food, beverage and tobacco companies in Port Harcourt.

The above table shows a negative and significant relationship between behavioural cynicism and affective commitment with a rho value of -0.542. This indicates that there is a 54.2% explanation of the relationship between both variables, while 45.8% are explained by other variables not considered in this relationship. However, this statement is true as the level of significance of 0.037 is less than 0.05, therefore, the null hypothesis is rejected, and its alternative form accepted. This states that there is significant relationship between behavioural cynicism and affective commitment in the food, beverage and tobacco companies in Port Harcourt.

Behavioural Cynicism and Normative Commitment Correlations

Correlations				
			Behavioural	Normative
Spearman's rho	Behavioural	Correlation Coefficient	1.000	-.635*
		Sig. (2-tailed)	.	.011
		N	270	270
	Normative	Correlation Coefficient	-.635*	1.000
		Sig. (2-tailed)	.011	.
		N	270	270

*. Correlation is significant at the 0.05 level (2-tailed).

Source: Research Data, 2019

H₀₂: There is no significant relationship between behavioural cynicism and normative commitment of food, beverage and tobacco companies in Port Harcourt.

The above table shows a negative and significant relationship between behavioural cynicism and normative commitment with a rho value of -0.635. This indicates that there is a 63.5% explanation of the relationship between both variables, while 36.5% are explained by other variables not considered in this relationship. However, this statement is true as the level of significance of 0.011 is less than 0.05, therefore, the null hypothesis is rejected, and its alternative form accepted. This states that there is significant relationship between behavioural cynicism and normative commitment in the food, beverage and tobacco companies in Port Harcourt.

Behavioural Cynicism and Continuance Commitment Correlations

Correlations				
			Behavioural	Continuance
Spearman's rho	Behavioural	Correlation Coefficient	1.000	-.675**
		Sig. (2-tailed)	.	.006
		N	270	270
	Continuance	Correlation Coefficient	-.675**	1.000
		Sig. (2-tailed)	.006	.
		N	270	270

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

Source: Research Data, 2019

H₀₃: There is no significant relationship between behavioural cynicism and continuance commitment of food, beverage and tobacco companies in Port Harcourt.

The above table shows a negative and significant relationship between behavioural cynicism and continuance commitment with a rho value of -0.675. This indicates that there is a 67.5% explanation of the relationship between both variables, while 32.5% are explained by other variables not considered in this relationship. However, this statement is true as the level of significance of 0.006 is less than 0.05, therefore, the null hypothesis is rejected, and its alternative form accepted. This states that there is significant relationship between behavioural cynicism and continuance commitment in the food, beverage and tobacco companies in Port Harcourt.

DISCUSSION OF FINDINGS

Association between Behavioural Cynicism and Affective Commitment

There is a negative and significant relationship between behavioural cynicism and affective commitment of food, beverage and tobacco companies in Port Harcourt. Behavioural cynicism consists of sarcastic humour, criticism of the organization, unfavourable non-verbal behaviour, negative interpretations of attitudes in the organization, and cynical predictions about the organization's action in the future (Rehan, Iqbal, Fatima & Nawabl, 2017).

The behaviour of cynical employees includes humorous and stinging attitudes and bad mouthing towards their organization, in addition, employees who ridicule their organization and senior management tend to be less likely to make an effort towards their jobs (Kidwell & Robie, 2003). Affective commitment refers to an employee's affective attachment to, integration with, and involvement with his or her organization (Bryant *et al.*, 2007). Enriquez *et al.* (2001) elaborate that organizational objectives, vision, and the level of freedom that employees enjoy are three determinants for the level of employee affective commitment. Perry (2004) points out that promoting healthy, friendly and supportive discussion with supervisors may positively affect the level of an employee's affective commitment. It is a well known fact that workers with negative positions towards their employing organizations do not put in their best with regards to performance.

According to the results of the research by Uysa and Yıldız (2014), organizational cynicism has predicted "adaptation" dimension to a high level whereas it has predicted "identification" dimension in medium and "internalization" dimension in low level. Results indicate the meaning and significance of organizational cynicism on organizational commitment and organizational commitment is decreasing while level of organizational cynicism in schools is increasing. Uysa and Yildiz (2014) conclude that organizational commitment has a considerably positive effect on employee performance thereby offering an opportunity for better concentration at work by disposing of negative thoughts like resignation and absenteeism (Bayram, 2005; Kala an, 2009; Polat and Meydan, 2010; Güzel, Perçin and Tükeltürk, 2010), positive and effective communication between teachers and administrators must be created in order to reduce the levels of organizational cynicism in schools and its effects.

Association between Behavioural Cynicism and Normative Commitment

There is a negative and significant relationship between behavioural cynicism and normative commitment in the food, beverage and tobacco companies in Port Harcourt.

Organizational commitment is a force that binds an individual to a course of action of relevance to the goals of the organization (Meyer & Herscovitch, 2001). It reflects the psychological attachment an individual feels toward the organization (O'Reilly & Chatman, 1986), and is experienced through three mindsets: affective commitment, normative

commitment, and continuance commitment (Meyer & Allen, 1991). The commitment most relevant to organizational cynicism is affective commitment, which is the employee's emotional attachment to, identification with, and involvement in the organization. Nafei & Kaifi (2013) suggest significant relationship between the dimensions of organizational cynicism (the cognitive dimension, the affective dimension and the behavioural dimension) and organizational commitment at Teaching Hospitals in Egypt. Individuals with high organizational cynicism are characterized by a distrustful attitude and negative affect toward the organization; a certain level of trust, or a belief that the organization will have employees' interest in mind, is critical for organizational members to establish deep emotional bond with the organization, organizational cynicism should be associated with low levels of commitment to the organization.

Turkmen and Aykac (2017) identified the relationship between organizational cynicism and organizational citizenship behaviour. They concluded that there is a significant and negative association between the sub-dimensions of cynicism namely cognitive, affective and general cynicism attitudes with all organizational citizenship behaviour sub-dimensions (altruism, conscience, courtesy, gentlemanly, civil virtue and general organizational citizenship behaviour). However, while the sub-dimensions of organizational cynicism display a positive medium and strong association among themselves, the sub-dimensions of organizational citizenship display a positive and medium, strong and very strong association among themselves.

Association between Behavioural Cynicism and Continuance Commitment

There is a negative and significant relationship between behavioural cynicism and continuance commitment in the food, beverage and tobacco companies in Port Harcourt.

Continuance commitment refers to an employee's perceived costs of leaving his or her organization (Bryant et al, 2007). Becker (1960) indicates that employees invest time, effort, health, money, and so on in their organizations. Such investments strongly affect their decisions and/or intentions to leave or remain in their organizations. Accordingly, Sharma & Sinha (2015) maintain that an increase in an employee's age and tenure within organizations raises his or her perceived cost of leaving it. Employees may also think about their pension, knowledge, job security, and unused vacations upon considering the decision to leave their jobs (Sharma & Sinha, 2015).

Continuance commitment involves a situation where employees believe that they will lose the investments they possess if they leave their jobs, so they do not want to endure the consequences and costs that will arise and therefore they continue to work there out of obligation because job alternatives are limited (Meyer, Allen and Smith, 1993). It refers to the fact that employees make more investments in the organization in the course of time and exhibit more commitment due to the possibility that they may lose them if they quit (Hrebiniak and Alutto, 1972). Individuals will continue to stay with the organization even if they do not want to because the cost of quitting the organization will be high for them (Allen and Meyer, 1990). Continuance commitment arises when employees in an organization attach a huge importance to investments such as seniority, career and other opportunities (Meyer and Gül, 2005).

In another study by Altınöz *et al.* (2011), looking at the relationship between organizational commitment and organizational cynicism, the attitudes and behaviours of hotel employees was examined. It was stated that when the organizational commitment level of employees increase, they exhibit less cynical attitudes; likewise, employees with cynical

attitudes become less committed. Findik and Eryesil (2012) examined the effect of the employees' cynical attitudes towards changes on their organizational commitment.

CONCLUSION AND RECOMMENDATIONS

This study presented three conclusions addressing the research questions that were conceptualized and obtained from the main purpose of the study. Below are the conclusions reached from the findings of the study:

- i. Behavioural cynicism in food, beverage and tobacco companies in Port Harcourt has negative and significant influence on affective commitment.
- ii. Behavioural cynicism influences normative commitment negatively and significantly in food, beverage and tobacco companies in Port Harcourt.
- iii. Behavioural cynicism contributes negatively and significantly to continuance commitment in food, beverage and tobacco companies in Port Harcourt.

The following specific recommendations are made based on the findings of this study:

1. The food, beverage and tobacco companies in Port Harcourt should make some infractions into the current organizational cynicism avoidance system as this will increase employees' commitment.
2. Behavioural cynicism avoidance should be a prerequisite and guide for workforce commitment.

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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 losses. 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 assert 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.

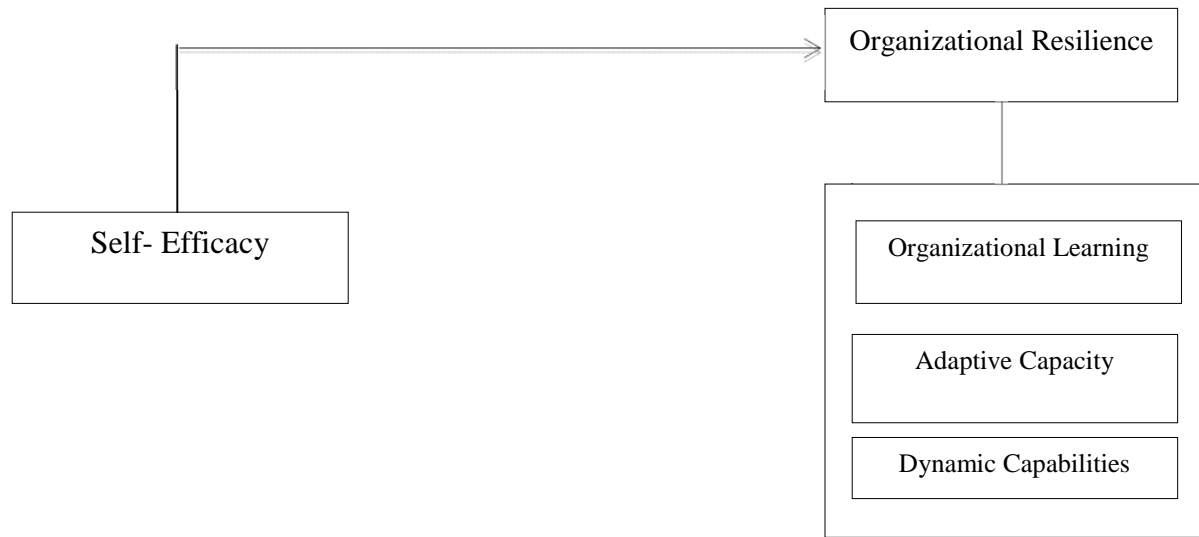


Fig.1 Conceptual Framework of self-efficacy and organizational resilience

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 it 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, extend 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) note, 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 organization s 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 & Nagarnne (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:

- H₀₁:** There is no significant relationship between self-efficacy and organizational learning in the deposit money banks in South-South Nigeria.
- H₀₂:** There is no significant relationship between self-efficacy and adaptive capacity in the deposit money banks in South-South Nigeria.
- H₀₃:** 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

H₀₁: 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.

H₀₂: 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.

H₀₃: 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 ρ 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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