



EMPLOYEE COMPETENCE: THE BUSINESS SUSTAINABILITY DRIVER IN THE RIVERS STATE BANKING SECTOR

Nwinyokpugi N. Patrick and Dinee Torbeebari Gift

Department of Office & Information Management, Rivers State University, Port Harcourt, Nigeria

Email: nwinyokpugi.prtrick@ust.edu.ng

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ABSTRACT: *This study examines employee competence and business sustainability in the banking sector in Rivers State. Frequency of business failure is a common concern for industrial management scholars in Nigeria. Given that this study was anchored on the social exchange theory, a cross-sectional survey design was adopted across the employees of the banks operating in Rivers State, Nigeria. An appropriate sample was taken from the 420 permanent staff of the targeted banks. Leveraging on the Krejcie and Morgan sampling determination table, 201 sampled respondents were derived. The data collected using the 4-point Likert scale closed-ended questionnaire were analyzed with the aid of the Pearson Product Moment Correlation Statistical statistics and presented using SPSS 20.0 version for ease of clarity. The findings of the study revealed the positive correlation significance of the tested dimensions of employee competence and sustainability of the banking business in Rivers State. Conclusions were drawn that established the importance of the communication, adaptation, empathy, social relations and technical skills as well as the moderating effect of work environment on employee competence and banking sector sustainability in Rivers State, Nigeria. The study therefore made recommendations based on its findings.*

KEYWORDS: Communication, Competence, Social Relations, Adaptation, Technical Skills, Work Environment, Business Sustainability.



INTRODUCTION

The integration of the world economies into a global village in the face of ever-increasing ICT coupled with the challenges posed by the depressed economy and the increased competition from other nations' banks necessitated the need for employee competence. The problem of this study originated from the fact that banks in Nigeria are faced with a myriad of problems related to employee competence and business. For instance, ninety-seven percent of banks in this country do not allow employees to have required employees' competency (Okoseimiema & Continue, 2019). In fact, if an employee develops a personal ambition for further training or self-development, the banks would rather tell the employee to tender a resignation before embarking on such developmental studies. That is why employees hardly stay for a long time in the banks; once they find any opportunity that is better, they switch immediately. The issue of how to get employees engaged in their work has over time become more challenging to most firms. Robertson-Smith and Markwick (2009) stated that engagement levels of workers vary according to varying biographical and personality characteristics. They noted that younger staff may be positive when they just join the firm; however, they become quickly disengaged and highly extraverted. Lack of engagement poses several problems to the firm.

Low engagement leads to high employee competency which costs the company in terms of resource development and hence reduces the firm's global competitiveness. The dynamic nature of humans has made them to have the desire to work in different workplaces, hence discouraging the idea of remaining in one organization for a lifetime. It is well noted that one in every four staff wants to jump ship in the next few years. When employees leave the firm continuously as a result of low engagement, such put the organization in a bad light. Therefore, this study seeks to examine how communication skills, competence, social skills, adaptations for employee growth, technical skills, and social relations for job rotations can help enhance business sustainability in the banking industry in Nigeria. Also, it is largely acknowledged that sustainability has to be considered in an organization's corporate strategic development (Chang *et al.*, 2018; Brömer *et al.*, 2019). According to Schaltegger (2011) and Sharabati(2018), it is well known that sustainability promotes economic prosperity, and increased social welfare and environmental protection. In achieving sustainability, an organization can influence not only its financial performance, but also its reputation (Fatma *et al.*, 2015; Agyemang & Ansong, 2017), and innovation (Shin *et al.*, 2018). It is crucial for organizations to strive for sustainability because it provides the best ways to improve the lives of people everywhere. However, many organizations still face challenges to achieve sustainability (Abbasi & Nilsson, 2012; Merriman *et al.*, 2016).

Like other forms of employee retention, Allen *et al.* (2010) revealed that employee turnover has negative effects on organizational operations; nonetheless, it has been indicated that reducing employee turnover could lead to sales growth and increased employee morale. However, there is no particular method to calculate actual costs of acquiring the needed employee competency. This study therefore addresses critical questions regarding employee competency and business sustainability, which are current areas of interest based on today's economic competition. Companies cannot anymore compete purely by the superiority of their products due to the low barrier of replicability and so, it is increasingly becoming important to examine employee competency as a pillar for successful establishment, service organizations and software support in every traditional service-oriented establishment. However, previous studies have explored the role of organization's strategy, legal framework, industry norms, innovation, pollution prevention and the use of clean technologies to achieve business



sustainability (Farooq *et al.*, 2019). Sometimes, most establishments paid little attention to the role of employees' competency in implementing and expanding business sustainability performance. According to Kucharska and Kowalczyk (2019), the employees are the organization. Therefore, the impact of employees' competency on the successful implementation of organizational sustainability should not be neglected (Harmon & Moolenkamp, 2012; Lee & Ha-Brookshire, 2018).

The role of employee's competency is very critical in achieving business sustainability through business expansion, policies, programs, and strategies that will bring about customers' patronage (Hobson & Essex, 2001). Several studies recently confirmed the significant and positive effect of employee satisfaction, employee engagement, and employee attitude on business outcomes (Anitha, 2014; Melián-González, 2016; Inuwa *et al.*, 2017; Smith & Bititci, 2017; Upadhyay & Awasthi, 2020). In addition, Ray (2020) argued that attitudes and perspectives towards sustainability aspects "are not seen as concerted efforts." This study goes in line with these studies and proposes that employees' competency plays a pivotal role in implementing and expanding sustainability policy adopted by banks. Some employees are open to adopting the latest sustainability solutions because they see the opportunities this policy offers in terms of expansion and customers' patronage. With a history dating back to July 1, 1959, Nigeria's banking sector is one of the largest and strongest economic sectors in Africa (Toluwani, 2015). Due to its high economic relevance and its exposure to increasing business sustainability requirements, the banking sector in Nigeria is considered as an empirical research field. There are many previous studies that have addressed the extent to which sustainability dimensions are applied in various Nigerian sectors, such as hotel industry (Al Qeed, 2015), mobile telecommunications and pharmaceutical industry (Sharabati, 2018). However, Nigerian academics and practitioners still have not enough insight on if the banking sector is moving toward sustainability or not, and how to improve business sustainability in such vital sector (Masa'deh *et al.*, 2018). It is against this background that this study investigates employee competence and business sustainability in the banking sectors in Rivers State.

LITERATURE/THEORETICAL UNDERPINNING

It is assumed that competence (plural: competences) means a potential ability or a potential capability to function in a given situation while competency (plural: competencies) focuses on the actual performance in a situation. Thus, competences make employees capable of fulfilling their job responsibilities and their competencies make them perform their jobs as expected. In other words, competencies are determined by comparing where the employees are now with established performance standards developed in the work environment according to their roles and setting based on standard (template) competences; this means that an employee needs competence before he or she can expect to achieve competency (Stor, 2014). However, the competency models and profiles make the subject of interest in the following subheadings. The four clusters (Kunnanatt, 2008) are: The first cluster, which involves managing yourself, has to do with showing empathy, recognizes and responds to others' feelings and concerns, recognizes others' emotions, understands people's feelings, understands what people mean and understands underlying reasons for behavior; self-control recognizes and manages one's emotions and strong feelings under stress or when provoked, holds back, responds calmly, responds constructively, and calms others; self-confidence possesses confidence in one's



ability to meet challenges and makes right decisions, acts independently, having confidence in one's ability, takes on challenges and to stands firm.

The second cluster involves managing your team: Developing others—helps others increase capabilities, maximize their potential or recognize options, expresses positive expectations, gives directions or makes helpful suggestions, develops people by providing specific feedback, and coaches. Holding people accountable—provides task focus and direction, ensures that others understand performance standards, provides task clarity, sets limits and boundaries, sets clear standards for high performance, and takes corrective measures to ensure compliance. Team leadership—creates an environment in which people can work together to meet organizational goals, keeps people informed, promotes a team's effectiveness, motivates and energizes the team, and aligns the team with the organization.

The third cluster involves managing the work: Results orientation—focuses on improving performance, meeting goals, and producing results, tracks performance, improves work processes, sets measurable challenging goals, makes cost/benefit analysis; initiative—sees opportunities and acts on them, takes action, and acts decisively; proactive—takes a long-term view; problem solving—identifies problems and tests alternative solutions to achieve the best outcome, objectively identifies problems, recognizes patterns, analyzes and tests alternatives, and creates solutions.

The fourth cluster involves managing collaboratively: Influencing others—persuades, convinces, or influences others to change their viewpoint or accept a desired course of action, uses direct persuasion, uses several methods of direct persuasion, calculates impact of actions or words, and uses complex influence strategies. Fostering Teamwork—promotes cooperation and collaboration between individuals and groups, has positive expectations, encourages others, values others' input and expertise, promotes the team within the organization. According to Kulczyk (2014), each competency is defined in terms of four behavior levels. Level 1 is the most basic level of performance, while level 4 the most sophisticated one. For each competency, level 3 is defined as the *target level*. Level 3 behaviors typically define excellence in managers' jobs. Competences consist of a combination of cognitive, behavioral and affective elements required for effective performance of a real-world task or activity. A competence is defined as the holistic synthesis of these components.

From another (an external) perspective, a competence may again be divided in three aspects. A competent person is able to: demonstrate behavior in a specific context and at an adequate level of quality. However, deducing from the above, this study views employee competence under the following dimensions: communication skills, social relations, adaptation and technical skills. The study locates the frontiers of competences in a given and a take, meaning effort and reward and in so doing appreciates (Blau, 1964), whose view is frequently cited in discussions about social exchange that is given and take. He explained social exchanges as “voluntary actions of individuals that are motivated by the returns they are expected to bring and typically do in fact bring from others.” Social exchange theorists have indirectly and directly referred to social exchange theory as the trade of effort and loyalty for tangible and socio-emotional benefits. In essence, social exchange theory (SET) is among the most influential conceptual paradigms for understanding workplace (Cropanzano & Mitchell, 2005). For decades, the concept of social exchange has been used by organizational researchers to explain the motivational basis behind employee behaviors and the formation of positive employee attitudes. One of the basic tenets of the social exchange theory is that relationships



evolve over time into trusting, loyal, and mutual commitment and, to do so, rules or norms of exchange, which serve as the “guidelines” of exchange processes, must be obeyed by exchanging parties.

The foregoing definitions show that SET is a sequence of positive interactions which over a period of time generate openness, obligation and friendship between people in the social network. The degree to which employers treat their employees have a huge influence on how obligatory and committed the employees will become. The evolution of positive social exchanges is important because it results in steady organisational relationships that lead to employees’ commitment in the workplace. In social exchange theory, employees who get a sense of support from their employers would reciprocate such support in terms of being committed to the goals of the organization. In other words, if employers carry out their part of the contract well, their employees will be committed. Previous literature has shown that high perceived organizational support and its influence on employee wellbeing will lead to employee commitment and innovativeness. It is believed that high-quality social exchange relationships can engender beneficial consequence for the organization. This is in accordance with employees, who perceive a high level of organizational support or have a high quality exchange with their supervisor, feeling a sense of indebtedness and reciprocate the exchange partner by demonstrating affective commitment and supportive attitudes towards using new information systems (Wayne et al., 2002). This means, when employees perceive that organizations are being committed to them by ensuring workplace ergonomics are being placed properly to reduce hazards, stress and tension, making provisions for necessary technological tools that would ease work processes; and effectively communicate with them by using the appropriate medium and channels to avoid communication gap, ensuring clear cut of responsibilities, task allocation and ensuring employees are being motivated both psychologically and financially, there is the likelihood that such commitment from the organization will be reciprocated by the employee in increasing their commitment level in terms of achieving organizational goals and objectives.

Communication Skills: Communication skills are components of generic skills that have been identified as a focus at work place (Kementerian Pengajian Tinggi Malaysia, 2006). Although generic skills encompass several elements, this study focuses on communication skills. Communication skills are important especially during the process of seeking job. The new graduates would be tested on their communication during their job interviews. Therefore, banks and major organizations have to ensure that students are equipped with the ability to communicate clearly and effectively. Generally, communication can be defined as a process of exchanging information, from the person giving the information through verbal and non-verbal methods, to the person receiving the information. The most common method of communication is verbal, using a specific language where it is a two-way process, with feedback on the message received. Communication also involves the exchange of ideas, opinions and information with a specific objective. Apart from oral communication, information can also be exchanged using symbols or signage. Communication has also been defined as sharing and giving meaning occurring at the same time through symbolic interactions (Seiler & Beall, 2005). Communication has been said to start when a message or information is transferred from the sender (the speaker, writer) to the receiver (listener, reader) through an instrument or channel, and followed by the receiver giving feedback (coding and interpreting the information) (Seiler & Beall, 2005). Based on these definitions, elements of communication include the person



giving the information, the information and feedback by the receiver, and the repetition of these processes creates knowledge development.

Social Relations: The quality of social relationships in the workplace matters for employee health and well-being. Evidence shows that positive social connections at work—supportive interactions, a sense of belonging, and effective teamwork—improve workers’ well-being and can protect against harmful effects of workplace stress. Individual characteristics such as age, gender, race, and religion illustrate the personal characteristics thought to influence social relations, whereas situational characteristics such as roles, norms, organizations, and communities were identified as important external factors influencing social relations (Firas et al., 2021).

Adaptation: Being adaptable at work simply means being able to respond quickly to changing ideas, responsibilities, expectations, trends, strategies and other processes. Being adaptable also means possessing soft skills like interpersonal, communication, creative thinking and problem-solving skills. Examples of adaptability in the workplace include being willing to adjust your plans in response to shifting strategic company priorities, new roles and responsibilities, new systems and technologies, process improvements and policy changes.

Technical Skills: Technical skills are the specialized knowledge and expertise required to perform specific tasks and use specific tools and programs in real world situations. Diverse technical skills are required in just about every field and industry, from IT and business administration to health care and education. Programming languages. According to Kulczyk (2014), some of the common technical skills include common operating systems, software proficiency, technical writing, project management and data analysis. A work environment is the setting, social features and physical conditions in which you perform your job. These elements can impact feelings of well-being, workplace relationships, collaboration, efficiency and employee health. Bank’s culture is also part of a work environment. For instance, some companies have a formal culture and expect workers to dress in suitable work attires and follow strict protocols whereas others allow employees to dress more casually and grant them more freedom in the execution of their duties. In business, sustainability refers to doing business without negatively impacting the environment, community, or society as a whole. It is a business approach to creating long-term value by taking into consideration how a given organization operates in the ecological, social, and economic environments. Sustainability is built on the assumption that developing such strategies fosters company longevity. Business that is environmentally aware considers more than simply profits; it looks at its environment and society too. Businesses that do this are sustainable since they contribute in the health of the structures in which they operate, allowing them to thrive as an organization. The notion of sustainability is an applied business model that aims to create value from the perspectives of a given organization’s operations in relation to the quality of its environmental impact. Developing such strategies is based on the perception that they will help firms stay in business. In the context of this study, business sustainability includes customers’ patronage and expansion. A customer is defined as a person or thing that eats or uses something or a person who buys goods and services for personal consumption or use (Kenneth, Miebaka & Ezirim, 2015). Expansion is an attempt to expand or enlarge a company’s business network to increase future profits. Expansion is essential for business. The primary function of expansion is to increase business growth and increase profits.



METHODOLOGY

This is a descriptive study that adopts the cross sectional research design. The study focused attention on officers with job titles such as Regional Managers, Branch Managers, Operations Managers, and Heads of Units of 15 out of the 22 banks operating in Rivers State that were conveniently sampled. The sample for the study was made up of 201 staff; since the target population is a homogeneous type, the sample size for study was derived using the Krejcie and Morgan sample determination table. Thus, 201 employees were sampled from the 420 senior staff of the 15 banks covered in the study. The data gathered were analyzed using mean and standard derivation for the research questions while simple regression statistics was used in analyzing the research Hypotheses. This was tested at the 0.05 level of significance in order to arrive at an appropriate decision. Although for each item the mean score of 2.50 and above was considered acceptable, those below 2.50 were rejected. Criterion mean (cm) score of 2.50 was set as a standard for acceptance and rejected. Hence, the criterion mean (cm) was arrived and the Likert scale options were ranked:

VHE=4; HE =3; LE= 2; VLE=1.

$$= \frac{VHE + HE + LE + VLE}{4}$$

$$= \frac{4 + 3 + 2 + 1}{4} = 2.50$$

The decision rule was based on the mean score of 2.50 and above considered as the benchmark for acceptance, while any item with a mean score below 2.50 was rejected. The hypotheses were tested using Regression Analysis test statistic, specifically Pearson Product Moment correlation (PPMC), given by the formula:

$$r = \frac{N \sum XY - (\sum X)(\sum Y)}{\sqrt{(N \sum X^2 - (\sum X)^2)(N \sum Y^2 - (\sum Y)^2)}}$$

where

Y - represents the dependent variable

X - represents the independent variable

Degree of freedom (df) = n-2

Level of significance = 5%

The Decision Rule

The null hypotheses (HO) for the study were considered to be accepted if r-calculated values are less than the r-critical values. Regression Analysis test statistic using the Pearson Product Moment correlation (PPMC) was used with the aid of statistical package for social science (SPSS) version 22 to test the null hypotheses formulated for the study at 0.05 alpha level of significance.

Scatter Plot Showing the Relationship between Variables under Consideration

According to Bryman and Bell (2001), scatter plot is one of the techniques used in representing data from bivariate frequency distributions in a graphical form. He further opined that scatter plot represents the dispersion of a set of data as well as a relationship between two variables, namely the dependent and independent. However, it is well noted that if the points represented in graphical form as shown below is in a straight line form, then they are said to be linearly correlated. Conversely, if the points are distributed evenly around a curve, they are said to be non-linearly correlated, otherwise called uncorrelated.

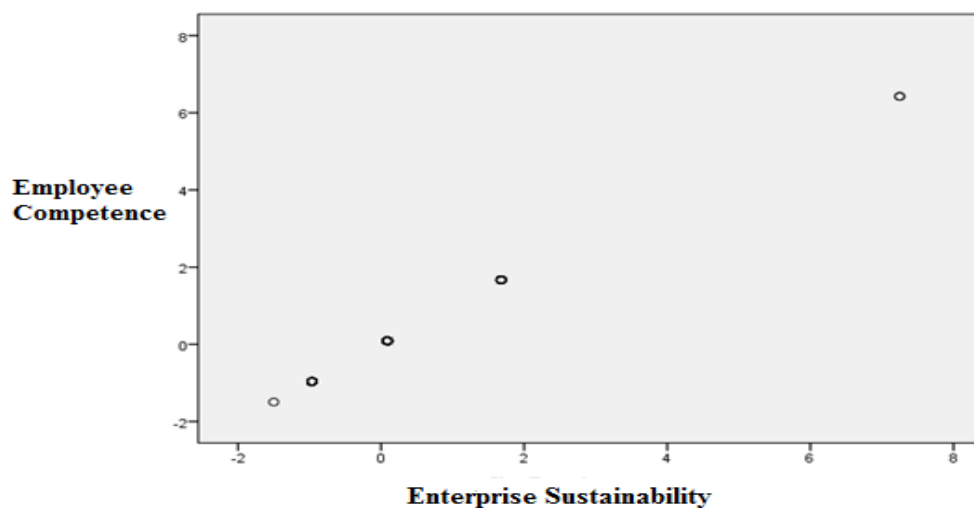


Figure 1: Positive Associations between Employee Competence and business Sustainability.

It is obvious from the pattern of the cases in the scatter plot sloping upwards from left to right is an indication of the fact there exists a linear and positive relationship between employee competence and business sustainability.

Testing of Hypotheses

In testing the hypotheses for this study, a number of decision rules were maintained in rejecting or accepting the study alternate hypotheses. They include: all the correlation coefficients r values that indicate the level of significance (* or **) as calculated using SPSS, * mean (0.01) and ** mean (0.05), and the hypotheses will accepted or rejected on the basis of this condition. When no significance is indicated in the coefficient (r) values, we reject alternate hypothesis.



However, the study confident interval was set at the 0.05 (one tailed) level of significance of the test of statistical significance of the data used in the study. The Pearson Product Moment Correlation Coefficient statistics was calculated using the SPSS version 20 to establish the relationship among the empirical referents of the predictor variable and the measures of the criterion variable. Correlation coefficients can range from -1.00 to +1.00. The value of -1.00 represents a perfect negative correlation while +1.00 represents a perfect positive correlation. A value 0.00 represents a lack of correlation. In testing hypothesis 1–9, the following rules were upheld in accepting or rejecting the null hypotheses. All the coefficient values that indicate levels of significance (* or **) as calculated using SPSS were accepted and therefore, our null hypotheses were rejected. When no significance is indicated in the coefficient (r) value, we accept our null 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.

Table 1: Cronbach Alpha Reliability Coefficients of the Variable Measures

No. of items	Dimensions/moderating Variable	Numbers of items	Numbers of Case	Cronbach Alpha (α)
1.	Communication Skills	4	320	.970
2.	Social Relations	4	320	.989
3.	Adaptation	4	320	.969
4.	Technical Skills	4	320	.971
5.	Patronage	4	320	.970
6.	Expansion	4	320	.969
7.	Work Environment	4	320	.970

Source: SPSS Result (Version 20)

In addition to the correlation matrix obtained for the first research question, the table also extends to provide the result of the statistical test of significance (p-value), which makes it possible for the study to answer the question and further generalize its finding to the population of the study.

Table 2: Correlation Matrix for the Association Between Communication Skills and Business Sustainability in the Banking Sectors in Rivers State

		Comm Skills	Patronage	Expansion
Spearman's rho	Comm Skills	1.000	.900**	.976**
	Patronage	.900**	1.000	.971**
	Expansion	.976**	.971**	1.000
Correlation Coefficient				
Sig. (2-tailed)				
N		191	191	191



	Sig. (2-tailed)	.000	.	.000
	N	191	191	191
Expansion	Correlation Coefficient	.976**	.971**	1.000
	Sig. (2-tailed)	.000	.000	.
	N	191	191	191

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

* . Correlation is significant at the 0.05 level (1-tailed)

The results in 2 indicate that there is a significant and positive association between communication skills and patronage, and communication skills and expansion. Communication skills significantly and positively correlate to patronage ($r = 0.900$, $p = 0.000 < 0.01$). Also, communication skills significantly and positively correlate to expansion ($r = 0.976$, $p = 0.000 < 0.01$). The association between communication skills and the measures of enterprise sustainability is found as significant and positive at the level of 0.01 significance. Sequel to the above results, the first set of hypotheses presumes the existence of a significant and positive association between communication skills and enterprise sustainability.

Table 3: Correlation Matrix for the Association Between Social Relations and Business Sustainability

		Social Relations	Patronage	Expansion
Social Relations	Correlation Coefficient	1.000	.958**	.900**
	Sig. (2-tailed)	.	.000	.000
	N	191	191	191
Spearman's rho	Correlation Coefficient	.958**	1.000	.971**
	Sig. (2-tailed)	.000	.	.000
	N	191	191	191
Expansion	Correlation Coefficient	.900**	.971**	1.000
	Sig. (2-tailed)	.000	.000	.
	N	191	191	191

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

* . Correlation is significant at the 0.05 level (1-tailed)

Source: Research Data

Table 2 above shows the results of the correlation matrix for the association between social relations and business sustainability, such as customers' patronage and expansions. The results show that social relation is significantly and positively associated to customers' patronage ($r = 0.958$, $p = 0.000 < 0.05$). Similarly, social relation is significantly and positively associated to



expansion ($r = 0.900$, $p = 0.000 < 0.05$). Therefore, it can be concluded there is an association between social relations and business sustainability. The second cluster of hypotheses presumes that there is a significant and positive association between social relations and business sustainability. This relationship is further hypothesized as thus:

Table 3: Correlation Matrix for the Association Between Adaptations and Business Sustainability

			Adaptations	Patronage	Expansion
Spearman's rho	Adaptations	Correlation Coefficient	1.000	1.000**	.882**
		Sig. (2-tailed)	.	.	.000
		N	191	191	191
	Patronage	Correlation Coefficient	1.000**	1.000	.882**
		Sig. (2-tailed)	.	.	.000
		N	191	191	191
	Expansion	Correlation Coefficient	.882**	.882**	1.000
		Sig. (2-tailed)	.000	.000	.
		N	191	191	191

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

* . Correlation is significant at the 0.05 level (1-tailed)

Table 3 contains the results of the correlation matrix for the association between adaptation and business sustainability. Adaptation is significantly and positively correlated to customers' patronage ($r = 1.000$, $p = 0.000 < 0.01$), Similarly, adaptation is significantly and positively correlated with expansion ($r = 0.882$, $p = 0.000 < 0.01$). The relationship that exists between adaptation and all the two measures of business sustainability was shown to be significant and positive at the 0.01 significant levels.

Table 4: Correlation Matrix for the Association Between Avoidance and Organizational Health

		Technical Skills	Patronage	Expansion
Technical skills	Pearson Correlation 1	.217**	.503**	
	Sig. (2-tailed)	.003	.000	
	N	191	191	191
Patronage	Pearson Correlation	.217**	1	.416**
	Sig. (2-tailed)	.003		.000
	N	191	191	191



	Pearson Correlation	.503**	.416**	1
Expansion	Sig. (2-tailed)	.000	.000	
	N	191	191	191

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

* . Correlation is significant at the 0.05 level (1-tailed)

Table 4 above reveals the result which shows that there is also a significant and positive association between technical skills and customers' patronage, technical skills and expansion. Technical skills are significantly and positively correlated to customers' patronage ($r = 0.217$, $p = 0.000 < 0.01$). Similarly, technical skills are significantly and positively correlated to expansion ($r = 0.503$, $p = 0.000 < 0.01$). By this, it can be inferred that these associations are significant at the 0.01 significance level.

Table 5: Showing Partial Correlation of the Moderating Effect of Work Environment on Employee Competence and Business Sustainability

		Work Environment	Employee Competence	Business Sustainability
Work Environment	Correlation Coefficient	1.000	.971**	.975**
	Sig. (2-tailed)	.	.000	.000
	N	191	191	191
Spearman's rho	Correlation Coefficient	.971**	1.000	.941**
	Sig. (2-tailed)	.000	.	.000
	N	191	191	191
Business Sustainability	Correlation Coefficient	.975**	.941**	1.000
	Sig. (2-tailed)	.000	.000	.
	N	191	191	191

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

* . Correlation is significant at the 0.05 level (1-tailed)

The result of the Spearman Rank Order Correlation Coefficient in Table 4.9 shows that there is a significant and positive moderating association between work environment and employee competence, and work environment and enterprise sustainability. Work environment is significantly and positively correlated to Employee Competence ($r = 0.971$, $p = 0.000 < 0.01$). Work environment is significantly and positively correlated to business sustainability ($r = 0.975$, $p = 0.000 < 0.01$). There is a positive moderating effect between work environment, employee competence and business sustainability at 0.01 level of significance.



DISCUSSION OF FINDINGS

The results in Table 2 indicate that there is a significant and positive association between communication skills and patronage, and communication skills and expansion. The first and second hypotheses show that there is a positive and significant relationship communication skills, customers' patronage and expansions in the banking sectors in Rivers State, of which the significant is based on $r = 0.900$; $p = 0.000 < 0.05$, and $r = 0.976$, $p = 0.000 < 0.05$, both at 95% confidence interval leading to the rejection of the null hypothesis ($H_{0:1}$) and ($H_{0:2}$), stated in the study while we uphold the alternate and restated. Thus, there is a positive and significant relationship between communication skills, customers' patronage and expansion in the banking Sectors in Rivers State.

Table 3 shows the results of the correlation matrix for the association between social relations and business sustainability such as customers' patronage and expansions. The third and fourth hypotheses shows that there is a positive and significant relationship between social relations, customers' patronage and expansion in the Banking Sectors in Rivers State of which the significant is based on $r = 0.958$, $P = 0.000 < 0.05$ and $r = 0.900$, $P = 0.000 < 0.05$, both at 95% confidence interval leading to the rejection of the null hypothesis ($H_{0:3}$) and ($H_{0:4}$), stated in the study while will upheld the alternate and restated thus; Positive and Significant relationship between social relations, customers' patronage and expansion in the banking sectors in Rivers State.

Table 4 contains the results of the correlation matrix for the association between adaptations and business sustainability. The fifth and six hypotheses shows that there is a positive and significant relationship between adaptations, customers' patronage and expansion in the banking sectors in Rivers State of which the significant is based on $r = 1.000$, $p = 0.000 < 0.05$ and $r = 0.882$, $p = 0.000 < 0.05$, both at 95% confidence interval leading to the rejection of the null hypothesis ($H_{0:5}$) and ($H_{0:6}$), stated in the study while will upheld the alternate and restated thus; there is a positive and significant relationship between adaptation, customers' patronage and expansion in the Banking Sectors in Rivers State.

Table 5 revealed the result which shows that there is also a significant and positive association between technical skills and customers' patronage, technical skills and expansion. The seventh and eight hypotheses show that there is a positive and significant relationship between technical skills, customers' patronage and expansion in the banking sectors in Rivers State of which the significance is based on $r = 0.217$, $P = 0.000 < 0.01$ and $r = 0.503$, $P = 0.000 < 0.01$, both at 95% confidence interval, leading to the rejection of the null hypothesis ($H_{0:5}$) and ($H_{0:6}$), stated in the study while upholding the alternate and restated thus: there is a positive and significant relationship between technical skills, customers' patronage and expansion in the banking sectors in Rivers State.

Hypothesis nine shows that there is a strong positive moderating effect between work environment and employee competence of which the significance is based on $r = 0.971$, $p = 0.000 < 0.05$ at 95% confidence interval. Looking at the zero correlation, we find that both work environment and employee competence are highly positively correlated with business sustainability. Removing the effect of this control variable reduces the correlation between the other two variables to be 0.26 and it is significant at $\alpha = 0.05$. Therefore, we reject the null hypothesis and conclude that there is a positive moderating effect between work environment, employee competence and business sustainability.



IMPLICATIONS

This study contributes to the body of knowledge both in methodology, theory and practice. In order to derive more valuable and broader conclusions, the methodology adopted in this research involved the administration of questionnaires across selected banks in Rivers State, Nigeria to increase the generalizability of the results. This study, having empirically validated its purpose, which is to investigate the relationship between employee competence and enterprise sustainability in Banks in Rivers State, thus contributes to the existing body of knowledge. The study empirically validated the main drivers of employee competence—communication skills, social relation, adaptation and technical skills—as vital for customers' patronage and expansion of banks. The recommendations of this study are deduced from the empirical findings and conclusions drawn. There is a need for employees of banks to develop their communications skills as it is found to increase productivity, and reduce employee work stress, thereby attracting customers' patronage. Management of banks should maintain good communication among employees and customers as it enhances enterprise sustainability. Banks should train and retrain their employees on social relations with customers and their fellow staff as it enhances patronage and growth of the banks. The employee's technical skills should be maximized by the management for customers' patronage and expansion of the banks. The working environment should be favorable to enable employees to reciprocate the expectation of their employers as a key to enterprise sustainability.

CONCLUSION

A good employee's competence is an essential element for customers' patronage, excellence, expansion, and survival. This study confirmed that employee's competence is one of the most important factors that directly affect business sustainability performance. In literature, employee's competence is the main concern of multi field studies that have been executed during the past five decades worldwide. The results of a great majority of these studies have confirmed that employee's competence positively affects customers' patronage and expansions of banks in general, and on the implementation of its programs, policies, and strategies in particular. The results show that there is a significant relationship between communication skills, customers' patronage and expansion. Similarly, there is a significant relationship between social relations, customers' patronage and expansion in the banking sectors in Rivers State. Also, there is a significant relationship between adaptations, customers' patronage and expansion in the banking sectors in Rivers State. There is a significant relationship between technical skills, customers' patronage and expansion in the banking sectors in Rivers State, and a positive moderating effect between work environment, employee competence and business sustainability.

Suggestions for Further Research

The study has highlighted various relevant issues that the study did not exhaustively investigate, but which might be important for further research on employee competence to enhance business sustainability. First, the study only studied selected banks in Rivers State. There is a need to carry out further studies in other organizations in different industries and sectors in Nigeria like oil and gas, educational institutions, hospitals, hospitality, telecommunication, constructions and manufacturing, among others, and confirm whether the



results will be the same. The study used a cross sectional survey research design, future research can be done over a year using longitudinal design and confirm whether the results will be consistent.

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