

**CORPORATE IMAGE AND ORGANIZATIONAL EFFECTIVENESS OF COMMERCIAL BANKS
IN RIVERS STATE**

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ABSTRACT

The study focused on corporate image and organizational effectiveness of selected commercial banks in Rivers State. The main objective was to determine the relationship between dimensions of corporate image (reputation and brand identity) and measures of organizational effectiveness (financial stability and employee satisfaction). Four research questions and four hypotheses guided the study. The study explored cross sectional survey research design. The target population was 7 commercial banks in Rivers State. The sample size was entire population of the study, thus making the study a census. However, 23 managers selected from four key departments served as the study's unit of analysis. The data were generated through the use of structured questionnaire. The study was validated by the research supervisor and two other research experts using face and content validity. The Cronbach Alpha was used to determine the study's reliability at Co-Efficient of 0.7. Mean and Standard deviation was used to answer the research questions. The Spearman Rank Order Correlation was used to test the hypotheses using SPSS version 22.0. Findings from the study revealed that dimensions of corporate image (reputation $r=0.721$, $P<0.05$ and brand identity $r=0.618$, $P<0.05$ correlate with measures of organizational effectiveness (financial stability $r=0.713$, $P<0.05$ and employee satisfaction $r=0.752$, $P<0.05$). Therefore, the study concluded that dimensions of corporate image (reputation and brand identity) influence measures of organizational effectiveness (financial stability and employee satisfaction). Hence the study recommended that managers should consider the corporate image as a valuable strategic tool that could enhance organizational effectiveness.

Keyword: Corporate Image, Reputation, Brand Identity, Organizational Effectiveness, Financial Stability and Employee Satisfaction.

INTRODUCTION

Organizational effectiveness of commercial banks is largely determined by their ability to adapt to regulatory changes, technological advancements, and shifting customer expectations. Banks are said to achieve organizational effectiveness when they utilize their scarce resources and achieve pre-stated objectives with less waste of the resource. This effectiveness is largely influenced by strong leadership quality, efficient internal processes, technological integration, and skilled personnel. Banks that streamline their operations through digital banking platforms, customer relationship management, and sound risk assessment practices are often more responsive and competitive. Moreover, effectiveness is the ability of banks to comply with regulatory standards and maintain transparency builds customer trust, which is crucial for sustained accomplishment. According to Adebayo (2019) argues that banks that prioritize leadership quality and operational efficiency are more likely to achieve sustainable growth and maintain a competitive edge. Organizational effectiveness is a critical measure of how well an organization achieves its goals and objectives, often influenced by leadership quality.

Furthermore, Organizational effectiveness is not just another corporate byword; it's a complicated concept that has real-world implications. Organizational effectiveness combines various elements like strategy, people management, processes, technology, and culture to assess how efficiently an organization achieves its goals. Olowookere (2020) highlights the role of leadership quality in

enhancing organizational effectiveness within the banking sector. He posits that banks that invest in their workforce and foster a culture of collaboration are better equipped to nonstop challenges and drive performance. Leadership quality encompasses the skills and attributes that enable leaders to inspire and guide their teams.

Furthermore, operational efficiency is a dynamic component of organizational effectiveness, as noted by Okafor (2024) emphasizes that operational efficiency refers to the ability of an organization to deliver products or services in the most cost-effective manner while maintaining high quality. It involves optimizing processes, reducing waste, and maximizing resource utilization to achieve the best possible outcomes. In essence, operational efficiency is about doing more with less—achieving higher productivity and better performance without incurring unnecessary costs. Nwankwo (2024) indicates that operational efficiency is defined as the ability to deliver products and services in a cost-effective manner while maximizing resource utilization and minimizing waste. It also highlights that Operational efficiency refers to the ability of an organization to deliver its products or services in the most cost-effective manner while maintaining high quality and maximizing resource utilization. It involves optimizing processes, reducing waste, and improving productivity to achieve better performance outcomes. When a commercial bank operates efficiently, it can offer more competitive rates, expand its market presence, and increase profitability. In the long run, operational efficiency not only strengthens the bank's financial standing but also supports broader economic development by ensuring the reliable delivery of financial services.

In addition, operational efficiency in commercial banks refers to the ability to deliver banking services and manage resources in a cost-effective and timely manner. It involves minimizing waste, reducing operational costs, and maximizing output with the resources available. Fundamental drivers of operational efficiency include the use of advanced technology, streamlined banking procedures, and automation of routine tasks such as fund transfers, loan processing, and customer service. By adopting digital platforms and financial technological innovations, commercial banks can speed up transactions, reduce human error, and enhance the customer experience while lowering operating expenses.

Corporate image is decisive to organizational effectiveness as it directly influences stakeholder perceptions and relationships. A strong corporate image significantly enhances a bank's ability to attract and retain customers by projecting credibility and stability. In the Nigerian banking industry, corporate image plays a central role in influencing customer perceptions and fostering long-term relationships. According to Okonkwo (2022), corporate image serves as a psychological anchor for customers, especially in volatile economies like Nigeria, where trust in financial institutions is crucial. When a bank is perceived to have a professional and socially responsible image, it becomes easier for it to gain public confidence and reduce customer churn.

Moreover, corporate image has a direct impact on employee morale and investor confidence. Banks with a positive image often attract top-tier talent and long-term investments, as they are seen as responsible corporate citizens. Eze and Adebayo (2023) argue that banks with a strong corporate image benefit from a competitive advantage in attracting partnerships and complying with regulatory frameworks.

Reputation is one of the most valuable intangible assets a bank can possess, often influencing customer loyalty more than interest rates or service charges. In the Nigerian context, where financial scandals have sometimes weakened public trust, maintaining a strong reputation is vital. According to Nwachukwu (2022), a good reputation helps banks reduce uncertainty in customers' decision-making processes and improves stakeholder engagement. Banks with a solid track record of ethical conduct and transparency tend to enjoy a more resilient customer base during economic downturns. Furthermore, reputation serves as a buffer against market risks and enhances brand equity. Banks with positive reputations can negotiate better terms with investors and partners, and also tend to experience fewer legal or regulatory issues. Udo and Ibrahim (2023) found that Nigerian banks with high reputational ratings recorded better financial performance and customer satisfaction.

Brand identity shapes how a bank is recognized and remembered by its customers, and it plays a central role in differentiating it from competitors in the crowded Nigerian banking sector. According to Akinwale (2022), brand identity elements such as logos, slogans, and color schemes serve not just as marketing tools but also as emotional triggers that influence customer loyalty. A well-crafted brand identity fosters a sense of familiarity and trust, which is especially important in digital banking environments where physical interactions are limited. Beyond visual components, brand identity reflects the core values and service promises of a bank. Effective brand identity communicates the bank's mission and creates alignment between internal culture and external perception. In a study conducted by Musa and Oladipo (2023), it was revealed that consistent brand identity in Nigerian banks led to higher customer trust and increased market share. Understanding these dynamics is essential for study aiming to investigate the relationship between corporate image and organizational effectiveness of commercial banks in Rivers State.

Statement of the Problem

In recent years, commercial banks have faced increasing challenges in leadership quality and operational efficiency. Many commercial banks are facing leadership issues related to poor vision, inadequate succession planning, and resistance to innovation. Poor leadership often results in weak decision-making, ineffective communication, and a lack of innovation. However, a poor corporate image poses a critical problem for banks, as it can erode stakeholder trust, weaken internal morale, and compromise leadership authority. In Nigeria, a damaged corporate image often leads to skepticism from customers and regulators alike. According to Chukwuemeka (2022), when the public perceives a bank as mismanaged or corrupt, its leaders lose credibility, making it harder to mobilize internal teams or implement strategic decisions effectively.

Secondly, reputation remains a major challenge facing banks, as it not only deters potential customers but also undermines leadership effectiveness and staff motivation. A poor reputation often stems from past scandals, service failures, or regulatory penalties and can severely limit a bank's ability to operate competitively. As noted by Onyekachi (2023), when a bank is viewed as unreliable or unethical, its leadership is often seen as ineffective or complicit, leading to internal conflicts and a drop in staff morale. This negative reputational damage delay decision-making processes and obstruct partnerships, ultimately diminishing the bank's operational capacity and strategic growth.

Thirdly, brand identity presents a significant problem for banks, particularly in terms of communicating value and building loyalty. Without a clear and trusted identity, banks struggle to create meaningful differentiation in the market, which can confuse customers and dilute internal culture. Adeola (2023) observed that when a bank's brand identity is fragmented or poorly managed, leadership faces difficulty in aligning employees with organizational goals. This misalignment reduces accountability, disrupts service delivery, and lowers operational efficiency, as employees may not fully understand or embody the bank's core values and direction.

Some studies (Adeniji, Obasanjo, Omotayo, Abiodun, & Ori-Ojo 2015; Okoisama, Best & Anyanwu 2017) had investigated the relationship between corporate image management and organizational effectiveness. As a multi-dimensional construct, other studies also investigated the relationship between some dimensions of corporate image management such as workplace environment ((Leblebici 2012; Al-Omari & Okasheh 2017, Naharuddin & Sadegi 2013) and measures of organizational behaviour. Empirically, there seem to be less attention on the study variables. Therefore, to bridge the gap, this study is to investigate the relationship between corporate image management and organizational effectiveness of commercial banks in Rivers State.

Conceptual Framework

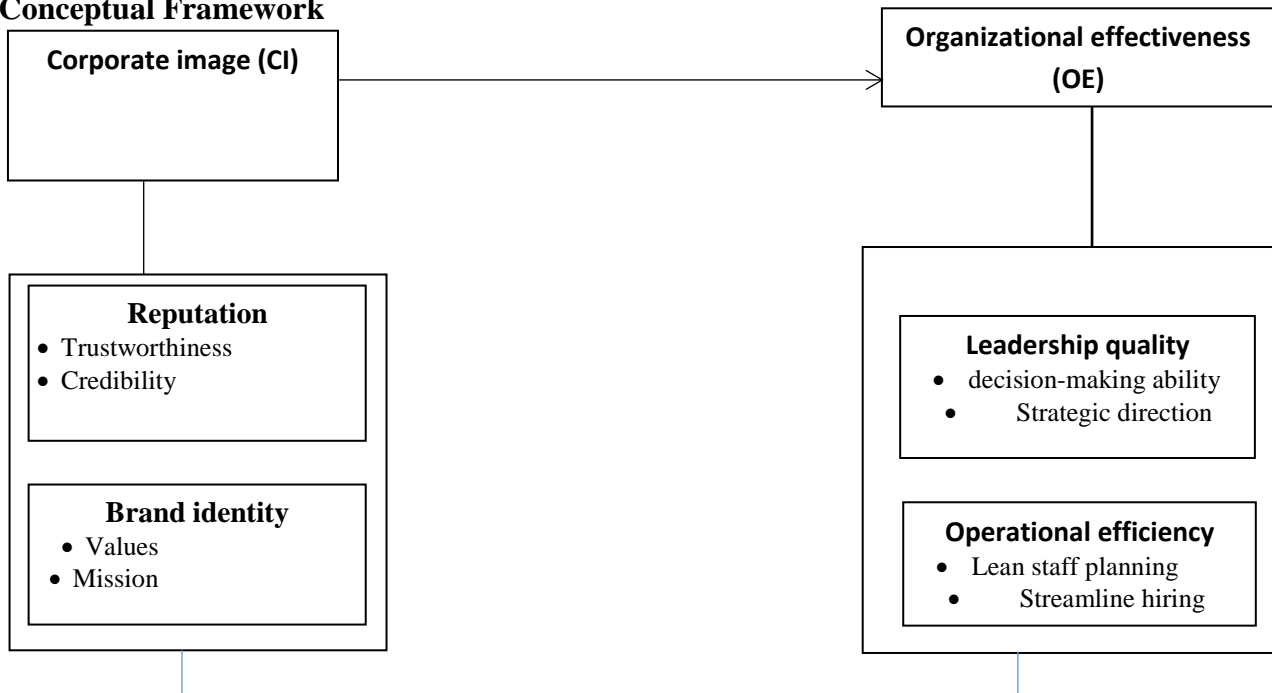


Figure 1.1: Conceptualization on corporate image and organizational effectiveness of commercial banks in Rivers State.

Source: Adopted from Obiora & Ekeke (2019), Adebowale & Ayodele (2023); Barile & Osita (2023) and moderated by Researcher (2025)

Aim and Objectives of the Study

The primary objective of this study was to investigate the relationship between corporate image and organizational effectiveness of commercial banks in Rivers State. Specific objectives include to:

1. Examine the relationship between reputation and leadership quality of commercial banks in Rivers State.
2. Determine the relationship between reputation and operational efficiency of commercial banks in Rivers State.
3. Ascertain the relationship between brand identity and leadership quality of commercial banks in Rivers State.
4. Investigate the relationship between brand identity and operational efficiency of commercial banks in Rivers State.

Research Questions

1. What is the relationship between reputation and leadership quality of commercial banks in Rivers State?
2. What is the relationship between reputation and operational efficiency of commercial banks in Rivers State?
3. What is the relationship between brand identity and leadership quality of commercial banks in Rivers State?
4. What is the relationship between brand identity and operational efficiency of commercial banks in Rivers State?

Hypotheses

The following hypotheses were designed to guide the study:

- H₀₁:** There is no significant relationship between reputation and leadership quality of commercial banks in Rivers State.
- H₀₂:** There is no significant relationship between reputation and operational efficiency of commercial banks in Rivers State.
- H₀₃:** There is no significant relationship between brand identity and leadership quality of commercial banks in Rivers State.
- H₀₄:** There is no significant relationship between brand identity and operational efficiency of commercial banks in Rivers State.

Literature Review

Concept of Corporate Image

Okonkwo (2022) defines corporate image as the total perception of an organization held by its stakeholders, shaped by the bank's communication, physical appearance, customer service, and social responsibility activities. Akinwale (2022) describes corporate image as the collective impression that the public forms about a bank, based on its branding, ethical conduct, service quality, and leadership behavior. Chukwuemeka (2022) stated that corporate image is the external reflection of a bank's internal values and operations, which influences customer trust and institutional credibility. Onyekachi (2023) defines corporate image as the bank's visual and behavioral identity as perceived by the public, including how customers, investors, and regulators judge the bank's competence and character.

Eze and Adebayo (2023) argue that corporate image refers to the perceived integrity, professionalism, and performance of a bank, shaped over time through public interaction and stakeholder engagement. Adeola (2023) explains corporate image as the bank's reputation in the eyes of its clients and society, built through consistent delivery of promises and alignment of words with actions. Nwachukwu (2022) views corporate image as the symbolic representation of a bank's values, service culture, and social contribution that influences customer preference and market positioning. Musa and Oladipo (2023) define corporate image as the cumulative result of a bank's branding strategy, ethical practices, and public relations efforts that together create a long-lasting impression in the minds of customers and stakeholders.

Dimensions of corporate image

According to Obiora and Ekeke (2010) mentioned two dimensions of corporate image such as brand identity, reputation and service quality. But this study will consider two of its dimensions.

Reputation

Nwachukwu (2022) defines reputation as the overall assessment of an organization's trustworthiness and reliability, formed through long-term stakeholder experiences and public perception. Udo and Ibrahim (2023) describe reputation as an intangible asset that reflects how a bank is perceived in terms of honesty, competence, and service delivery by customers and the general public. Chukwuemeka (2022) explains reputation as the accumulated judgment of an organization's actions and communication over time, which influences its credibility and stakeholder confidence. Onyekachi (2023) defines reputation as the enduring opinion the public holds about a bank based on its past behaviors, ethical standards, and the consistency of its operations. Eze and Adebayo (2023) describe reputation as a strategic resource that represents the perceived integrity and responsibility of a bank in the minds of customers, investors, and regulators.

Adeola (2023) views reputation as the perceived standing of a bank in society, often shaped by customer experience, corporate performance, and public narratives. Okonkwo (2022) stated that reputation is the collective evaluation of an institution's character and performance, affecting both market value and public trust. Musa and Oladipo (2023) define reputation as a social judgment

resulting from the bank's interaction with its environment, impacting its ability to attract and retain clients, talent, and investors. Let consider the indicators such as follows:

Trustworthiness: Okonkwo (2022) defines trustworthiness as the degree to which a bank is perceived as reliable, honest, and capable of fulfilling its promises to customers and stakeholders. Akinwale (2022) describes trustworthiness as a key attribute of corporate behavior, reflecting a bank's ability to maintain ethical standards, transparency, and dependability in all its dealings. Nwachukwu (2022) stated that trustworthiness is the extent to which customers believe that a financial institution will act in their best interest, based on past interactions and organizational reputation. Onyekachi (2023) views trustworthiness as the perceived moral integrity and consistency of a bank's leadership and operations, which fosters long-term relationships with clients. Eze and Adebayo (2023) define trustworthiness as the organizational trait that assures stakeholders of the bank's commitment to honesty, fairness, and responsible service delivery. Chukwuemeka (2022) explains trustworthiness as the foundational belief customers hold that the bank will act with integrity and fulfill its commitments without deception. Udo and Ibrahim (2023) describe trustworthiness as a combination of credibility, reliability, and ethical conduct that makes a bank a dependable partner in financial transactions. Musa and Oladipo (2023) define trustworthiness as the positive perception of a bank's intentions and actions, which builds stakeholder confidence and reduces perceived financial risk.

Credibility: Okonkwo (2022) defines credibility as the level of confidence stakeholders place in a bank's communication, behavior, and ability to deliver on its promises consistently. Akinwale (2022) describes credibility as the perceived believability and integrity of a bank, which determines whether its statements, services, and values are trusted by the public. Chukwuemeka (2022) stated that credibility is a strategic communication asset that reflects how truthful, dependable, and consistent a bank appears to its customers and investors. Nwachukwu (2022) explains credibility as the trust derived from a bank's history of transparency, ethical behavior, and accurate service representation in the financial market.

Onyekachi (2023) defines credibility as the degree to which a bank's stakeholders believe in its honesty, expertise, and commitment to ethical standards in decision-making. Eze and Adebayo (2023) describe credibility as the sum of public perception regarding the bank's reliability, truthfulness, and alignment between words and actions. Musa and Oladipo (2023) view credibility as the measure of how convincingly a bank presents itself through its leadership, branding, and customer service performance. Udo and Ibrahim (2023) define credibility as a vital reputation factor reflecting the extent to which stakeholders believe in the institution's capacity to act fairly and competently.

Brand identity

Akinwale (2022) defines brand identity as the unique set of brand associations and visual elements, such as name, logo, and design that represent a bank's core values and image in the minds of customers. Okonkwo (2022) describes brand identity as the outward expression of a bank's internal culture and strategic intent, used to differentiate it from competitors and create emotional connections with stakeholders. Chukwuemeka (2022) states that brand identity is a combination of symbolic, visual, and communication elements that convey a bank's personality and value proposition to the public.

Eze and Adebayo (2023) define brand identity as the carefully constructed image a bank projects to its target audience through consistent messaging, service delivery, and branding tools. Nwachukwu (2022) explains brand identity as the distinctive characteristics of a bank, shaped by its tone, service style, and customer engagement approach, which influence how it is perceived in the market. Musa and Oladipo (2023) view brand identity as the total representation of what a bank stands for — its mission, values, and visual appearance — aimed at building recognition and loyalty. Onyekachi

(2023) describes brand identity as the visual and verbal cues a bank uses to communicate its uniqueness, professionalism, and customer focus in a competitive financial environment. Udo and Ibrahim (2023) define brand identity as a strategic component of marketing that ensures the bank is consistently recognized and trusted through aligned design, messaging, and service behavior. However, brand identity has its own indicators such as values and mission.

Values: Okonkwo (2022) defines values as the core principles and ethical standards that guide a bank's behavior, decision-making, and interactions with stakeholders. Akinwale (2022) describes values as the foundational beliefs that shape an organization's culture and influence how it relates to customers, employees, and the broader society. Chukwuemeka (2022) stated that values are the moral and professional codes that define a bank's internal conduct and its obligations to the external environment. Eze and Adebayo (2023) define values as the set of guiding norms and commitments that reflect a bank's identity, influencing leadership style, service delivery, and ethical conduct. Nwachukwu (2022) explains values as the enduring beliefs and commitments that determine a bank's priorities, especially in areas like integrity, customer focus, and transparency.

Musa and Oladipo (2023) view values as the philosophical and operational standards embedded in a bank's culture, shaping both employee behavior and customer expectations. Onyekachi (2023) describes values as the ethical compass of a bank, providing direction for strategic actions, employee engagement, and stakeholder trust. Udo and Ibrahim (2023) define values as the institutional beliefs that form the basis of corporate identity and drive consistency in leadership, communication, and service behavior.

Mission: Okonkwo (2022) defines mission as a clear statement of an organization's purpose, outlining its primary objectives, core responsibilities, and the value it aims to deliver to its stakeholders. Akinwale (2022) describes mission as the formal expression of a bank's fundamental goals and its commitment to serving the needs of customers, employees, and the broader community. Chukwuemeka (2022) stated that mission is the operational blueprint that defines what a bank does, who it serves, and how it intends to achieve its strategic vision. Eze and Adebayo (2023) define mission as the guiding declaration that communicates a bank's purpose, scope of operations, and the principles it follows in delivering value. Nwachukwu (2022) explains mission as a concise articulation of an organization's reason for existence, used to align internal processes and external relationships. Musa and Oladipo (2023) view mission as the foundation upon which strategic planning is built, representing a bank's central focus and direction in the financial services sector. Onyekachi (2023) describes mission as the central organizational message that conveys why the bank exists, what it stands for, and what it seeks to achieve for its stakeholders. Udo and Ibrahim (2023) define mission as a purpose-driven statement that reflects the bank's long-term commitment to service excellence, innovation, and ethical banking practices.

Concept of Organizational Effectiveness

Adebayo (2017) opined that organizational effectiveness is the extent to which an organization achieves its set goals and objectives through efficient utilization of resources and sound managerial practices. Okafor (2018) observed that organizational effectiveness involves the ability of an organization to produce desired results while adapting to environmental changes and maintaining internal stability. Ogunyemi (2019) defined organizational effectiveness as the measure of how well an organization meets its objectives, satisfies stakeholders, and sustains performance over time. Chukwuma (2020) opined that organizational effectiveness is a multidimensional concept that includes productivity, adaptability, and the quality of relationships among members of the organization. Ibrahim (2021) observed that organizational effectiveness depends on strategic leadership, clarity of vision, employee motivation, and alignment between goals and activities. Balogun (2022) defined organizational effectiveness as the capacity of an organization to achieve planned results while efficiently managing human and material resources within a dynamic environment.

Measures of Organizational Effectiveness

According to Obiora and Ekeke (2010) mentioned two measures of organizational effectiveness such as profitability, leadership quality, operational efficiency and employee satisfaction. But for this study, we consider two measures of organizational effectiveness such as leadership quality and operational efficiency.

Leadership Quality

Adebayo (2016) opined that leadership quality refers to the set of personal traits, behaviors, and abilities that enable an individual to influence, guide, and motivate others toward achieving common goals. Okonkwo (2017) observed that leadership quality is the ability to inspire confidence, communicate effectively, and make sound decisions that align with organizational or group objectives. Ogunbanjo (2015) opined that leadership quality encompasses integrity, vision, empathy, and decisiveness, which are essential for managing people and resources effectively. Chukwu (2018) observed that leadership quality is demonstrated in how a leader handles challenges, motivates subordinates, and maintains team cohesion for sustainable success. Ibrahim (2020) opined that leadership quality includes emotional intelligence, responsibility, and accountability, which distinguish effective leaders from those in mere positions of authority. Nwosu (2019) observed that leadership quality reflects a person's ability to build trust, delegate wisely, and influence others positively through character and competence. Adeola (2014) opined that leadership quality is the capacity to develop and communicate a clear vision, empower others, and exhibit resilience in the face of adversity. There are two indicators such as follows:

Decision-Making Ability: Okonjo (2015) opined that decision-making ability is the capacity of an individual to assess situations critically, consider alternatives, and choose the most appropriate course of action to achieve desired results. Adebite (2016) observed that decision-making ability refers to the skill of identifying problems, gathering relevant information, and making timely and effective choices based on logical reasoning and sound judgment. Eze (2017) opined that decision-making ability involves the mental and emotional competence to weigh options, anticipate consequences, and select actions that align with personal or organizational goals.

Balogun (2018) observed that decision-making ability is a key leadership trait that reflects one's competence in resolving issues, setting priorities, and taking responsibility for outcomes. Ibrahim (2019) opined that decision-making ability is the ability to analyze data, evaluate risks, and make strategic choices under pressure, especially in complex or uncertain situations. Nwachukwu (2020) observed that decision-making ability is the aptitude to process information, consider stakeholder interests, and make fair, ethical, and effective judgments in both personal and professional contexts. Olatunji (2014) opined that decision-making ability encompasses creativity, foresight, and problem-solving skills, enabling individuals to navigate challenges and implement practical solutions.

Strategic Direction: Okafor (2016) opined that strategic direction is the clear articulation of an organization's long-term goals and the path chosen to achieve sustainable competitive advantage. Adewale (2017) observed that strategic direction involves the formulation of policies and plans that guide decision-making towards fulfilling the vision and mission of an organization. Ibrahim (2018) opined that strategic direction is the purposeful alignment of resources, capabilities, and actions to navigate environmental challenges and seize opportunities. Nwankwo (2015) observed that strategic direction defines the focus areas and priorities that steer an organization's efforts to achieve its objectives efficiently and effectively. Chukwu (2019) opined that strategic direction provides a roadmap that integrates internal strengths and external market dynamics to drive organizational growth and innovation. Ogunleye (2020) observed that strategic direction is the continuous process of setting goals, anticipating future trends, and adjusting plans to maintain organizational relevance and success. Eze (2014) opined that strategic direction represents the leadership's vision

communicated through policies and strategies that guide the entire organization towards common goals.

Operational Efficiency

Akinbami (2010) opined that operational efficiency is the ability of an organization to deliver products or services in the most cost-effective manner without compromising quality. Okeke (2012) observed that operational efficiency refers to the optimal use of resources in a business process to achieve maximum output with minimum waste. Ibrahim (2014) defined operational efficiency as the measure of how well an organization converts inputs into outputs while minimizing costs and maximizing productivity. Eze (2016) stated that operational efficiency is the capability of an enterprise to perform its activities effectively with minimal resources and time. Chukwu (2017) described operational efficiency as the extent to which an organization utilizes its resources to generate desired outcomes with the least amount of waste. Nwankwo (2018) observed that operational efficiency is achieved when business processes are streamlined to reduce redundancies and enhance performance. Bello (2020) opined that operational efficiency is a critical factor for organizational competitiveness, reflecting the balance between cost reduction and quality improvement. Let consider the indicators such as follows:

Lean Staff Planning: Adebayo (2011) opined that lean staff planning is the strategic process of employing the minimum number of employees required to maintain efficient business operations without compromising productivity. Ojo (2013) observed that lean staff planning involves optimizing workforce size to reduce labor costs while ensuring smooth operational flow. Okafor (2015) defined lean staff planning as the practice of aligning human resources precisely with organizational needs to eliminate redundancy and maximize efficiency. Adesina (2016) stated that lean staff planning is a management approach focused on minimizing workforce bloat to improve organizational agility and cost-effectiveness.

Eze (2017) described lean staff planning as the process of workforce optimization that seeks to balance employee numbers with workload demands, avoiding overstaffing. Ibrahim (2018) observed that lean staff planning entails a systematic evaluation of staff requirements to achieve high productivity with fewer employees. Balogun (2020) opined that lean staff planning is crucial in contemporary organizations for reducing labor wastage and enhancing operational effectiveness.

Streamline hiring: Akinwale (2012) opined that streamline hiring is the process of simplifying recruitment procedures to quickly attract and select the best candidates with minimal delays. Okonkwo (2014) observed that streamline hiring involves removing unnecessary steps in the recruitment cycle to enhance efficiency and reduce time-to-hire. Iheanacho (2015) defined streamline hiring as a focused approach to recruitment that emphasizes speed, clarity, and effectiveness in filling job vacancies. Nwachukwu (2017) stated that streamline hiring is the optimization of hiring processes to ensure swift and cost-effective onboarding of qualified personnel. Oladele (2018) described streamline hiring as the adoption of lean recruitment strategies that cut down on bureaucracy and redundancy during candidate selection. Emeka (2019) observed that streamline hiring aims to improve the candidate experience by minimizing procedural bottlenecks and enhancing communication. Dada (2021) opined that streamline hiring is an organizational practice that restructures recruitment workflows to align talent acquisition with business needs efficiently.

Reputation and Organizational Effectiveness

A strong organizational reputation directly contributes to improved effectiveness by enhancing stakeholder trust, attracting talent, and increasing customer loyalty. In the Nigerian banking sector, reputation acts as a form of social capital that influences operational performance and institutional resilience. According to **Udo and Ibrahim (2023)**, banks with a positive reputation are better positioned to manage risks, negotiate favorable partnerships, and maintain regulatory compliance.

Their study showed that reputation enhances internal coordination and employee commitment, both of which are essential to achieving strategic goals. Furthermore, **Nwachukwu (2022)** emphasized that a solid reputation boosts customer retention and reduces marketing costs, thereby strengthening the overall effectiveness of the organization.

Brand Identity and Organizational Effectiveness

Brand identity plays a critical role in shaping organizational effectiveness by influencing customer perceptions, guiding employee behavior, and reinforcing corporate culture. In Nigeria's competitive financial industry, a clear and consistent brand identity enables banks to stand out, build emotional connections with clients, and drive customer loyalty. **Musa and Oladipo (2023)** assert that when brand identity aligns with service delivery and internal values, it leads to greater operational cohesion and service excellence. Similarly, **Chukwuemeka (2022)** noted that banks with a strong brand identity experience improved market performance because their identity reinforces trust and shapes stakeholder expectations, ultimately contributing to the efficiency and sustainability of the organization.

Theoretical Review

This study anchored on two theories related to corporate image and organizational effectiveness. Which includes resource-based theory and stakeholder theory?

Resource-Based Theory was propounded by Jay Barney in 1991.

The Resource-Based Theory assumes that organizations gain a competitive advantage by developing and utilizing internal resources that are valuable, rare, inimitable, and non-substitutable. When applied to corporate image, the theory suggests that a strong, positive corporate image is a strategic resource that can enhance organizational effectiveness. This image, shaped by internal capabilities such as skilled employees, strong leadership, effective communication systems, and unique corporate culture, can differentiate an organization from its competitors. Thus, the theory assumes that managing these intangible assets is crucial to improving performance and achieving long-term success. According to Makadok, (2011), the Resource-Based Theory (RBT)'s insight provide that organization tend to vary base d on the level in which their procedures if input transformation into products can establish economic value, in which value specifically address the differences between what clients are expected pay for the company's products and the organization's cost in producing the specific products to its clients.

Relevance of Resource-Based Theory to Corporate Image and Organizational Effectiveness.

The Resource-Based Theory is relevant to corporate image and organizational effectiveness because it highlights the importance of leveraging internal strengths to build and maintain a favorable public image. A well-managed corporate image, seen as a strategic resource, can lead to increased customer loyalty, investor confidence, and employee engagement—key elements that drive organizational success. By focusing on internal capabilities that support a strong image, such as quality service, innovation, and ethical practices, organizations can create sustainable advantages that enhance their effectiveness in a competitive environment.

Stakeholder Theory was propounded by R. Edward Freeman in 1984.

Stakeholder Theory assumes that organizations are not only accountable to shareholders but also to a wide range of stakeholders including employees, customers, suppliers, communities, and the environment. The theory suggests that managing the interests and expectations of all stakeholders leads to mutual trust and long-term support, which in turn enhances the organization's reputation and image. It assumes that organizations which prioritize stakeholder engagement are more likely to experience operational efficiency, social legitimacy, and sustained performance. Stakeholders thus are one of the members that an organization should always consider as they make plans on its

progress Clarkson (1988). Post, Fredrick Lawrence and Weber (1996) see primary stakeholders as individuals with direct relationship with the company and determine what the organization does and essential to the firm in realizing its missions. On the other hand, secondary stakeholders including the political and social actors involve the stakeholders who support the mission primary through the provision of their tacit approval of the firm's actions, thus making them acceptable and providing businesses credibility. Organizations are always encouraged to ensure that their corporate social responsibility are managed and identified as over the stakeholder model. However, due to different business environmental both external and internal managers may experience various issues that hinder their activities.

Relevance of Stakeholder Theory to Corporate Image and Organizational Effectiveness

Stakeholder Theory is highly relevant to corporate image and organizational effectiveness because it emphasizes the importance of building strong relationships with all parties affected by organizational activities. By actively considering and addressing the needs and concerns of stakeholders, companies can create a positive public image, improve trust, and reduce conflicts. This approach fosters loyalty, enhances brand reputation, and contributes to achieving strategic goals more effectively, ultimately leading to long-term organizational success.

Empirical Review

Several works were reviewed but one was considered based on the study variables.

Mildred (2020) investigated on the relationship between corporate image management strategy and performance of sugar companies in the western region of Kenya. The study used a purposive sampling method to draw a sample of 55 respondents from relevant departments in 11 sugar companies based in Western region of Kenya. A descriptive survey research design was used in this study. The field data was analyzed using the aid of SPSS software, frequencies and measures of central tendency and dispersion of the mean and standard deviation was used to summarize the characteristics of variables in the study. Multiple regression analysis was used to test the hypothesis. The findings also assisted the company management to figure out the strengths and weaknesses of their companies or organizations, create positive and assertive images with their regional and global images towards their clients. The study concluded that the functional component strategy of corporate image management among the firms was to a moderate extent applied through company identity and corporate social responsibilities. The study also recommends that the sugar factories need to improve their resource management mechanisms and efficiency to reduce losses and customer deliveries.

METHODOLOGY

The study was conducted as a pilot to assess the feasibility of the research design, instruments, and data collection methods prior to undertaking a full-scale study. Positivism was chosen as the appropriate philosophical approach because it allowed the researcher to objectively and critically analyze the variables and their interactions within the organizations studied. A descriptive research design was employed for this study. The population of the study comprised of Seven (7) commercial banks in Rivers State (See Appendix C for list of banks). The reason for the choice of these 7 banks was due to their high financial performance and innovativeness. The sample size comprised of the entire population of study since the population is within a manageable range. The assumption being that 7 commercial banks was not too large for this pilot study. Consequently, 23 managers participated as respondents to the questionnaire. A structured questionnaire was utilized, with items measured on an ordinal Likert scale (e.g., Strongly Agree = 1, Agree = 2, Disagree = 3, Strongly Disagree = 4), making it suitable for non-parametric analysis. Both primary and secondary data sources were used in this pilot study. The validity of the survey instruments was ensured through evaluation by supervisors and experts in the Department of Employment Relations and Human Resource Management. Reliability was tested using the test-retest method, and internal consistency

was measured with Cronbach's alpha, which produced a coefficient of 0.70. The researcher administered 23 questionnaires, of which 21 were returned within seven days and used for the pilot analysis. Data analysis was performed using SPSS version 22.0. Descriptive statistics, including arithmetic means and standard deviations, were used for univariate analysis, while bivariate analysis for hypothesis testing was conducted using Spearman's Rank Order Correlation Coefficient.

Table 1: Distribution and Retrieval of Questionnaire Items

S/N	Copies of Questionnaire Administered	Retrieved Copies	No. Not Retrieved	Percentage Retrieved
Total	23	19	4	86%

Source: Field Work, 2025.

Table 1 above shows that a total of Twenty-Three (23) copies of questionnaire were distributed to respondents who were managers of commercial banks in Rivers State. However, the researcher was able to retrieved only Nineteen (19) copies representing 86% of the total number of questionnaire distributed. Thus, Four (4) copies representing 14% of the questionnaire distributed were not retrieved. However, considering the fact that that the total percentage of the copies of the questionnaire retrieved were above 80%, the data collected was considered adequate enough to be used for the analysis.

Inferential Analysis

Decision rule: The decision rule which applies for all hypotheses outcomes is according to Bryman and Bell (2003), where:

Table 6: Interpretation Scheme

Range of Rho (+ and - sign value)	Association strength
± 0.80 – 0.99	Very Strongly
± 0.60 – 0.79	Strong
± 0.40 – 0.59	Moderately
± 0.20 – 0.39	Weak
± 0.00 – 0.19	Very Weak

Source: Bryman and Bell (2003)

H₀₁: There is no statistical significant relationship between reputation and measures of organizational effectiveness.

Table 1: Analysis of the effect of reputation on leadership quality
Correlations

			Reputation	Leadership quality
Spearman's rho	Corporate social responsibility	Correlation Coefficient	1.000	.721
		Sig. (2-tailed)	.	.000
	N		23	23
	Leadership quality	Leadership quality	Correlation Coefficient	.721**
Sig. (2-tailed)			.000	.
N		23	23	

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

Table 1 reveals that the Spearman Correlation coefficient is 0.721 which reflect a strong positive linear relationship between reputation and leadership quality. And the Correlation test is highly significance at (p<0.001). Positive relationship means that as reputation increases leadership quality

tends to get better. Following this finding, the study concludes that there is a relationship between reputation and leadership quality. Therefore null hypothesis was rejected.

Hypothesis Two.

***H₀₂:* There is no statistical significant relationship between reputation and second measures of organizational effectiveness.**

Table 2: Analysis of the effect of reputation on operational efficiency
Correlations

			Reputation	Operational efficiency
Spearman's rho	Reputation	Correlation Coefficient	1.000	.615**
		Sig. (2-tailed)	.	.000
		N	23	23
	Operational efficiency	Correlation Coefficient	.615**	1.000
		Sig. (2-tailed)	.000	.
		N	23	23

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

Table 2 reveals that the spearman correlation coefficient is 0.615 which reflect a strong positive linear relationship between reputation and operational efficiency. And the correlation test is highly significance at ($p < 0.001$). Positive relationship means that as reputation increases operational efficiency tends to increase. Following this finding, the study concludes that there is a relationship between reputation and operational efficiency. Therefore null hypothesis was rejected.

Hypothesis Three.

***H₀₃:* There is no statistical significant relationship between brand identity and leadership quality.**

Table 4.7: Analysis of the effect of brand identity on leadership quality
Correlations

			Brand identity	Leadership quality
Spearman's rho	Brand identity	Correlation Coefficient	1.000	.713**
		Sig. (2-tailed)	.	.000
		N	23	23
	Leadership quality	Correlation Coefficient	.713**	1.000
		Sig. (2-tailed)	.000	.
		N	23	23

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

Table 3 reveals that the Spearman Correlation coefficient is 0.713 which reflect a strong positive linear relationship between brand identity and leadership quality. And the Correlation test is highly significance at ($p < 0.001$). Positive relationship means that as brand identity increases leadership quality tends to increase. Following this finding, the study concludes that there is a relationship between brand identity and leadership quality. Therefore null hypothesis was rejected.

Hypothesis Four.

***H₀₄*: There is no statistical significant relationship between brand identity and operational efficiency.**

Table 4.8: Analysis of the effect of brand identity and operational efficiency.

			Brand identity	Operational efficiency
Spearman's rho	Brand identity	Correlation Coefficient	1.000	.752**
		Sig. (2-tailed)	.	.000
		N	23	23
	Operational efficiency	Correlation Coefficient	.752**	1.000
		Sig. (2-tailed)	.000	.
		N	23	23

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

Table 4 reveals that the spearman correlation coefficient is 0.752 which reflect a strong positive linear relationship between brand identity and operational efficiency. And the Correlation test is highly significance at ($p < 0.001$). Positive relationship means that as brand identity increases operational efficiency tends to increase. Following this finding, the study concludes that there is a relationship between brand identity and operational efficiency. Therefore null hypothesis was rejected.

Discussion of Findings

For the first finding in table 1 and 2; Findings from recent studies show that a strong organizational reputation significantly enhances leadership quality and operational efficiency in Nigerian banks. Leaders in reputable banks are more likely to be respected, trusted, and supported by both employees and external stakeholders, leading to more effective governance and strategic direction. These findings agreed with the work of **Adeyemi (2023)** and **Okoli (2022)**.

From table 3 and 4; The findings shown that a coherent and well-communicated brand identity directly supports leadership effectiveness and enhances operational efficiency in the banking sector. Leaders who align with the bank's brand identity are perceived as authentic and visionary, which strengthens team cohesion and motivation. Brand identity enables leaders to unify staff under shared values, improving communication flow and reducing resistance to change. Consistent brand identity improves service delivery by standardizing customer experience and simplifying internal procedures. This leads to smoother operations, reduced service errors, and better alignment between strategic goals and daily practices. These findings agreed with the works of **Ifeanyi (2023)** and **Balogun (2022)**.

CONCLUSION

It could be concluded from the study that corporate image among the firms was to a moderate extent relationship through reputation and brand identity on organizational effectiveness. It was concluded that corporate image as company reputation and brand identity influenced organizational effectiveness of commercial banks in Rivers State.

RECOMMENDATIONS

Here are six recommendations

1. Banks should prioritize ethical leadership and transparent communication to build and sustain a strong reputation. This enhances leadership credibility, which in turn increases employee trust and motivation, leading to more efficient and coordinated operations.

2. Financial institutions should adopt reputation management tools and regularly assess public perception. Proactive reputation monitoring helps leadership quickly address emerging issues, thereby maintaining operational stability and customer confidence.
3. Banks should ensure their brand identity reflects the organization's internal values and leadership style. This alignment empowers leaders to inspire staff more effectively and fosters a unified direction that enhances operational performance.
4. Banks must ensure that their visual, verbal, and behavioral brand elements remain consistent across platforms. A consistent brand identity strengthens public trust, improves internal clarity, and supports leaders in driving efficient operations through well-aligned messaging.

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