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Organizational Psychographic on Service Innovative Capabilities of Financial Institutions in the South East, Nigeria

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Abstract

This study investigated the effect of organizational psychographics on service innovative capabilities of deposit bank in the financial institutions in the South-East, Nigeria. The review of pertinent literature brought to limelight the imperativeness of aligning the organizational psychographics with the innovative capability in responding to the changes in the environment. The specific objectives were: to ascertain the extent policy flexibility relates to service innovative capabilities, to determine the degree relational asset relates to service innovative capabilities of deposit bank in the south-East, Nigeria., The study employed survey research design, of which, structured questionnaire was administered on the sample of three hundred and eighty nine (389), out of which, three hundred and eighty (380) questionnaire items were successfully filled and returned, hence used for the analysis. Cronbach's alpha test was conducted in order to ascertain the internal reliability of the instrument However, data collected was analyzed with Pearson Correlation Coefficient while system generated p-value was use to establish the significance level at 0.01 via SPSS version 0.20. The study found a positive and significant relationship between policy flexibility and service innovative capabilities (r= 0.72, p<0.01, n=380), that

relational assets has a positive and significance correlation with service innovative capabilities (r= 0.210, p<0.01, n=380), that informational asset has a positive and significance relationship with service innovative capabilities The implication of the positive and significance relationships is that as the organization continues to engender the utilization of policy flexibility and relational assets, within their operational ambit, such actions, will result to significant increase on service innovative capabilities. From the findings, the study recommended that the management of these institutions and other service oriented organizations should explore the opportunities of innovating their psychographics on their operations management as they proactively responds to their environment.

Keywords: Policy flexibility, Informational Assets, Innovative Capability,

Introduction

The trend in corporate organizations and the quest for operational excellence as well as the need to improve performance have made organizations to continuously innovate their organizational psychographics in meeting the demands of the environment. These demands, however, became increasingly imperative considering the increasing rate of technological innovation, where organization continued to adopt new operational strategies and methodologies through the instrumentality of organizational psychographics. The technological innovation brought about dramatic changes in operations management to technologically-driven operations as service oriented organizations including financial institutions involved the use of technology to serve their customers (Frowler, 2024). Consequently, most financial institutions engendering their service innovative capabilities adopted the use of state-of-the-art technology that has impacted on their operations. This among other considerations include: cloud banking, wearables, chatbots, and block-chain technology and open banking (Grill, 2022). This is why Krett (2023) resolved that financial institutions should systematically review their psychographs in responding to their immediate environment. krett (2023) sees organizational psychographics as all-inclusive characteristics, system value and approaches that organizations adopt and implement as

their operational strategies in responding to their immediate environment. To Ruben (2018) organizational psychographics are those system values, interests, lifestyle and organizational attributes that are internally-driven which forms integral part of the organization. In order words, they are internal resources of a given organization. Grill (2023) opines that those internal resources include policy, informational asset, relational asset and operating philosophy that an organization possesses that enable them innovate their activities in meeting the demands of the environment.

Historically, the utilization of organizational psychographics and how it affects the innovative capability of organizations was credited to the work of Robertson in 1960. As he developed a psychographic model in explaining organizational internally-controlled-mechanism in predicting and responding to their environment. The model was not intended as a comprehensive description of organizational psychographics but rather as a description of the key organizational psychographic variables that forms internally-controlled-mechanism that help organizations to be proactive in responding to the external environment (Robertson, 1960).The reality of the aforementioned is applicable to every organization including financial institutions that have stepped-up their innovative capability by leveraging on their psychographics.

Today, most financial institutions had engendered their organizational psychographic in innovating their activities in meeting the demands of the changing environment. Ruben (2018) opines that any financial institution that aligns with its psychographics to engender policy flexibility has the potentiality of molding the desired goal-related-attitude that erodes resistance to change. Policy flexibility as an integral aspect of organizational psychographics enhances proactivity on their external environment while relational asset explains the firm's lifestyle, system values, attributes and the like that emphasizes the extent of relationships the organization keeps with its customers. Grill (2023) opines that

relational asset helps organizations to secure tacit information from its customers that enable them appropriate resources effectively. Ruben (2018) maintains that organizational lifestyle and system values must be adjustable to the trends in the environment. This is because the adjustability of organizational psychographics creates the innovative capacities of improving on the system and therefore maintains that the management of financial institutions in the South East, Nigeria must crave for informational asset to stand-out from others. Thus, the interrelatedness of the various construct dimensions of organizational psychographics create the needed innovative capacity through continuous utilization and acquisition of tacit information that is superlatively strong and resourceful in achieving improved service innovative capability. Service innovative capability is that behavioral pathways that lead to new pattern of service improvement by innovating their operations. It is the processes that service organizations implement to develop, create and/or innovate their service delivery (Pettite 2020).

Problem Statement

The alignment of organizational psychographics in achieving and sustaining innovative capabilities in responding to the external environment has been observed as an ever-abiding challenge to most organizations. This challenge is critical to service oriented organizations including financial institutions. Observable evidence has shown that most financial institutions in the South East, Nigeria have experienced set-backs on their service innovative capabilities as a result of policy rigidity. The possibility of issues relating to policy rigidity from observation have made some of these institutions resistance to change, hence affected their innovative capabilities. However, the extent to which such actions have affected their service innovative capability is not known, hence this study.

Also, issues relating to resistance to change as observed, have affected the relationships most financial institutions share with their customers. These issues, however, had led to

lack of informational resources that would have helped them to innovate their activities in meeting the demands of the changing environment. Ruben (2018) opines that organizational lifestyle and system values must be adjustable to the trends in the environment because it enables the organizations to create service innovative capabilities, capable of improving on the operations of the system through the instrumentality of relational assets. When organizations relate with their customers, they acquire vital or tacit informational resources that will boost their operations in the long-run. Therefore, relational asset plays vital role in bridging the gap between organizational capability and innovation. But the problem of resistance to change is a cog in the wheel of progress especially as it relate to the use of the procured technology. Regrettably, issue relating to resistance to change is associated with ineffective alignment to organizational psychographics in responding to the environment which most of these financial institutions in the South East, Nigeria have failed to adjust their lifestyle, interest, operating philosophies and system values. The failure to attune with the current trend has affected their service innovative capabilities but the extent is yet to be determined,

Objectives of the Study

The general objective of this study will be to examine how organizational psychographics affect the service innovative capabilities of financial institutions in the South East, Nigeria. The Specific objectives are to:

1. Ascertain the extent policy flexibility relates to service innovative capabilities of financial institutions in the South East, Nigeria
2 Determine the degree relational asset relates to service innovative capabilities of financial institutions in the South East, Nigeria.

Concept of Organizational Psychographics

Organizational psychographics is a qualitative methodology used to explain organizational attributes, system values and lifestyle (Anderson, 2019). This suggests that every organization has a distinctive way of operations that is contingent on psychographics. Furthermore, every organization has her psychographics that determines her lifestyle, approach to operations management and in most cases influences how activities are carried out within the organization. In addition, Linkol (2023) sees organizational psychographics as all-inclusive attributes, system value and the alike that influence the action of that particular organization. As an all-inclusive attributes of an organization, it seeks to engender behavioral pathways consistent with the organizational goal. In order words, organizational psychographic is an assemblage of those system values and lifestyle that internally deal with the normative aspect of behavior an organization considers quintessential in responding to her immediate environment (Dulge and Diessell, 2018). It is concerned with the organization's lifestyle that revolves around the pervasive value system that internally describes operationally-designed-framework responsive in molding goal-related-attitude. The designed-framework of operations management as observed by Berlim (2018) informs the basic tenet of reinforcing the desired innovative capability.

From the foregoing, it is pertinent to note that organizational psychographics differs across organizations and that informs why some organizations are reactive to situations while some are proactive to their external environment. However, this study views organizational psychographics as those attributes, lifestyle, system value, choices, which influence the method of operations in any organization.

i) Policy Flexibility

Policy flexibility is the adjustment of those principles, framework and guidelines per time to reflect the trends in the environment. Policy flexibility assists in subjective decision making usually contingent on day-to-day events on the environment (Anderson,

2019). A policy is a deliberate system of principles to guide decisions and achieve rational outcomes. A policy is a statement of intent, guidelines, framework, and course of action adopted by an organization to achieve a set goal. Policies are generally adopted by a governing body within an organization (Micheal, 2022). In order words, policy is an organization-level document that prescribes acceptable methods or behaviours.

This policy is designed according to Anderson (2019) to determine decisions and actions within the scope of coverage. Policy should be action oriented in directing and harmonizing individual perceived differences arising from their socio-cultural orientations. Desk (2020) opines that policy must be all-inclusive in addressing variegated issues arising from the business environment. Policy establishes organizational expectations for using statistical and other quantitative techniques and historical data when: establishing quality and process performance objectives, composing the project's defined process, selecting sub-process attributes critical to understanding process performance, monitoring sub-process and project performance, and performing root cause analysis to address process performance deficiencies. In particular, this policy establishes organizational expectations for use of process performance measures, baselines, and models (Kwale and Xerol, 2023).

ii) Relational Asset

Relational asset is the degree of relating with your customers in order to outsource vital business information that could boost the operations of the organization (Ekanem, 2017). Relational asset is also measured with the level of agreement with customers, acquaintance, colleagues, number of contacts, acceptance of opinion of others and level of passion for the generation of business ideas. Building a formidable relationship with competitors can be a good source of business idea and strategies for growth while meeting the organization's expectations with regards to service innovation. This, however, is necessary because no organization operates in isolation (George, 2020).

Desk (2020) contends that maintaining good relationships amongst other considerations assumed preponderance in creating and maintaining value chain competitiveness in the industry. This assertion spawns several agitations as Chein (2020) argues that ineffective relationships may culminate to unhealthy rivalry among competing firms and can possibly jeopardize the organization's competitiveness of a value chain-interconnectivity in the industry. But this argument was brought to rest as Nerth (2020) discussed intensively on how small firms can effectively relate with larger firms' of higher value-chain, and such relationship according to Nerth (2020) often results to the acquisition of working capability, dexterity at work place, and improved innovative capability needed for effective responds to her environment.

More so, the aforementioned was also supported by Greenlain (2022) who said that value chain approach pays close attention to inter-firm relationships because they can make or break the success of a competitiveness strategy. Effective vertical and horizontal relationships promote upgrading, reduce costs and support greater responsiveness to changing markets. Weak inter-firm relationships, on the other hand, can hinder value chain competitiveness by strangling investment, creating technical and cost inefficiencies and limiting the breadth and depth of commercial relationships. Transformation of inter-firm relationships is a common objective in value chain projects designed to achieve the development goals of economic growth and income generation. That is why Ekanem, (2017) argues that the way organizations relate with their immediate environment often depicts innovativeness and creativity which adds value in their operations. Ekanem (2017) also examined inter-firm relationships from an individual or systems perspective. An individual perspective focuses on the one-to-one relationship between two firms. This might be useful when analyzing the relationships of a larger firm. This relationship according to Nerth (2020) can results to acquisition operational capability needed for the appropriation, mobilization and utilization of resources in organization. The individual

perspective is also useful for identifying leverage points in very visible relationships in order to create demonstration effects that influence other firms in the value chain to change their own practices.

Service Innovative Capabilities

In an attempt to conceptualize the meaning of service innovation capabilities, it is pertinent to explain the meaning of capabilities. Organizational capabilities are defined as "a firm's capacity to deploy resources, usually in combination, using organizational processes, to affect a desired end (Amit and Schoemaker, 2021). Capabilities are expected to be flexible in responding to technological advancements. Organizational capabilities are developed over-time through organizational learning, research and development, outsourcing of individuals with cognate experience on the concept, through workshops, seminars and the like (Atuahene-Gima, 2022). More so, organizational capability developed over-time as identified by Atuahene-Gima, (2022) must be reviewed periodically in addressing and enhancing innovative mentality of the people. Helfat and Peteraf, (2018) contend that once the desired capacity is developed, such would be redeployed, recombined and replicated in meeting the demands of business environment. In the same vein, Teece (2023) sees capabilities as the firm's ability to integrate, build and reconfigure internal and external competences to address rapidly changing environments.

On the other hand, service innovative capabilities according to Lidia, Eleni and Pierre (2023) is that creative mentality that drives individuals and corporate organizations in developing and implementing new processes, operations management and job pattern that is technologically-driven in responding to their external environment. It is that creative mentality that makes most organizations not to be complacent with a given situation because the environment of business operations changes over time.

Empirical Review

Adeyemi (2023) examined the effect of organizational psychographic on competitiveness of service-oriented firms in Ogun State. The study was aimed at determining the extent of relationship between organizational psychographic and competitiveness of selected banks in Ogun State. Survey research design was employed and primary source of information was gotten through the instrumentality of structured questionnaire. Simple random sampling technique was used to ensure the probability of adequate representation of the sample under study. Data collected were analyzed with Product Moment Correlation and the result showed that there is a positive and significant relationship between organizational psychographic and competitiveness of the selected banks in Ogun State. From the findings and conclusion arrived at, the study recommended that organizations should always review and modernize their psychographic in responding to the trends of the environment.

Oluwatosi (2022) investigated the nature of relationship between organizational psychographic and innovation. The study was aimed at determining the nature of relationship between organizational psychographic and innovation of selected service orientated firms in Lagos State. Descriptive research design was adopted while structured questionnaire was also administered on the sample drawn from the population of the study. Convenience sampling technique was employed whereas data collected were analyzed with Chi-square (X^2). The study revealed that organizational psychographic has a perfect-fit with innovation and concluded that there exists significant relationship between the two variables. The study recommended that organizations including service oriented organizations should often review their psychographics in responding to her environment.

Hyejeong, Fiore, Niehm and Jeong, M. (2020) studied the effect of organizational psychographics on innovation. The objective of the study was to ascertain the extent relationship between organizational psychographics and innovativeness. The study

employed survey design, of which structured questionnaire was administered on the sample drawn from the population of the study. Structural equation model was used to analyze the data. The findings showed that organizational psychographic significantly relates to innovativeness and concluded that firm should always streamline their psychographics to reflect the changes in the business environment because such will enable the firm to secure and sustain competitive advantage in the industry. The study employed structural equation model but failed to state the model in the work. The model should have contained the specific measuring variables to be estimated in determining their relationships on the dependent variable.

Abiodu (2019) investigated the effects of organizational psychographics on innovativeness. The objective of the study was to ascertain the effect of organizational psychographics on innovativeness of manufacturing firms in Kwara State. Survey research design was employed and primary data gotten through structured questionnaire was administered on the sample of the study. Data collected was analyzed with Analysis of Variance (ANOVA). The findings revealed that there is a significant relationship between organizational psychographic and innovativeness and concluded that any firm that makes their psychographic adjustable to the environment does not resist change rather responds to change. The implication of the finding is that resistance to change erodes the potentials of organizational psychographics in meeting the demands of the environment.

Theoretical Framework

This study is anchored on the Resource-based theory propounded by Penrose (1959). This theory believes that every organization has its peculiar resources that are valuable, rare, difficult to imitate and non-substitutable which have the potentiality of sustaining their performance in the long-run. These resources can lead to improved organizational service

innovative capabilities if managed effectively. These resources among other considerations are valuable and non-substitutable.

The theory assumes that resource capabilities possessed by organizations are what secure competitive advantage in the market place. Resources and capabilities are pivotal in the determination of organizational competitive advantage. Penrose (1959) argues that if the resources are not effectively utilized, achieving sustained performance would be difficult. Thus, organizations should have capabilities that could appropriate resources for the attainment of organizational goal. However, the theory maintains that those resources (psychographics) an organization possesses are valuable, rare, difficult to imitate and non-substitutable. For instance, an organizational lifestyle, attributes and characteristics are their intangible resources as identified by the theory. These psychographics must be in alignment with the organization in order to generate the needed performance.

The following are the assumptions of the theory: i) that every organization possesses its resources (tangible or intangible) and these resources are valuable, rare, and difficult to imitate, ii)that organizational service innovative capabilities can only be achieved when those resources are utilized effectively (iii) that those resources make individual organizations unique from others. The theory fits into the present study because it laid credence on the need for an organization to align internally to its resources (psychographics) that can lead to innovative capabilities, which in turn, result to improved performance.

METHODOLOGY

Research Design

This study adopted a survey research design. Thus, a survey was conducted on the sample units with the designed questionnaire. The questionnaire contained question items which individually addressed paired variables of importance with respect to service innovative capability (dependent variable) and organizational psychographic (independent variable). The questionnaire items were administered on the sample of three hundred and eighty nine (389) staff of the deposit money bank in the South East, Nigeria. Also, systematic sampling technique was adopted for a holistic representation of the sample. The independent variables was decomposed into their respective operationally defined variables components and matched with the dependent variable. This decomposition and pairing enabled the determination of both the type and degree of relationship existing between the paired variables. Thus, the degree and type of the relationship that existed between each paired variables was determined using the following Pearson Moment Correlation Coefficient 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 in each specific objective and X represents the independent variable. The correlation design considered Policy flexibility (X_1), Relational asset (X_2), Informational asset as independent variables, while matching them with service innovative capability (Y_1). Moreover, it is also expected that each covariate analysis obtained will yield a value in between -1 and +1.

Results

Correlation between policy flexibility and service innovative capabilities

		Policy Flexibility	Service innovative capabilities
Policy flexibility	Pearson Correlation	1	.721**
	Sig. (2-tailed)		.000
	N	380	380
Service innovative capabilities	Pearson Correlation	.721	1
	Sig. (2-tailed)	.000	
	N	380	380

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

Based on the flagged p-value (0.01), the correlation coefficient (r) is 0.72 and calculated p-value of 0.000 is lesser than the critical p-value of 0.01, the study rejects the null hypothesis that policy flexibility does not relate to service innovative capabilities and accepted the alternate hypothesis that policy flexibility relates to service innovative capabilities of the financial institutions in the south-East, Nigeria. The result suggests that as these financial institutions continue to engender policy flexibility in their day-to-day operations, a unit increase of such actions will result to a significant increase of 72% on their service innovative capabilities in responding to their environment. The result of the correlation coefficient of 0.72 implies a significant and positive (strong) relationship between policy flexibility and service innovative capacities. The importance of the finding suggests that policy flexibility engenders all-inclusive-system-framework of operational excellence that enables the organization to proactively respond to her immediate environment. This policy flexibility management approach enables the organization to

continuously review their psychographics as they make necessary policies that are contingent on the environment. This inverse relationship also occurs at a significant value since the computed p-value (0.000) is less than the flagged p-value (0.01)

Correlation Results

Correlation between Relational asset and service innovative capabilities

		Relational asset	Service innovative capabilities
Relational asset	Pearson Correlation	1	.210**
	Sig. (2-tailed)		.000
	N	380	380
Service innovative capabilities	Pearson Correlation	.210	1
	Sig. (2-tailed)	.000	
	N	380	380

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

Since the p-value is (0.01), the correlation coefficient (r) is 0.21 and calculated p-value of 0.000 is lesser than the critical p-value of 0.01, the study rejects the null hypothesis that relational asset does not relate to service innovative capabilities and accepted the alternate hypothesis that relational asset significantly relates to service innovative capabilities of financial institutions in the South=East, Nigeria. The result implies that as organization continues to access and implement resourceful information as she relates with other larger firms with the desired innovative capacity, such capacity acquisition transients to 21% significantly on service innovative capabilities. Hence, there existed a significant and positive relationship between relational assets and service innovative capabilities (r= 0.21).

The implication of the foregoing is that, as the schools continue to acquire working capacities, abilities, operational dexterity and innovative skills as they relate with larger firms that have innovated their operations, such actions, will leads to significant increase at 21% on service innovative capabilities.

Conclusion

In the light of the findings, the study concludes that there is a significant positive relationship between organizational psychographic and service innovative capabilities of the deposit money banks in the South-East, Nigeria. The implication of the aforementioned positive relationship is that as the organization continues to engender the utilization of policy flexibility, and relational assets, within their operational ambit, such actions, will result to significant increase on service innovative capabilities. The result of this study provided empirical evidence on the need for organization to continue to engender their psychographics in responding to her environment. The strength of this correlation therefore points to the need for organizations to pay concerted attention to the upgrading of their psychographics in the light of the changing environment because they are critical to the attainment of organizational goal. Sustaining long-term performance in organization calls for pro-activeness, and innovative mindedness in making pertinent decisions that would sustain their performance in the long-run.

Recommendations

Based on the findings and conclusion drawn from the study, therefore the following recommendations are made:

1. The management of these private secondary schools and other service oriented organizations should explore the opportunities of innovating their operations management by making their policies flexible as they responds to their

environment. Policy flexibility allow for all-inclusive-system framework that is contingent in responding to the technological advancements of the environment. The veracity of the recommendation is premised on the fact that the study provided empirical evidence on the positive relationship between policy flexibility and service innovative capabilities.

2. The study also found a positive and significant relationship between relational assets and service innovative capabilities of the financial institution in the South East, Nigeria and therefore recommended that other financial institutions that have not fully co-opted and utilized their level of relationships that is knowledge acquisition-driven with higher firms that have stepped-up their service innovative capability should do so. This is because organization does not operate in isolation, she receives resources outside her environment as an input, process it and send to the environment as output. Therefore, it is through the extent of their relationships with other superior firms determines how far they can acquire and appropriate their innovative capabilities in responding to their environment.

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