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**EMPLOYEE COMPETENCE MANAGEMENT AND INNOVATIVENESS OF  
DEPOSIT MONEY BANKS IN BAYELSA STATE**

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### **ABSTRACT**

This study examined at the link between employee competence management and innovativeness of deposit money banks in Yenagoa, Bayelsa State. One hundred and fifty-nine 159 tenured employees made up the study's population. Descriptive and inferential statistics were used to analyse the data, and SPSS version 25 was utilised for this purpose. The results of the data analysis show that innovativeness of deposit money banks in Yenagoa, Bayelsa State is significantly determined by employee competence management in the form of competence planning, competence development and competence monitoring. The study conclude that organisations can foster a creative atmosphere that leads to increased innovation, which informs the growth and success by emphasising the significance of competency planning, competence development and competence monitoring. Thus, the study recommends that management of deposit money banks should institute employee competence management models that emphasize competence planning, competence development and competence monitoring.

**Keywords:** Competence development, competence monitoring, competence planning, employee competence management, organisational innovativeness.

### **INTRODUCTION**

Organisations, especially those in the banking industry, confront tremendous hurdles in maintaining innovation and quickly adapting to today's fast-paced and highly competitive business world. According to Dodge et al. (2017), innovation is now a vital component of success and sustainability since it gives businesses a competitive edge, raises customer satisfaction levels, and boosts operational effectiveness. Consequently, in order to cultivate an inventive culture and preserve their market position, organisations must comprehend the elements that impact innovativeness of employees.

Management literature has paid significant attention to employee innovativeness - the propensity and capacity of employees to develop and apply new concepts, ideas, procedures, or services within the organisational setting (Zhang et al., 2019). It is a major force behind organisational innovation and is linked to higher output, competitive advantage, and better performance (Shin et al., 2016). Innovation also addresses workers' propensity for creative endeavours, including ideation, dissemination, and implementation, in order to improve task completion and produce new results (Kante & Wilson, 2018).

The ability to manage employees' competence is crucial to innovation because it enables the methodical identification, development, and use of employee competences to accomplish organisational objectives (Ruokolainen et al., 2016). The banking industry, with its emphasis on customer-centric services and knowledge-intensive activities is one where competence management is important. Organisations can increase their ability to innovate by utilising the varied knowledge, skills, and experiences of their workforce (Olsson et al., 2017).

Researchers have looked at employee competence management and organisational agility (Evwierhurhoma & Oga, 2020); employee innovativeness and organisational performance (Ohia et al., 2020); competence and employee innovative behaviour (Tamunosiki-Amadi & Ogoun, 2018). However, there is relative paucity of research on employee competence and organisational innovation. Thus, this study opts to join the discourse on competence management by examining its nexus with innovativeness of deposit money banks in Yenagoa, Bayelsa State. The following hypotheses stated in the null form guided the study:

Ho<sub>1</sub>: There is no significant relationship between competence planning and innovativeness of deposit money banks in Yenagoa.

Ho<sub>2</sub>: There is no significant relationship between competence development and innovativeness of deposit money banks in Yenagoa.

Ho<sub>3</sub>: There is no significant relationship between competence monitoring and innovativeness of deposit money banks in Yenagoa.

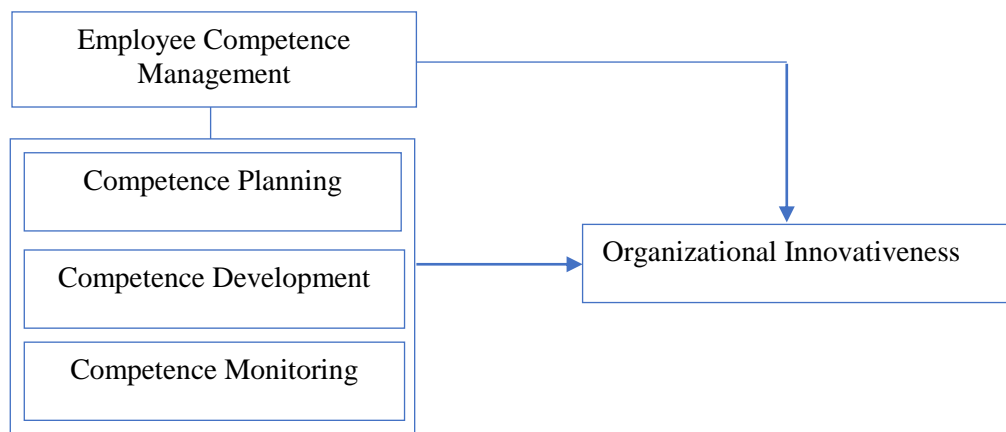


Fig. 1: Conceptual framework of employee competence management and organizational innovativeness

### Employee Competence Management

Employee competence represent the cluster of related knowledge, skills, and attitudes that inform improved job performance, and which can be improved through competence development programmes (Zaim et al., 2013, as cited in Nwulu & Ateke, 2018). Thus, employee competence management involves planning, development, monitoring and application of employees' abilities, knowledge, attitudes and behaviours with a view to maintaining peak organisational performance (Zeb-Obipi 2017; Akpotu & Konyefa, 2018).

Employee competence must be planned and fostered through education and training; and applied to improve company performance (Zeb-Obipi, 2017). This suggests that companies must develop a culture of encouraging efficient management personnel competences. For an organisation to function better, top management must establish a policy framework for staff competence management and implement it effectively and efficiently (Kupczyk & Stor, 2017).

In the banking industry, recruitment and selection are essential components of competence management. According to Alfes et al. (2013), banks must find people who possess the necessary competences to accomplish job requirements and the organization's strategic objectives. Banks can guarantee that new personnel have the technical capabilities, industry knowledge, and customer service orientation required to fit the organization's competency framework by implementing stringent selection procedures.

In a banking environment that is evolving quickly, ongoing education and training are essential. To improve staff competences and keep them abreast of changing market trends, regulatory needs, and technological breakthroughs, banks engage in training and development programmes (Liang et al., 2012). Training programmes can focus on developing technical skills, nurturing leadership qualities, or establishing an innovative culture. Banks are able to improve performance, provide superior services, and adjust to evolving demand of clients by providing their staff with requisite capabilities.

Ensuring that staff members have the skills needed to provide high-quality service raises client happiness and loyalty (Alnasser et al., 2019). Additionally, competence management fosters organisational agility and innovation, allowing banks to take advantage of new opportunities and adjust to market dynamics that may be disruptive (Li et al., 2020). Competence management also guarantees that knowledge, skills, and abilities of employees are in line with goals and plans of the organisation. Organisations can choose and hire people with those particular abilities by defining the critical competences needed for success (Delery & Roumpi, 2017).

Over all, competence management is critical to performance of organisations because it guarantees that the right people with the right skills are in the right roles, thus, increases output and efficiency, encourages creativity and adaptability, raises employee satisfaction and engagement, and supports talent development and retention. Competence management involve multiple activities. In this study, we pay attention to competence planning, competence development and competence monitoring.

### **Competency Planning**

Competency modelling and profiling are some names for competency planning (Ekweozor et al., 2021). Competences must be included in a competency model in order to be used as a human resource management tool. Determining the kind and degree of competence required for an organisation to operate effectively falls under the purview of competence management (Zeb-Obipi, 2007). The skill, knowledge, ability, and attitude gap analysis is one facet of competence planning that deals with identifying the competencies in which employees lack proficiency.

According to Zeb-Obipi (2007), competency planning roles are advanced when it comes to describing the extent of causes responsible for disparities in skills between those needed and those possessed by the organisation, as well as the effects these differences have on the organisation. The final task under competence planning is personal development plan, which includes competence planning functions whereby employees describe how to close gaps in skill, knowledge, ability, and attitude; consequently, any gap is assessed to determine the employee's strengths and weaknesses so that appropriate training and development can be provided (Zeb-Obipi, 2007).

### **Competence Development**

One important aspect of competency management is competency development, which includes all efforts to raise employees' competency levels through coaching, mentoring, and training in order to help the organisation achieve its designated goals (Asiegbe et al., 2011). Employee competency is cultivated through training, which enhances output and promotes general business well-being (Nwulu and Ateke, 2018). It is a channel that gives people the chance to get the information and abilities required to do a task as expected (Tamunomiebi, 2018). It highlights the use of appropriate media to impart knowledge and skills with the goal of positively changing employees' present conduct (Asiegbe et al, 2011). Asiegbe et al. (2011) state that coaching is a process of wisdom transfer from an acolyte to a wise and trustworthy teacher. It is carried out in the workplace, where the coach applies real tasks and organisational challenges to help the worker or learner perform well.

Organisations believe that ongoing competency development initiatives are essential to keeping staff members' knowledge and abilities updated. This is due modern business environment's demands that

companies stay current on opportunities and challenges (Ateke & Kalu, 2016); and the notion that the most valuable asset an organisation can possess is a skilled, creative, and appropriately trained workforce (Ateke & Nwulu, 2018), since a company's ability to survive is largely dependent on its workforce's knowledge and expertise.

According to Nwulu and Ateke (2018), training is the process of imparting competences, skills, knowledge, and attitudes in workers, which leads to increased output and general business wellbeing. Its main goal is to positively impact employees' present behaviour by transferring expert knowledge and skills through the use of suitable methodologies (Asiegbu et al., 2011).

### **Competence Monitoring**

Competence evaluation and feedback are key components of competence monitoring, a subsequent process that identifies how employees' competencies are developing within the company. This is important because it gives the company the ability to know what level of competence is necessary. (McKenzie & Winkelen, 2004). Employee competence evaluation is a tool used to guide, inspire, and develop employees of an organisation. It can take the form of periodic or continuous assessments; assessments based on subjects like work performance evaluations; or assessments based on assessors like self-evaluations (Urban, 2013). Competency evaluation tools include assessment interview, which focuses on employee results, development, and relationships with co-workers (Plaminek, 2009; Jay & Templar, 2006). According to Shermon (2004), feedback is crucial because it incorporates information provided in the present about previous behaviour to affect future behaviour.

Employees can better understand the competencies they currently possess and the competences they still need to achieve results by receiving precise and timely feedback. Workers who are in charge of providing feedback need to be particularly knowledgeable and skilled in doing so. The process of providing feedback to employees, their supervisor, and the human resources department will enable them to see a wide range of alternatives for developing competency outside of formal training programmes.

### **Organizational Innovativeness**

The foundation of development and impetus for advances in society is innovation. It includes the capacity to create and use novel concepts, goods, procedures or business models that result in improvements. In today's world of rapid change, innovation has become essential for both individuals and organisations. In addition to giving businesses a competitive edge, innovation fosters societal advancement and economic expansion. According to Smith (2022) and Jones et al. (2023), innovativeness is the primary force behind ground-breaking ideas, disruptive technologies, and innovative corporate practices.

Being innovative is defined as having the ability to create original ideas and turn them into worthwhile results. It includes all stages of the innovation process, including conception, testing, implementation, and commercialization. According to Doe and Johnson (2021) and Lee et al. (2022), innovation encompasses not just product innovation but also process, business model, and societal innovation. It calls for a blend of imagination, analytical reasoning, teamwork, and risk-taking propensity.

A company's ability to innovate is essential to its long-term success. Organisations can efficiently respond to market upheavals, sustain their competitive advantage, and adjust to changing client preferences by consistently producing new solutions (Andreeva & Garanina, 2020). Businesses can find new growth prospects, optimise workflows, and boost productivity with the use of innovation, which increases profitability and sustainability (Jia et al., 2020).

Deposit money banks can increase productivity, lower expenses, and streamline their operations with the use of cutting-edge technologies and procedures. The utilisation of robots and artificial intelligence in the

automation of repetitive operations, like account administration and transaction processing, improves efficiency in terms of speed, accuracy and cost (Jones et al., 2022). Additionally, advances in machine learning and data analytics enable banks to glean insightful information from massive data sets, improving risk assessment, fraud detection, and customised financial solutions (Patel & Kumar, 2023).

Deposit money banks have a competitive advantage in the market thanks to innovation. The capacity to launch novel and distinctive financial products aids banks in setting themselves apart from rivals. Offering novel products catered to particular consumer segments, digital wallets, or personalised investing platforms, for example, can expand the customer base and increase customer loyalty (Sahu et al., 2021). Banks can stay ahead of the competition and adjust to the shifting requirements and tastes of their customers by consistently innovating.

Innovative techniques and technological advancements help deposit money institutions manage and mitigate risks more successfully. For instance, improvements in data analytics allow banks to spot trends and abnormalities instantly, which aids in the detection and averting of fraudulent activity (Bhattacharya et al., 2022). Furthermore, advances in authentication techniques and cybersecurity solutions guard consumer data and defend against cyber-attacks, improving the general security of banking transactions and lowering the risk of monetary losses or reputational harm (Verma & Gupta, 2023).

## METHODOLOGY

Using a survey approach, this study gathered information from deposit money institutions in Yenagoa, Bayelsa state. All 16 of the deposit money banks present in Yenagoa were taken into account. However, because this is at a micro study, the population consist 278 tenured employees who were selected from the banks' human resource departments. Krejcie and Morgan's (1970) sample size determination Table was used to establish the sample size for this investigation. There are 159 employees in our sample. Additionally, the sample for each bank was created using the Bowley proportional sampling approach. Questionnaire was the tool utilised to gather primary data. Descriptive statistical tools (mean, ode, and standard deviation) were used for univariate data analyses while Pearson Product Moment Correlation was used to test the hypotheses formulated for the study. All analyses were aided by SPSS version 25.0.

## DATA ANALYSIS AND RESULTS

**Table 1: Descriptive Statistics on competence planning**

Measurement items	N	Min	Max	Sum	Mean	Std. Dev.
Competence planning helps an organization to align the workforce with the company's strategic goals.	134	1	5	606	4.52	0.87
Competence planning ensures that the organization has the right talent with the right skills to achieve its long-term objectives.	134	1	5	613	4.57	0.88
Competence planning guides HR teams in attracting and selecting candidates who possess the necessary skills and qualifications.	134	1	5	591	4.41	0.90
Competence planning sends a positive message to the workforce that their skills are valued.	134	1	5	611	4.55	0.82

Source: Survey data, 2023

Table 1 shows the descriptive statistics on competence planning. Table 1 shows that all question items has a standard deviation and mean that are both acceptable. The majority of respondents, however, strongly agree that competence planning guarantees that the organisation has the necessary talent with the relevant abilities to fulfil its long-term objectives, according to question item 2, which has the highest mean score of 4.57. Additionally, it was discovered that item 1 and 2 had good means, indicating that the items are accurate indicators of the construct. The third question item has the greatest data spread, as indicated by its highest standard deviation score of 0.90.

**Table 2: Descriptive Statistics on competence development**

Measurement items	N	Min	Max	Sum	Mean	Std. Dev.
Employee competency development enlarges the competency levels of employees in order to facilitate the achievement of nominated organizational objectives	134	1	5	609	4.54	0.82
Employee competency development prepare them for newer or greater responsibilities and challenges	134	1	5	598	4.46	0.92
Through competence development employees broaden their horizons and acquire newer technologies to enable them become more efficient	134	1	5	601	4.48	0.94
It is an avenue that provides individuals an opportunity to learn skills and knowledge needed for the performance of tasks according to expectation	134	1	5	509	3.79	0.76

Source: Survey data, 2023

The descriptive statistics regarding competence development as a constituent of competence management are displayed in Table 2. The standard deviations and means of each question item are both acceptable. The majority of respondents, however, strongly agree that competency development raises employees' competence levels and support the accomplishment of designated organisational objectives. Additionally, it was discovered that question items 2 and 3 had good means, indicating that the items are accurate indicators of the construct. Once more, question item three has the greatest data spread, as indicated by its highest standard deviation score of 0.94.

**Table 3: Descriptive Statistics on competence monitoring**

Measurement items	N	Min	Max	Sum	Mean	Std. Dev.
Competence monitoring enables an organization to identify of the development of workers' competences in the organization	134	1	5	640	4.77	0.59
Workers competence evaluation is a means of motivating, directing and developing workers	134	1	5	616	4.59	0.82
Competence monitoring is important because it enables organizations to see areas to improve on	134	1	5	617	4.60	0.89
Competence monitoring provides a basis for evaluating employee performance objectively	134	1	5	621	4.63	0.52

Source: Survey data, 2023

The descriptive statistics on competence monitoring as part of employee competence management are displayed in Table 3. The standard deviations and means of each question item are both acceptable. Question item one, on the other hand, had the highest mean score of 4.77, meaning that the majority of respondents strongly agree that competency monitoring helps an organisation determine how its workers' competencies are developing. Additionally, it was discovered that question items two and three had good means, indicating that the items are accurate indicators of the construct. Once more, the item with the greatest data dispersion is question item three, whose standard deviation value is 0.89.

**Table 4: Descriptive Statistics on innovativeness**

Measurement items	N	Min	Max	Sum	Mean	Std. Dev.
Our organization allows employees to be creative and innovative by generating problem solving ideas	134	1	5	628	4.68	0.66
Employee innovativeness plays a crucial role in driving organizational growth and fosters competitiveness	134	1	5	586	4.37	0.89
Employees have the disposition to be innovative with new ways to handle their task or job	134	1	5	627	4.67	0.69
Employees generate and implement new ideas, processes, and solutions that lead to improvements and advancements within the organization.	134	1	5	598	3.93	0.75

Source: Survey data, 2023

The descriptive statistics on innovativeness are displayed in Table 4. The standard deviations and means of each question item are both acceptable. On the other hand, majority of respondents strongly agree that their organisation encourages employees to be creative and innovative by coming up with solutions to problems, according to question item one, which has the highest mean score of 4.68. Additionally, it was discovered that question items two and three had good means, indicating that the items are accurate indicators of the construct. Once more, the item with the greatest data dispersion is question number two, which has a standard deviation value of 0.89.

**Table 5: Correlational Result between competence planning and employee innovativeness**

		Competence Planning	Innovativeness
Competence Planning	Correlation Coefficient	1.000	.729**
	Sig. (2-tailed)	.	.000
	N	134	134
Innovativeness	Correlation Coefficient	.729**	1.000
	Sig. (2-tailed)	.000	.
	N	134	134

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

Source: SPSS Output 25.0

Table 5 presents evidence of a statistically significant relationship at the 0.05 critical level, as indicated by the correlation coefficient of 0.729 and probability value of 0.000. Consequently, the null hypothesis, which posits that there is no significant relationship between competence planning and innovativeness is rejected.

**Table 6: Correlational result between competence development and employee innovativeness**

		Competence Development	Innovativeness
Competence Development	Correlation Coefficient	1.000	.797**
	Sig. (2-tailed)	.	.000
	N	134	134
Innovativeness	Correlation Coefficient	.797**	1.000
	Sig. (2-tailed)	.000	.
	N	134	134

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

Source: SPSS Window Output 25.0.

From Table 6, the correlation coefficient of 0.797 and probability value (0.000) indicates that the relationship is statistically significant at 0.05 level of significance, the study therefore reject the null hypothesis which states that there is no significant relationship between competence development and employee innovativeness.

**Table 7: Correlational result between courtesy and employee Innovativeness**

		Competence Monitoring	Innovativeness
Competence Monitoring	Correlation Coefficient	1.000	.748**
	Sig. (2-tailed)	.	.005
	N	134	134
Innovativeness	Correlation Coefficient	.748**	1.000
	Sig. (2-tailed)	.000	.
	N	134	134

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

Source: SPSS Window Output 25.0.

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A correlation coefficient of 0.748 and a probability value of 0.005, both of which are less than the 0.05 level of significance, are displayed in the results Table 7 above. Given that this suggests a statistically significant association, the study rejects the null hypothesis, which holds that there is no meaningful connection between employee innovativeness and competency monitoring.

### DISCUSSION OF FINDINGS

This study looked into employee competency management and innovativeness of deposit money banks in Yenogoa, Bayelsa State. The results of the data analysis show a considerable association between employee competence management in (competency planning, development, and monitoring) innovativeness. The process of competency planning entails determining and matching skills, knowledge, and abilities of employees with the strategic goals and future needs of the organisation. The process of improving staff members' abilities and knowledge through instruction, training, and other learning opportunities is known as competency development. Due to a more competent and capable staff, organisations that invest in competence development frequently witness enhanced employee performance and higher innovativeness (Holton III et al., 2000)

Employee competences are routinely assessed and evaluated as part of competency monitoring in order to pinpoint problem areas and offer suggestions. Employee competency monitoring can support ongoing development and enhanced innovation by assisting in the identification of skill gaps and development requirements (Clarke, 2016).

### CONCLUSION AND RECOMMENDATIONS

Based on the results obtained from the data analyses, the study conclude that employee competence management in terms of competence planning, competence development and competence monitoring are crucial to innovation of deposit money banks. The study holds that, by concentrating on these elements, businesses may foster an atmosphere that encourages creativity, which can result in more invention and have positive effects on company expansion and success. Consequently, the recommends management of deposit money banks in Yenogoa should to guarantee that their organisations have a well-defined procedure for planning competences of employees. This entails determining the essential competences needed for various positions inside the company and coordinating them with overarching business goals.

The study also recommends that management of deposit money banks should be provide employees with opportunities to advance their skills through workshops, training courses, and learning projects. They should establish a culture that value ongoing education and development. Employees with proper training are more likely to have self-assurance in their skills, which fosters greater creativity and innovation at work. Using performance reviews and other feedback tools, management should routinely evaluate and track workers' competencies. Identifying opportunities for improvement should be the goal of this procedure, rather than concentrating just on deficiencies. By acknowledging your employees' qualities and offering constructive criticism, you may encourage creativity and make the most of their abilities.

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