

**STRATEGY IMPLEMENTATION AND PRODUCTIVITY OF MICROFINANCE BANKS  
IN PORT HARCOURT, RIVERS STATE**

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**Abstract**

The growing need for efficiency and competitiveness within the financial sector has positioned productivity as a key factor determining organizational success, especially among microfinance banks in Port Harcourt, Rivers State. Productivity refers to the capacity of organizations to efficiently deploy human, financial, and technological resources in order to achieve their defined goals. However, many microfinance banks still face difficulties such as low service efficiency, inadequate customer responsiveness, and weak operational performance. These problems have been partly linked to deficiencies in strategy implementation. Consequently, this study investigated the relationship between strategy implementation and productivity of microfinance banks in Port Harcourt, Rivers State. Strategy implementation was examined through leadership and effective communication, while productivity was assessed using operational efficiency, service delivery, and organizational output. A cross-sectional survey design was adopted, involving 42 managers drawn from selected microfinance banks. Data were analyzed using Spearman Rank Order Correlation with the assistance of SPSS version 25.0. The results showed a significant positive relationship between leadership and productivity ( $r = 0.740, p < 0.01$ ), as well as between effective communication and productivity ( $r = 0.718, p < 0.01$ ). The study therefore concluded that effective strategy implementation significantly improves productivity in microfinance banks. Based on these findings, it was recommended that management should enhance leadership practices and encourage effective two-way communication in order to boost employee engagement, operational efficiency, and service delivery. Overall, the study established that stronger strategy implementation leads to improved productivity and promotes sustainable growth and competitiveness in microfinance banks in Port Harcourt, Rivers State.

***Keywords: Strategy implementation, leadership, effective communication and productivity.***

**Introduction**

The "need for organizations to respond proactively to environmental and competitive pressures has become more pronounced in today's dynamic financial landscape, as it creates avenues for achieving sustainable growth and competitive advantage (Mwanza & Dar, 2025; Ibegbulem & Okorie, 2023). In this context, microfinance banks in Port Harcourt, Rivers State are required to strengthen their operational efficiency, enhance customer service delivery, and improve overall productivity in order to remain viable and competitive within the financial sector. Productivity is therefore widely recognized as a key

measure of organizational effectiveness and long-term success (Sheffield, 2023). It refers to the extent to which an organization is able to efficiently and effectively deploy its human, financial, technological, and operational resources to achieve its set goals and objectives within a defined timeframe. Within microfinance banking, productivity is demonstrated through improved service delivery, higher customer satisfaction, increased profitability, enhanced employee performance, and efficient financial management practices.

The productivity and overall performance of microfinance banks are significantly shaped by the strategic actions adopted by management in guiding organizational activities toward the attainment of corporate objectives (Ogunbado et al., 2017). This suggests that organizations are unlikely to achieve their goals effectively without the proper execution of well-formulated strategic plans aimed at improving operational efficiency and performance outcomes. Therefore, the level of productivity in microfinance banks is largely dependent on how effectively strategies are implemented within the organization.

Strategy implementation involves the conversion of strategic plans and policies into actionable tasks and operational processes that enable organizations to achieve their desired goals and objectives (Mwanza & Dar, 2025; Onyegbula et al., 2023; Johnson et al., 2017). It entails the practical execution of organizational strategies through the coordinated use of human resources, financial assets, and operational systems. As a crucial stage in strategic management, strategy implementation determines whether organizational intentions are successfully realized. In microfinance banks, effective implementation of strategy contributes to improved operational efficiency, better customer service delivery, higher employee productivity, and stronger financial outcomes. The concept is multifaceted and has been assessed using various dimensions (Onyegbula et al., 2023); however, this study focuses on leadership and effective communication as key indicators.

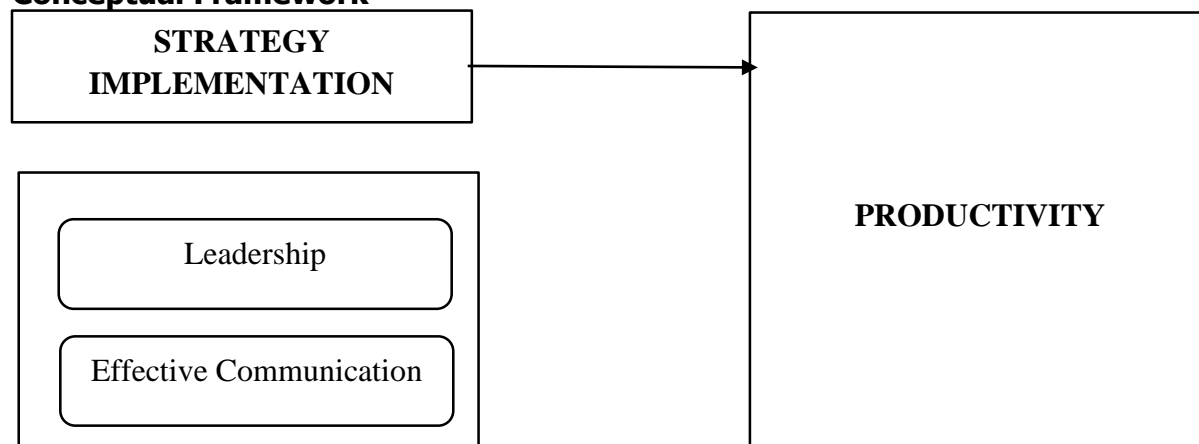
Leadership in strategy implementation refers to management's capacity to direct, motivate, and coordinate employees toward the successful execution of organizational strategies and goals. Strong leadership ensures the optimal allocation and utilization of human, financial, and technological resources in ways that enhance productivity and support organizational growth. Leaders in microfinance banks are expected to provide clear direction, inspire employees, and foster a supportive environment that facilitates goal achievement (Daft & Marcic, 2016; Miller, 2020). Effective communication, on the other hand, involves the clear transmission of information, instructions, ideas, and feedback within the organization to ensure proper understanding and execution of strategic objectives (Adler et al., 2018; Hitt et al., 2012). It improves coordination, clarifies goals, strengthens teamwork, and encourages employee involvement in the strategy implementation process.

The relationship between strategy implementation and productivity remains highly relevant to managers, employees, researchers, and practitioners in the banking and financial services sector (Paul, 2016; Thompson Jr et al., 2020; Onyegbula et al., 2023; Yoon & Chae, 2018). This is because organizations that effectively implement strategies through strong leadership and communication are more likely to experience improved productivity, enhanced operational performance, and higher customer satisfaction. Against this background, this study examined the relationship between strategy implementation and productivity of microfinance" banks in Port Harcourt, Rivers State.

### Statement of the Problem

Productivity is a “critical factor influencing the survival, expansion, and competitiveness of firms, as organizations with high productivity levels tend to experience enhanced customer service delivery, improved operational efficiency, higher profitability, better employee performance, and sustainable growth. Nonetheless, several microfinance banks in Port Harcourt, Rivers State appear to be facing a decline in productivity, which is evident in poor customer responsiveness, low staff performance, delays in service delivery, failure to meet financial targets, and inefficient operational systems. These deficiencies adversely impact customer satisfaction, organizational development, and competitive positioning within the banking sector. These productivity challenges may, among other factors, be associated with weak strategy implementation in some microfinance banks. In certain institutions, leadership seems inadequate in offering clear strategic direction, motivating employees, and effectively coordinating organizational activities toward achieving established goals. Likewise, ineffective communication systems may obstruct information flow, cause misunderstandings among staff, and weaken the execution of organizational strategies. Poor communication can further reduce employee involvement and disrupt coordination across departments. As a result, the inability to effectively implement strategies through strong leadership and efficient communication continues to undermine the productivity of microfinance banks. In addition, although several studies have examined strategy implementation and organizational performance, there remains limited empirical evidence specifically addressing the relationship between strategy implementation and productivity in microfinance banks in Port Harcourt, Rivers State. Consequently, this study investigated the relationship between strategy implementation and productivity of microfinance” banks in Port Harcourt, Rivers State.

### Conceptual Framework



**Fig. 1.1:** Conceptual Framework Showing Relationship between Strategy Implementation and Productivity.

**Source:** Onyegbula et al., (2023); Zeb-Obipi (2015).

### **Aim and Objectives of the Study**

The aim of this study was to examine the relationship between strategy implementation and productivity of microfinance banks in Port Harcourt, Rivers State. The objectives of this study were as follows:

1. ascertain the relationship between leadership and productivity of microfinance banks in Port Harcourt, Rivers State.
2. ascertain the relationship between effective communication and productivity of microfinance banks in Port Harcourt, Rivers State

### **Research Questions**

1. What is the relationship between leadership and productivity of microfinance banks in Port Harcourt, Rivers State?
2. How does effective communication relate with productivity of microfinance banks in Port Harcourt, Rivers State?

### **Research Hypotheses**

Ho<sub>1</sub>: There is no significant relationship between leadership and productivity of microfinance banks in Port Harcourt, Rivers State

Ho<sub>1</sub>: There is no significant relationship between effective communication and productivity of microfinance banks in Port Harcourt, Rivers State

## **REVIEW OF RELATED LITERATURE**

### **Conceptual Review**

#### **Concept of Strategy Implementation**

Strategy implementation is the process of converting a selected strategy into practical actions. It involves translating strategic plans into concrete activities and initiatives that enable an organization to achieve its goals and objectives (Onyegbula et al., 2023). In essence, it is the process of turning plans into action to accomplish desired outcomes. The effectiveness of any organization largely depends on its ability to implement decisions and execute core processes efficiently, effectively, and consistently (Miller, 2020). Strategy implementation therefore refers to carrying out planned strategies in order to achieve an organization's long-term objectives. It transforms chosen strategies into organizational actions and operations designed to attain set goals (Business Jargons, 2023). In simple terms, it is the mechanism through which a firm integrates its structure, culture, resources,

human capital, and control systems to execute strategies and gain competitive advantage in the market.

From the foregoing, strategy implementation represents a crucial stage in strategic management because it is the point at which formulated strategies are executed and success or failure is determined. Effective implementation requires thorough planning, proper allocation of resources, and strong coordination of activities (Miller, 2020; Onyegbula et al., 2023). It involves setting clear objectives, assigning roles and responsibilities, communicating strategic intentions to stakeholders, and tracking performance through key performance indicators. It also depends on a supportive organizational culture, effective leadership, and clear communication systems. Furthermore, successful implementation requires creating commitment and urgency among employees, alongside providing adequate resources and support to ensure effective execution. Ultimately, it demands a results-oriented approach, flexibility to adjust when necessary, and continuous improvement.

Strategy implementation also focuses on the daily management of strategic activities aimed at achieving organizational goals (Nzuve & Nyaega, 2012). Once strategies are formulated, they must be actively managed to sustain momentum. Strategic thinking and planning should therefore be continuous and embedded in organizational culture. Strategic momentum involves the execution of tasks required to achieve objectives, decision-making and its consequences, shaping organizational culture and style, encouraging innovation and excellence, evaluating performance through control systems, and supporting ongoing learning and strategic thinking (Swayne in Nwani & Odiri, 2023).

During implementation, organizations must ensure alignment between their resources, capabilities, and structures and the chosen strategy. This includes making key decisions on resource distribution, organizational design, leadership responsibilities, and communication processes. It also requires the establishment of performance measurement systems to monitor progress and assess effectiveness (Grant, 2016). Successful strategy implementation is driven by strong leadership, clear communication, and active participation across all organizational levels. In addition, it requires a clear understanding of strategic goals and a strong commitment to executing necessary actions. Organizations must also remain flexible and responsive to changes in their external environment to maintain the relevance and effectiveness of their strategies over time (Thompson et al., 2020; Daft & Marcic, 2016).

However, Business Jargons (2023) argues that strategy implementation involves the development of an organizational structure capable of effectively executing formulated strategies, the provision of adequate resources to strategy-critical activities, and the formulation of supportive policies and programs that promote continuous improvement. It also includes aligning reward systems with desired strategic outcomes and applying strategic leadership to guide execution. This stage is crucial to organizational success and occurs after environmental scanning, SWOT analysis, and the identification of key strategic issues. Several key factors must be considered during strategy implementation. These include the preparation of budgets that ensure sufficient funding for strategically relevant activities, the recruitment and deployment of skilled and experienced personnel, and ensuring that organizational policies and procedures support effective strategy execution. It

also involves the adoption of best practices in core business functions, establishing efficient information and communication systems that enable employees to perform their roles effectively, and fostering a positive organizational climate and culture that supports implementation (Nwani & Odiri, 2023). Overall, strategy implementation is a complex and dynamic process that requires careful planning, coordination, and execution. It is essential for organizations to implement strategies effectively in order to achieve desired outcomes and sustain competitive advantage in the marketplace. However, this study conceptualizes strategy implementation in terms of two key dimensions: leadership and effective communication.

**Leadership:** "Leadership is the process of directing and guiding an organization toward the effective implementation of its strategic plans by clearly communicating vision, motivating employees, and ensuring the appropriate allocation of resources. Through effective leadership, organizational goals are translated into actionable tasks and successfully achieved (Wheelen et al., 2017; Yukl, 2013). In the context of strategy implementation, leadership involves strategic thinking, informed decision-making, and the capacity to inspire employees to work toward organizational objectives. Leaders are responsible for aligning organizational resources, promoting teamwork, and fostering a supportive work environment that enhances the execution of strategies (Northouse, 2019). Additionally, effective leaders provide clear direction, establish performance expectations, manage and resolve conflicts, and ensure that all organizational activities remain consistent with strategic goals throughout the implementation process (Wheelen et al., 2017).

**Effective Communication:** Effective communication refers to the efficient and successful transmission and reception of information, ideas, thoughts, and emotions in a clear and comprehensible way between individuals or groups (Adler et al., 2018). Within the context of strategy implementation, communication entails the dissemination of organizational objectives, directives, and strategic information to ensure that planned actions are properly executed and goals are achieved (Johnson et al., 2017). Effective communication plays a critical role in clarifying organizational goals, guiding actions, enhancing coordination, and facilitating the monitoring of progress within the organization. It also enables leaders to effectively articulate strategic vision, inspire employees, and strengthen commitment toward the attainment of organizational objectives (Grant & Jordan, 2015). In addition, transparent and precise communication helps employees clearly understand their roles and responsibilities, thereby fostering trust, improving coordination, and ensuring alignment across different levels of the organization (Mintzberg et al., 2009). Overall, effective communication enhances employee involvement and significantly improves the likelihood of successful strategy implementation.

### **Concept of Productivity**

The "concept of productivity refers to a firm's ability to generate desired outcomes while using the least possible resources such as time, capital, and human effort (Sheffield, 2023). In this study, productivity is understood as the ability of a microfinance bank to deliver value to clients and stakeholders through the effective and efficient use of financial, human,

and technological resources (Hitt et al., 2012). It shows how well microfinance institutions transform deposits, loan facilities, and service inputs into prompt financial services and increased outreach to small-scale enterprises and low-income customers (Anthony & Gerhard, 2016).

Productivity may also be described as the relationship between outputs—such as loan disbursement, savings collection, and customer service—and inputs like staff effort, capital, and operational expenses used in delivering these services. In this sense, it reflects how effectively microfinance banks manage scarce resources to achieve set operational objectives within a specific period. In simple terms, productivity in microfinance banking can be enhanced either by increasing service outputs or by reducing inputs without reducing service quality (Paul, 2016). It further captures how efficiently financial institutions convert administrative and financial resources into accessible credit and savings services for clients (Tokarčíková, 2013).

According to Nda and Fard (2013), productivity represents output per unit of input, which in microfinance banks is reflected in staff efficiency in loan processing and quality customer service delivery. Similarly, Pritchard in Paul (2016) conceptualizes productivity as a blend of efficiency and effectiveness, both of which are critical in microfinance operations. In practical terms, productivity in microfinance institutions can be assessed through indicators such as loan portfolio quality, turnaround time, and customer satisfaction. It is also important to distinguish productivity from mere efficiency, since productivity emphasizes not only speed but also meaningful financial inclusion outcomes.

Parker et al. (2013) observe that service productivity differs across industries, and in financial services such as microfinance, outputs are often intangible and highly dependent on customer interaction. This makes productivity measurement more complex, yet it remains essential for evaluating institutional performance. Ultimately, productivity in microfinance banks plays a crucial role in determining financial sustainability, expansion of outreach, and competitiveness within the financial inclusion sector” (Sheffield, 2023).

### **Theoretical Review**

This “seminar paper is theoretically anchored on the Resource-Based View Theory. The resource-based view (RBV) theory is a strategic management framework that focuses on the internal resources and capabilities of a firm as sources of competitive advantage. It suggests that a firm's unique bundle of resources, including tangible and intangible assets, can enable it to achieve sustainable competitive advantage over its rivals. Among others, the resource based view theory assumes that firms possess different sets of resources and capabilities, leading to heterogeneity among firms. This heterogeneity is considered the basis for competitive advantage (Barney & Clark, 2007).

### **Implications of Resource Based View Theory to the Study**

The RBV theory provides insights into how firms can effectively implement their strategies by leveraging their unique resources. It emphasizes the need for firms to align their resources with their strategic goals and objectives. By identifying and developing key resources that are valuable, rare, inimitable, and non-substitutable (VRIN), firms can create a competitive advantage that is difficult for competitors to replicate. This approach to

strategy implementation highlights the importance of resource allocation, resource development, and resource deployment in achieving strategic objectives (Wheelen et al., 2017). Therefore, through RBV theory management of organizations implement formulated strategies such as leadership, strategy performance and effective communication to drive effective operations and productivity of the organization.

### **Empirical Review**

Mwanza and Dar (2025) investigated the influence of strategy implementation practices—specifically organisational capability, internal processes, and implementation styles—on the performance of public enterprises. The study was carried out in Malawi among state-owned electricity generation and distribution companies. A quantitative research design was employed, using structured questionnaires administered to 304 employees. Data were analysed using ordinal logistic regression to determine the relationship between implementation practices and organisational performance. The results indicated that organisational capability and internal processes have a significant positive effect on performance. While rational strategy implementation did not show a direct significant effect, incremental implementation demonstrated a strong positive impact on performance, highlighting the importance of adaptability. However, the study also found that excessive flexibility beyond an optimal level negatively affects performance, suggesting the need for balance in implementation approaches. The study therefore recommended that public organisations should strengthen organisational capabilities, ensure internal processes are aligned with strategy, and maintain a balanced approach to strategy implementation styles to enhance performance.

Nwani and Odiri (2023) examined the effect of strategy implementation on the organisational performance of deposit money banks in Nigeria. The study focused on top and middle management staff of major banks including Zenith Bank Plc, Access Bank, Guaranty Trust Bank, First Bank Plc, and United Bank for Africa Plc. The researchers adopted a descriptive survey design with a population of 252 and a sample size of 205. Data were collected using structured questionnaires and analysed using simple regression analysis. The study tested four research questions and hypotheses. Findings revealed a significant statistical relationship between strategy implementation and prompt service delivery, customer satisfaction, corporate social responsibility, and employee engagement. The study concluded that effective strategy implementation plays a critical role in improving multiple dimensions of organisational performance in Nigerian deposit money banks.

Ibegbulem and Okorie (2023) assessed the relationship between strategic planning and organisational productivity, focusing on selected SMEs in Anambra State, Nigeria. The study adopted a quantitative survey research design with a target population of 1,100 employees. A sample of 293 respondents was selected using Taro Yamane's sampling formula, with a high response rate of 98.98% (290). Data were analysed using the chi-square ( $X^2$ ) test at a 0.05 level of significance. The findings showed that strategic planning has a positive and significant effect on the productivity of SMEs. The study further revealed that employee involvement and participation, as well as implementation incentives, play a mediating role in enhancing productivity and overall business performance.

Onyegbula et al. (2023) examined the impact of strategy implementation on the performance of regulatory and supervisory agencies within Nigeria's financial services sector. The study focused on key institutions including the Central Bank of Nigeria (CBN), Nigeria Deposit Insurance Corporation (NDIC), Securities and Exchange Commission (SEC), and National Insurance Commission (NAICOM). A descriptive research design was used, and primary data were collected from 342 staff members. Data analysis involved both descriptive statistics and ordinary least squares (OLS) regression. The findings revealed that technology adoption, strategic leadership, strategic communication, resource availability, and organisational structure all have a positive and statistically significant effect on organisational performance at the 5% level. The study concluded that effective strategy implementation significantly enhances the performance of regulatory and supervisory agencies in Nigeria's financial services" sector.

### Knowledge Gap

It is "evident that no empirical study on the concept strategy implementation and productivity has been carried out. Researchers who tend to deal on the concept had different views and perspectives on their works (Mwanza & Dar, 2025; Nwani & Odiri, 2023; Ibegbulem & Okorie, 2023; Onyegbula et al., 2023). Thus there is need for scholars in the field of human resource management to empirically ascertain how strategy implementation could enhance productivity of microfinance banks in Port Harcourt, Rivers State

### METHODOLOGY

The study adopted the cross-sectional survey research design. The population of the study was 45 managers from 15 microfinance banks in Port Harcourt, Rivers State. This was gotten from Nigeria Deposit Insurance Corporation (NDIC, 2026). The managers were chosen based on the fact that they have indept knowledge of the subject matter. These managers include branch managers, operations managers and administration managers. Data was collected through a structured questionnaire titled Strategy Implementation and Productivity Index (SIPI). The reliability of the questionnaire was achieved using the Cronbach's Alpha Coefficient. 42(93%) of the questionnaires was completely filled and retrieved for data analysis. The hypotheses were tested using the Spearman Rank order Correlation with the aid of the Statistical Package for the Social Sciences (SPSS) version 25.0.

### RESULTS AND DISCUSSION OF FINDINGS

Ho<sub>1</sub>: There is no significant relationship between leadership and productivity of microfinance banks in Port Harcourt, Rivers State.

**Table 1 Relationship between Leadership and Productivity**

		Leadership	Productivity
Leadership	Correlation	1.000	.740**
	Coefficient		
	Sig. (2-tailed)	.	.000

	N	42	42
Productivity	Correlation Coefficient	.740**	1.000
	Sig. (2-tailed)	.000	.
	N	42	42

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

**Source:** Survey Data, 2026

Table 1 above shows r value of 0.740 at a significance level of 0.00 which is less than the chosen alpha level of 0.01. Since the significance value 0.000 is less than the alpha level of 0.01, the null hypothesis ( $H_{01}$ ) which states that there is no significant relationship between leadership and productivity of microfinance banks in Port Harcourt, Rivers State was rejected and the alternate hypothesis accepted. This implies that there is a significant relationship between leadership and productivity of microfinance banks in Port Harcourt, Rivers State.

$H_{02}$ : There is no significant relationship between effective communication and productivity of microfinance banks in Port Harcourt, Rivers State.

**Table 2 Relationship between Effective Communication and Productivity**

		Effective Communication	Productivity
Effective Communication	Correlation Coefficient	1.000	.718**
	Sig. (2-tailed)	.	.000
	N	42	42
Productivity	Correlation Coefficient	.718**	1.000
	Sig. (2-tailed)	.000	.
	N	42	42

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

**Source:** Survey Data, 2026

Table 2 above shows r value of 0.718 at a significance level of 0.00 which is less than the chosen alpha level of 0.01. Since the significance value 0.000 is less than the alpha level of 0.01, the null hypothesis ( $H_{02}$ ) which states that there is no significant relationship between effective communication and productivity of microfinance banks in Port Harcourt, Rivers State was rejected and the alternate hypothesis accepted. This implies that there is a significant relationship between effective communication and productivity of microfinance banks in Port Harcourt, Rivers State.

### Discussion of Findings

Findings showed that a significant relationship exists between strategy implementation and the productivity of microfinance banks in Port Harcourt, Rivers State. Supporting this outcome, Nwani and Odiri (2023) established that strategy implementation is significantly and statistically related to prompt service delivery, corporate social responsibility, and employee engagement. This suggests that when microfinance banks effectively execute

their strategies, they are more likely to enhance responsiveness to customers and improve employees' commitment to organizational goals. In a similar vein, Ibegbulem and Okorie (2023) found that strategic planning has a positive effect on productivity and overall business performance, while employee involvement and incentives for implementation further strengthen organizational results. This implies that engaging employees in the execution of strategies contributes to higher efficiency and improved productivity within microfinance institutions. Also, Onyegbula et al. (2023) reported that technology adoption, strategic leadership, effective communication, resource availability, and organizational structure are positively and significantly associated with organizational performance. Within microfinance banks, these elements of strategic implementation help to enhance productivity by improving operational efficiency, strengthening customer relationship management, and delivering better financial services. Lastly, Evans (2019) observed that the absence of well-defined and effectively implemented business strategies limits organizations from achieving their goals. This reinforces the view that effective strategy implementation is crucial for microfinance banks in boosting productivity, sustaining growth, and maintaining competitiveness in the financial sector.

### **Conclusion**

Based on the findings, the study concluded that strategy implementation significantly enhances the productivity of microfinance banks in Port Harcourt, Rivers State. Effective leadership promotes coordination, employee motivation, and strategic direction, while effective communication improves information flow, teamwork, and service delivery. Therefore, microfinance banks that strengthen leadership and communication practices are more likely to achieve higher productivity and sustainable organizational performance.

### **Recommendations**

Based on the findings, it is recommended that:

1. Management of organizations should empower their employees and delegate tasks related to the strategy on ground effectively, as it will make employees to feel trusted and motivated thus enhancing their productivity.
2. Strategy communication should not be a one-way process where leaders simply transmit information to employees. Instead, it should encourage two-way communication, allowing employees to provide feedback, ask questions, and share their perspectives. This promotes a sense of involvement and ownership among employees, leading to increased productivity.

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