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MANAGEMENT COMPETENCY AND GROWTH OF COMMERCIAL BANKS IN RIVERS STATE

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ABSTRACT

The study examined the relationship between management competency and growth of commercial banks in Rivers State. The explanatory cross-sectional survey research design was adopted for the study. The population of the study consisted of Twenty-Three (23) commercial banks operating in Rivers State with their headquarters in Port Harcourt. The comments of the Test/Measurement were used to validate the instrument. Cronbach alpha was employed to ascertain the reliability of the instrument. A total of one Hundred and Fifty-One (151) copies of the questionnaire were administered to respondents through the help of two research assistance. The researchers were able to retrieve One Hundred and Twenty-Five (125) copies of the distributed questionnaires. Mean and standard deviation were used for the univariate analysis while the bivariate analysis was done using Spearman Rank Order Correlation. The multivariate analysis was done using Partial Correlation. Findings revealed that there is a significant relationship between management competency and growth of commercial banks in Rivers State; Also, organizational resources significantly moderates the relationship between management competency and growth of commercial banks in Rivers State. The study also concluded that management competency correlate with growth, and it is being moderated by the organizational resources. The study recommended amongst others that management of commercial banks should invest in continuous learning and development programs to equip managers with the latest industry knowledge, behaviour skills, and technological advancements for organizational growth enhancement.

INTRODUCTION

Every organization craves for a competent management team, as this is capable of igniting growth and other positive variables around the business. Among other things, organizations seek for growth in its finance, workforce, hierarchy, market size, etc. Growth, as defined by Cherrington (2011),is a concept of performance or effectiveness of an organization, and as an indication of the organizational manner that it is performing effectively to achieve its objectives successfully. Growth or organizational growth has to do with the true result or consequences of a firm when matched with its future goals or objectives. Growth, In the view of Heinzet al. (2018), exemplifies output-input ratio with consideration to quality over a given period of time in the operational activities of an organization. As conceptualized in this study, the growth of commercial banks is measured using expansion, size of workers, and level of hierarchy.

No business grows without conquering markets. In other words, when a business expands into new markets, one thing it indicates among others is that it is growing. Expansion here implies market expansion. Market expansion means employing tactics designed to increase market share, even at the sacrifice of immediate financial gains (Storbacka in Tangus & Omar, 2017). Business examining prospective markets must take stock of their capabilities and assets. These may include new or existing products with an appeal in untapped areas. In the same sense as expansion, the growth in the size of workers also indicates growth. This is to say that business growth can be checked through the growth or decline of its workforce. Size of workers refers to the number of workers an organization officially has at a point in time (Brynjolfsson & McAfee, 2014). And in addition, the level of hierarchy can also be used to read the growth of a business such as a commercial bank. As organizations expand, they often develop more hierarchical levels to manage the increased scope of operations effectively.

Notwithstanding, it takes a competent management, among other things, to engineer growth of a business, especially as pertaining to expansion, size of workers, and level of hierarchy. As defined in this study, management competency encompasses the essential skills, behaviors, and attributes required for effective leadership and organizational success. Managers with high competency levels can inspire their teams, navigate complex challenges, and drive organizational performance. In the view of Mitchelmore and Rowley (2010), competencies such as decision-making, communication, and leadership are crucial for managers to effectively guide their teams and contribute to organizational growth. However, this study has skills, knowledge, and behaviour as the dimensions of management competency. These and many more will be discussed later in the study.

Many studies bothered around management competency and organizational growth have been conducted in diverse climes (Torres& Pedraza, 2023; Fabian et al., 2022; Ejikeme et al., 2023; Verle et al., 2014). However, none was specific on finding the relationship between management competency and growth of commercial banks in Rivers State, where management competency is dimensionalized into skills, knowledge, and behaviour, and growth is measured using expansion, size of workers, and level of hierarchy. This shows that there is a gap that needs to be filled. Here lies the essence of this study.

Statement of the Problem

Many financial institutions suffer the menace of sluggishness in growth or total absence of growth. In Rivers State, a commercial bank such as Ecobank closed down its branch at Mile 1, Port Harcourt, and another in Ahoada, all in Rivers State. First Bank of Nigeria closed down its branch at Eleme, Rivers State. These could just be a few among the many other branches of commercial banks that have been closed down in recent time. This situation has obviously affected their expansion, size of workers, and level of hierarchy negatively. And this could be a sign of ineptitude on the part of their managements. As opined by Ejikeme et al.(2023), the lack of competence among managers of an organization, will weaken the performance and competitiveness of such organization. This further means that such organization will likely not experience growth. It, therefore, becomes pertinent to carry out this study, as its findings may help commercial banks in Rivers State check on the competence of their management, thereby helping them fix their growth situation.

As another concern that spurs this study, there is a seeming literature gap as concerning the relationship between management competency (skills, knowledge, and behaviour) and growth (expansion, size of workers, and level of hierarchy) of commercial banks in Rivers State(Osama et al., 2015; Torres& Pedraza, 2023; Fabian et al., 2022; Ejikeme et al., 2023). This implies that this area of research is begging for attention, which this study is bent on following.

Aim and Objectives of the Study

The aim of this study is to determine the relationship between management competency and growth of commercial banks in Rivers State. This study seeks to:

1. ascertain the relationship between skills and expansion of commercial banks in Rivers State.
2. establish the relationship between knowledge and size of workers of commercial banks in Rivers State.
3. examine the relationship between behaviour and level of hierarchy of commercial banks in Rivers State.

Research Questions

Based on the objectives of the study, the following research questions guided the study:

1. What is the relationship between skills and expansion of commercial banks in Rivers State?
2. What is the relationship between knowledge and size of workers of commercial banks in Rivers State?

3. What is the relationship between behaviour and level of hierarchy of commercial banks in Rivers State?

Research Hypotheses

Based on the research questions, the following hypotheses were formulated.
Ho_1: There is no significant relationship between skills and expansion of commercial banks in Rivers State.
Ho_2: There is no significant relationship between knowledge and size of workers of commercial banks in Rivers State.
Ho_3: There is no significant relationship between behaviour and level of hierarchy of commercial banks in Rivers State.

Review of Related Literature

Concept of Management Competency

Management competency, as defined in this study, encompasses the essential skills, behaviors, and attributes required for effective leadership and organizational success. It involves a combination of technical skills, interpersonal abilities, and strategic thinking. Managers with high competency levels can inspire their teams, navigate complex challenges, and drive organizational performance. Management competency is defined by Yukl and Mahsud (2010) as the skills, knowledge, behaviors, and attributes that managers need to effectively perform their roles and achieve organizational goals. It encompasses a broad range of abilities that enable managers to lead teams, make informed decisions, solve problems, and drive the organization toward success. In the view of Mitchelmore and Rowley (2010), competencies such as decision-making, communication, and leadership are crucial for managers to effectively guide their teams and contribute to organizational growth. These competencies enable managers to create a productive work environment, foster innovation, and ensure the achievement of strategic goals.

A key component of management competency is emotional intelligence, which involves understanding and managing one's emotions and those of others. Managers with high emotional intelligence can build stronger relationships with their employees, leading to improved team cohesion and morale. Goleman *et al.*(2013) argue that emotionally intelligent managers are better equipped to handle workplace stress, resolve conflicts, and motivate their teams. This competency is particularly important in today's diverse and dynamic work environments, where interpersonal interactions play a significant role in achieving organizational objectives.

Another critical aspect of management competency is adaptability, which refers to the ability to respond effectively to changing circumstances and unexpected challenges. In the fast-paced and ever-evolving business landscape, managers must be able to quickly adjust their strategies and approaches to remain competitive. In the view of Yukl and Mahsud (2010), adaptable managers can better navigate organizational changes, such as technological advancements or market shifts, and lead their teams through periods of uncertainty. This flexibility not only helps in maintaining operational efficiency but also in seizing new opportunities for growth and innovation.

Dimensions of Management Competency

Skills

Skills are defined as the acquired ability to perform tasks and solve problems through the application of knowledge and experience (Tannenbaum, 2020). They enable individuals to effectively navigate complex job requirements and achieve organizational goals. In another definition, Gonzalez and Mehrotra (2019) defined skills as the practical and cognitive capabilities developed through training, education, and practice, which allow individuals to execute specific functions proficiently and efficiently. Skills are required in every human endeavour, especially in organizational building. Management, through skills, can better the lot of their organization when they have skills, such as interpersonal skill, communication skill, technical skill, etc.

Skills are a fundamental dimension of management competency, encompassing a broad range of abilities that enable managers to perform their roles effectively. Technical skills, which involve knowledge and proficiency in specific areas such as finance, marketing, or operations, are essential for managers to understand and oversee the day-to-day activities within their departments. In the view of Mintzberg (2009), managers must possess a deep understanding of their industry and functional area to make informed decisions, solve problems, and guide their teams effectively. This technical expertise ensures that managers can handle the specialized tasks required in their roles and contribute to the overall success of the organization.

Interpersonal skills, another critical component of management competency, involve the ability to communicate, motivate, and lead teams effectively. Managers with strong interpersonal skills can build positive relationships with their employees, fostering a collaborative and inclusive work environment. Goleman (2000) highlights the importance of emotional intelligence, which encompasses self-awareness, self-regulation, motivation, empathy, and social skills, as a key factor in effective management. By demonstrating empathy and understanding, managers can better address the needs and concerns of their employees, leading to higher levels of engagement and productivity.

Knowledge

Knowledge is defined by Hislop*et al.*(2018) as the accumulation of information, understanding, and skills acquired through education or experience, which individuals use to interpret and interact with the world. Knowledge is a critical dimension of management competency that encompasses the understanding and expertise managers need to effectively lead their organizations. This includes both explicit knowledge, which is formal and systematic, and tacit knowledge, which is personal and experience-based. Managers must possess a deep understanding of their industry, organizational processes, and the external environment to make informed decisions and develop strategic plans. In the view of Nonaka and von Krogh (2009), knowledge creation and management are essential for organizational innovation and competitiveness. Managers who continually update their knowledge base can anticipate market trends and adapt to changes more effectively.

In addition to industry-specific knowledge, managers must be well-versed in key management principles and practices. This includes areas such as financial management, human resource management, marketing, and operations management. Effective managers use this knowledge to allocate resources efficiently, develop talent within their teams, and optimize organizational performance. Grant (2013) emphasizes that knowledge in these core areas enables managers to understand the interplay between different functions and make decisions that enhance overall organizational efficiency and effectiveness.

Furthermore, knowledge of contemporary management theories and practices is crucial for managers to stay relevant in today's dynamic business environment. This includes understanding new developments in technology, such as digital transformation and data analytics, and their implications for business strategy and operations. Managers who are knowledgeable about emerging trends can leverage these advancements to drive innovation and maintain a competitive edge. In the view of Davenport and Prusak (2020), knowledge management practices help organizations capture and disseminate critical information, ensuring that managers have access to the insights needed to make strategic decisions.

Behaviour

Effective managerial behavior encompasses a range of actions, attitudes, and interpersonal skills that facilitate successful leadership and team dynamics. Behaviour is defined as the range of actions and mannerisms made by individuals, groups, or systems in conjunction with their environment, encompassing both observable actions and internal psychological processes (Martinet al.,2018). Managers who demonstrate positive behavior, such as integrity, empathy, and resilience, foster an environment of trust and collaboration. In the view of Gandolfi and Stone (2018), managers who exhibit ethical and transparent behavior are more likely to inspire their employees, leading to higher levels of engagement and productivity.

Emotional intelligence, which involves the ability to recognize and manage one's own emotions, as well as those of others, is one key aspect of management behaviour. Managers with high emotional intelligence are adept at handling interpersonal relationships judiciously and empathetically, creating a positive work environment. Bradberry and Greaves (2009) suggest that emotionally intelligent managers are better equipped to navigate the complexities of human interactions, resolve conflicts, and maintain team morale. This competency is particularly important in diverse and dynamic organizational settings where effective communication and understanding are paramount.

Adaptability is another critical behavior that defines competent management. In today's fast-paced business landscape, managers must be able to respond swiftly to changes and uncertainties. This requires a proactive and flexible approach to problem-solving and decision-making. Yukl and Mahsud (2010) highlight that adaptable managers can pivot strategies and operations to meet evolving business needs and market conditions, thereby ensuring organizational resilience and sustainability. Such behavior not only helps in overcoming immediate challenges but also in leveraging new opportunities for growth and innovation.

Concept of Organizational Growth

Growth, as defined by Khandekar and Sharma (2016),is basically the outcomes that indicate or reflect the organization's efficiencies or inefficiencies in terms of corporate image, competencies and financial performance. In this study, growth can also be used interchangeably with organizational growth. Growth or organizational growth encompasses the real outcome or consequences of a company as compared alongside its future goals or objectives. It also cuts across strategic planners, operations, finance, legal, and organization development as a matter of concern to authorities in many fields of endeavor. Also, it is psychotherapy of an organization's output as measured by goals and purpose. Inside business group, three main results are calculated: financial performance, shareholder value performance (in some cases, production capacity performance may be analyzed) and market performance.

Growth is defined as a concept of performance or effectiveness of an organization, and as an indication of the organizational manner that it is performing effectively to achieve its objectives successfully (Cherrington, 2011). Adam (2017) considered organizational growth as heavily dependent on the employees' performance quality. He believed that in order to ensure a high-quality organizational performance, it is vital to have regular exposure of the staff of the company to new and up-to-date knowledge and skills, which would, in turn, help them keep up with the new changes happening in the market, and, ultimately, enhance the quality of organizational performance. In a "Note on Organizational Effectiveness", Harrison and Freeman (2015) and Adam (2017) confirmed that an effective organization with high standard of growth level is the one that keeps its stakeholders' (shareholders, customers, and its own) demands satisfied. Organizations' growth is a process to enhance both the effectiveness of an organization and the well-being of its members through planned interventions. Organizational success was referring to the actual output or results of an organization as measured against its intended outputs, goals and objective (Jon & Randy, 2019).

Measures of Growth

Expansion

In this study, expansion is seen as market expansion. Market expansion means employing tactics designed to increase market share, even at the sacrifice of immediate financial gains (Storbacka in Tangus& Omar, 2017). Decisions on the huge number and variety of market expansion strategies are taken at several organizational levels, from the strategic level to the operational and service encounter levels, in order to strategize and offer a service. The corporate market expansion strategies that aim to increase sales, assets, and profits are the most popular. Businesses operating in developing industries must expand if they want to thrive. Increased sales and the opportunity to utilize the experience curve to lower the cost of goods sold are two benefits of further growth (Storbacka, in Tangus& Omar, 2017).

Business examining prospective markets must take stock of their capabilities and assets. These may include new or existing products with an appeal in untapped areas. Through what channels will they meet these potential customers? Organizations must consider who new customers are. Then they can engage them with a specific brand message. Organizations must finance their initiatives. They must also accept the risks of financial disappointment. Even the most well-developed market expansion strategies do not guarantee success. But success will lead to increased sales and a boon for the financial future of those companies. Market expansion in terms of service line extension and geographic expansion.

Service line extension in banking refers to the strategic expansion of a bank's offerings to include new financial products or services that complement its existing portfolio. This expansion allows the bank to diversify its revenue streams, cater to a broader range of customer needs, and strengthen its competitive position in the financial industry.Service line extension in banking requires careful planning, market research, regulatory compliance, and consideration of customer needs and preferences. It aims to create a more holistic and competitive banking experience while attracting and retaining a diverse customer base. Banks that successfully extend their service lines can strengthen their position in the financial industry and capture new revenue opportunities.

Size of Workers

The size of the workforce is a critical indicator of organizational growth, reflecting the scale and capacity of a company to manage increased operations and market demands. As organizations expand, they often require more employees to support new business activities, maintain service levels, and enhance productivity. Increasing the size of the workforce can enable companies to improve operational efficiency, diversify skill sets, and drive innovation. Size of workers refers to the number of workers an organization officially has at a point in time (Brynjolfsson & McAfee, 2014). In the view of Brynjolfsson and McAfee (2014), the expansion of the workforce is directly linked to the organization's ability to leverage human capital for competitive advantage.

A larger workforce also facilitates greater specialization and division of labor, which can enhance overall organizational performance. With more employees, companies can allocate specific tasks to individuals or teams, leading to improved expertise and efficiency in various functions. This specialization can result in higher quality outputs and faster service delivery, contributing to customer satisfaction and retention. Furthermore, a larger workforce allows for the development of more robust managerial structures, which are essential for overseeing complex operations and ensuring effective coordination across different departments (Noe et al., 2017).

Level of Hierarchy

The level of hierarchy within an organization is a significant indicator of its growth and structural complexity. As organizations expand, they often develop more hierarchical levels to manage the increased scope of operations effectively. This involves creating additional management layers to oversee various functional areas, ensuring that strategic goals are met and operational efficiencies are maintained. The level of hierarchy in an organization refers to the arrangement and distribution of authority, responsibilities, and communication within the organizational structure (Daft, 2018).In the view of Mintzberg (2019), hierarchical growth allows for more specialized roles and clearer delineation of responsibilities, which can enhance decision-making processes and operational control.

An expanded hierarchy can facilitate better supervision and accountability by distributing management responsibilities across more levels. This structure allows senior leaders to focus on strategic planning and high-level decision-making while mid-level managers handle day-to-day operations and direct supervision of employees. Such a division of labor can lead to improved oversight and more efficient management of resources. However, it is crucial for organizations to strike a balance to avoid excessive bureaucracy, which can impede agility and responsiveness (Daft, 2018).

Theoretical Review

This study is anchored on Diffusion of Innovation theory.

This theory was propounded by Roger in 1962 to explain how people accept new technologies and innovative skills set as cited in Amadi-George (2018). Roger's Diffusion of Innovation Theory explains the processes involved in the adoption of innovations such as new technologies, techniques, and procedures as well as the resultant effects of such steps on organizational processes (Rogers' 1962 in Ikemefuna, 2016).The assumptions relevant to this study are as follows:

i) In a social system, there will always be a disparity in the level and time at which individuals within a given social system adopt new ideas, techniques, and technology.
ii) Individuals and arms of institutions that adopt innovations early will naturally out-perform late adopters and the laggards (Rogers cited in Amadi-George, 2018).

What this theory implies is that as commercial banks in Rivers State advance in competencies in skills, knowledge, and behaviour that are innovative, there will be disparity in the level and time individual commercial banks in the State would make the decision to do so.

It follows that commercial banks that fail to adopt these competencies early will definitely experience lack of expansion, decreased size of workers, and diminishing level of hierarchy (Odu, 2018), while those who embrace and adopt emerging skills, knowledge, and behaviour for management early, will enjoy expansion, increased workforce size, and increased hierarchy level, among other things.

Since these theoretical assumptions have not been tested and verified empirically in commercial banks in Rivers State, there is therefore need to empirically investigate how management competency relate with growth within commercial banks in Rivers State.

Empirical Review

Torres and Pedraza (2023) analyze the relationship between managers' competencies and their businesses performance. The study was approached from the quantitative paradigm, applying a questionnaire to 114 managers of small and medium-sized family businesses, located in the states of Tamaulipas and San Luis Potosí, Mexico. The results shared show, in the context of a family business, the relationship between the study variables, which allows providing knowledge in the family businesses management, which are important economic units in this country, as sources of employment generation. The structural equations technique was applied in the validation of the research hypotheses. It is inferred that only intrategic and personal effectiveness competencies are positively related to organizational performance, with no positive relationship between strategic competencies and organizational performance.

Fabian et al. (2022) investigated the effect of managerial competencies on the growth of SMEs in Abuja Metropolis, Nigeria. The study adopted Raosoft to determine a sample size of 395. A structured questionnaire was used for data collection, while regression was used for data analysis. It was found that both technical and personal competencies have a positive and strong effect on the growth of SMEs, while conceptual skills recorded a negative and insignificant effect on the growth of SMEs in the Abuja Metropolis.

Ejikeme et al. (2023) assessed the effect of managerial competency on performance of SMEs. — We adopted descriptive survey research design for this study. We used a sample of 394 SMEs managers for the survey, which were selected using convenience sampling technique. This research relied on content validity and internal consistency measure for validity and reliability respectively. We used multiple regression with the aid of SPSSv23 for data analysis. The outcome shows that managerial competencies affect the performance of small-scale enterprises. Also, we found that interpersonal competency of manager of SMEs is low, while the cognitive competency made the strongest unique contribution to explain venture performance. We conclude that to drive improved performance there must be effort targeted towards improving the skills of managers of SMEs in the country.

Verle et al. (2014) determined whether there is a relationship among leadership, action, social, and personal competencies of managers in modern organizational structure types and whether a relationship exists between a company's organizational structure and performance. Design/methodology/approach – A questionnaire was carried out among top managers in Slovene mid- and large-sized companies. The relationship among managerial competencies, the choice of organizational structure type and the company effectiveness were measured with a value-added approach. The method of structural models was used for establishing the affect among individual variables. Findings – The results support the hypothesized effect of managerial competencies on a company's organizational structure type. The effect of a modern, horizontal organizational structure on a company's performance and growth on the market facilitates the achievement of higher value added as well as has a direct impact of managerial competencies on a company's performance. Research limitations/implications.

Osama et al. (2015) explored the link between managerial competencies and organizations performance in a sample drawn from 4 big airlines in Jordan. The hypothesis was tested over a match data, including 62 managers. Results showed that all the competencies (leadership, problem solving, strategic competency and the customer focus) were have a positive relationship with the organizations' performance in the airline sectors in Jordan. Specifically, organizations' innovation was seen linked to strategic competency, while client focus linked with the organization competitive advantage.

METHODOLOGY

Research Design

For the study, the cross-sectional survey research design was adopted. This implies that this study was focusing on surveying the opinions of managers across commercial banks in Rivers State in order to know how they feel about the phenomenon under investigation. Data was collected once.

Research Population

The population of the study consisted of twenty-three (23) Commercial Banks operating in Rivers State, Nigeria (Source: Central Bank of Nigeria Database). Arranged alphabetically, the twenty-four (23) Commercial Banks currently operating in Rivers State, Nigeria are listed overleaf:

Table 1: Study Population

S/N	Commercial Banks and their Head Offices in Port Harcourt.
1.	Access Bank. No. 329A OluObansanja, Port Harcourt
2.	CitiBank. No. 1 Trans- Amadi, Port Harcourt.
3.	Eco Bank. No. 329A OluObansanja, Port Harcourt
4.	Fidelity Bank. No. 22/24 Old Aba Road, Port Harcourt.
5.	First Bank. No. 22/24 Old Aba Road, Port Harcourt.
6.	First City Monument Bank. No. 22/24 Old Aba Road, Port Harcourt.
7.	Globus Bank. Plot 467 Trans-Amadi, Industrial Layout, Port Harcourt.
8.	Guaranty Trust Bank. No. 22/24 Old Aba Road, Port Harcourt.
9.	Jaiz Bank. No. 186 Aba Road, Port Harcourt.
10.	Keystone Bank. No. 51. Aba Road Port Harcourt.
11.	Polaris Bank. Agip Junction /Ikwere Road, Port Harcourt.
12	Premium Trust Bank, 473B Trans-Amadi Industrial Layout, Port-Harcourt, Rivers State
13.	Signature Bank, 145 Aba Road, by Waterlines Junction, Port Harcourt
14.	Stanbic IBTC. No. 58 OluObansanjo Road, Port Harcourt
15.	Standard Chartered Bank. Plot 7 Trans-Amadi, Industrial Layout, Port Harcourt.
16.	Sterling Bank. No. 142 Woji Road, GRA 2, Port Harcourt
17.	Suntrust Bank. No. 16 Trans-Amadi, Nkpogu, Port Harcourt.
18.	Titan Trust Bank. No. 5 OluObansajo Road, Port Harcourt.

19.	Union Bank Plot 468, Trans-Amadi, Port Harcourt.
20.	United Bank for Africa No. 14B Azikiwe Road, Port Harcourt.
21	Unity Bank No. 28A Aba Road, Port Harcourt
22.	Wema Bank. No. 66 OluObansajo Way, Port Harcourt.
23.	Zenith Bank. No. 40 Aba Road, Port Harcourt.

Source: Central Bank of Nigeria (2024).

Nature and Source of Data
This study depended on primary and secondary sources of data. The primary source of data was structured questionnaire.

Instrumentation and Measurement
Structured questionnaire was used as the main instrument for the collection of primary data. The instrument was titled "Management Competency and Growth Index (MCGI). The design of the questionnaire was a four (4) point rating scale format with the following response options: Strongly Agree (4), Agree (3), Disagree (2), and Strongly Disagree (1).

Validity of the Instrument
To establish the validity of the instrument, copies of the questionnaire were submitted to experts in test and measurement. Their comments and adjustments were used to validate the final copy of the instrument that was administered.

Reliability of the Instrument
Reliability of the instrument is concerned with the capacity of the instrument to measure what it is designed to measure. To ascertain the reliability of the instrument, Cronbach Alpha was used. Table 2below presents test results.

Table 2:Cronbach Alpha Reliability Test Results

Variables	Dimensions/Measures	Items	Alpha
Managerial Competency	Skills	5	.825
	Knowledge	5	.763
	Behaviour	5	.766
Growth	Expansion	5	.775
	Size of Workers	5	.860
	Level of Hierarchy	5	.845
Organizational Factor	Organizational Resources	5	.777

Source: Survey Data, 2024.

Administration of the Instrument
A total of 151 copies of the questionnaire were administered through the help of two independent research assistants. The researchers were able to retrieve 125 copies of the questionnaire distributed.

Method of Data Analysis

Mean and standard deviation were used for the univariate analysis while the bivariate analysis was done using Spearman Rank Order Correlation in SPSS Version 26.0. Spearman Rank Order Correlation Coefficient was computed with the formula below:

$$r = 1 - \frac{6\sum d^2}{n(n^2 - 1)}$$

Where;
n = number of pairs of data
d = different between the ranking in each set of data.
∑ = Summation

If our statistical analysis shows that the significance level is below the cut-off value we have set (which is 0.05), we reject the null hypothesis and accept the alternate hypothesis. Alternatively, if the significance level is above the cut-off value, the null hypothesis was accepted.

In testing the hypotheses one to three, the following rules will be upheld in accepting or rejecting our null hypotheses. All the coefficient (r) values that indicate levels of significance (* or **) as calculated using SPSS were accepted and thus our alternate hypotheses was accepted and when no significance was indicated in the coefficient (r) value, we reject the null hypotheses. We set out confidence interval at 0.05 level of significance to test the statistical significance of this study. Both the significance values and the coefficient values were used. For the coefficient values, the following interpretation scheme were applied is stated below, (a) No Relationship = 0, (b) Low/Weak Relationship = 0.1-0.2, (c) Moderate or Relatively Strong Relationship = 0.3-0.5, (d) High/Strong Relationship = 0.6-0.7, (e) Very High/Very Strong Relationship = 0.8-0.9, (f) Perfect Relationship = 1.

Test of Hypothesis

Ho_1: There is no significant relationship between skills and expansion of commercial banks in Rivers State.

Table 1: Correlations between Skills and Expansion

			Skills	Expansion
Spearman's rho	Skills	Correlation Coefficient	1.000	**.607****
		Sig. (2-tailed)	.	.000
		N	125	125
	Expansion	Correlation Coefficient	**.607****	1.000
		Sig. (2-tailed)	.000	.
		N	125	125

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

Source: Survey Data, 2024.

Table 1 above shows r value of 0.607 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating skills and expansion. Since the significance value is less than the alpha level of 0.05, the null hypothesis (Ho_1) which states that there is no significant relationship between skills and expansion of commercial banks in Rivers State was rejected and the alternate hypothesis (Ha_1) was accepted. This implies that there is a strong positive relationship between skills and expansion of commercial banks in Rivers State.

Ho_2: There is no significant relationship between knowledge and size of workers of commercial banks in Rivers State.

Table 2: Correlation between Knowledge and Size of Workers

			Knowledge	Size of Workers
Spearman's rho	Knowledge	Correlation Coefficient	1.000	**.759****
		Sig. (2-tailed)	.	.000
		N	125	125
	Size of Workers	Correlation Coefficient	**.759****	1.000
		Sig. (2-tailed)	.000	.
		N	125	125

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

Source: Survey Data, 2024.

Table 2 above reveals r value 0.759 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating knowledge and size of workers. Since the significance value is less than the alpha level of 0.05, the null hypothesis (Ho_5) which states that there is no significant relationship between knowledge and size of workers of commercial banks in Rivers State was rejected and the alternate hypothesis (Ha_5) was accepted. This implies that there is a strong positive relationship between knowledge and size of workers of commercial banks in Rivers State.

Ho_3: There is no significant relationship between behaviour and level of hierarchy of commercial banks in Rivers State.

Table 3: Correlations between Behaviour and Level of Hierarchy

			Behaviour	Level of Hierarchy
Spearman's rho	Behaviour	Correlation Coefficient	1.000	**.466****
		Sig. (2-tailed)	.	.000
		N	125	125
	Level of Hierarchy	Correlation Coefficient	**.466****	1.000
		Sig. (2-tailed)	.000	.
		N	125	125

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

Source: Survey Data, 2024.

Table 3 above reveals r value of 0.466 at a significance level of 0.00 which is less than the chosen alpha level of 0.05 for the hypothesis relating behaviour and level of hierarchy. Since the significance value 0.00 is less than the alpha level of 0.05, the null hypothesis (Ho_9) which states that there is no significant relationship between behaviour and level of hierarchy of commercial banks in Rivers State was rejected and the alternative hypothesis (Ha_9) was accepted. This implies that there is a moderate positive relationship between behaviour and level of hierarchy of commercial banks in Rivers State.

Summary of Findings

Base on the analyses the study found that:

1. There is a strong positive relationship between skills and expansion of commercial banks in Rivers State.
2. There is a strong positive relationship between knowledge and size of workers of commercial banks in Rivers State.
3. There is a moderate positive relationship between behaviour and level of hierarchy of commercial banks in Rivers State.

CONCLUSION

Based on the results and discussion of findings, the study concluded that management competency correlate with growth of commercial banks in Rivers State. It was also concluded that organisational resources has a moderating effect on the relationship between management competency and growth of commercial banks in Rivers State.This is because competent managers possess the skills, knowledge, and experience necessary to make informed decisions, steer the bank through economic fluctuations, and adapt to regulatory changes. Their ability to strategize effectively, manage resources efficiently, and foster innovation enhances operational efficiency, customer satisfaction, and market competitiveness.

RECOMMENDATIONS

Based on the findings and conclusions, the following recommendations were made:

1. Management of commercial banks should invest in continuous learning and development programs to equip managers with the latest industry knowledge, behaviour skills, and technological advancements for organizational growth enhancement.
2. Management of commercial banks should establish internal knowledge-sharing systems where managers can exchange insights, strategies, and experiences.
3. Management of commercial banks should encourage managers to model resilience and adaptability in the face of challenges.

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