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### Employee Ownership Mentality and Operational Effectiveness in Commercial Banks in Yenagoa, Bayelsa State.

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#### Abstract

*This study examined the relationship between employee ownership mentality and operational effectiveness in commercial banks in Yenagoa, Bayelsa State. Specifically, the study investigated the extent to which sense of responsibility, psychological attachment, and stewardship orientation relate to operational effectiveness. A cross-sectional survey research design was adopted, and data were collected from 51 employees across selected commercial banks using structured questionnaires. Data were analyzed using Spearman Rank Correlation Coefficient and the findings revealed that all dimensions of employee ownership mentality adopted (sense of responsibility, psychological attachment and stewardship orientation), have a significant positive relationship with operational effectiveness. The study concludes that employee ownership mentality is an important psychological driver of operational effectiveness in the banking sector. It recommends that bank management should foster accountability, belongingness, and stewardship values to enhance service reliability, compliance, and overall operational performance.*

**Keywords;** Employee ownership mentality; Operational effectiveness; Psychological attachment; Sense of responsibility; Stewardship orientation.

#### Introduction

##### Background of the Study

As a developing economy, Nigeria continues to grapple with macroeconomic instability, fluctuating exchange rates, inflationary pressures, and persistent unemployment challenges (Central Bank of Nigeria [CBN], 2023; National Bureau of Statistics [NBS], 2023). Within this fragile economic climate, the banking sector plays a pivotal role in financial intermediation, capital mobilization, credit creation, and economic stabilization (Ajakaiye & Tella, 2022; Yakubu & Mohammed, 2023). Commercial banks serve as critical engines of economic growth by facilitating investment, supporting small and medium-scale enterprises (SMEs), and promoting financial inclusion across both urban and semi-urban regions (Olayemi & Kolapo, 2021; World Bank, 2022).

In Bayelsa State, particularly in Yenagoa, commercial banks contribute significantly to local economic activity by financing oil-related businesses, supporting public sector transactions, and providing credit facilities to emerging private enterprises within the Niger Delta economy (CBN,

2023; NBS, 2023). Consequently, their operational effectiveness is not only vital to institutional sustainability but also to regional economic development, given the strategic role financial institutions play in sustaining economic flows and investment confidence in resource-dependent states (Adewoye & Adebayo, 2022; World Bank, 2022).

However, the operating environment of commercial banks in Nigeria is increasingly complex and competitive. The sector has witnessed rapid technological transformation, regulatory reforms by the Central Bank of Nigeria, digital banking expansion, cybersecurity threats, and rising customer expectations (Central Bank of Nigeria [CBN], 2023). These dynamics place considerable pressure on banks to sustain operational effectiveness by maintaining high levels of efficiency, service quality, innovation, and risk management. Achieving operational effectiveness under such conditions requires more than technological investment; it demands a committed and psychologically invested workforce.

Operational effectiveness refers to the ability of institutions to optimize internal processes, reduce service delays, minimize errors, enhance customer satisfaction, and improve financial



performance (Al-Haddad et al., 2022). Scholars and industry experts have proposed several strategies for improving operational effectiveness in financial institutions. These include digital transformation initiatives, automation of routine processes, strategic human resource management practices, performance-based incentive systems, internal control strengthening, and quality management systems (Olayemi & Kolapo, 2021; Yakubu & Mohammed, 2023). Lean management approaches and process re-engineering have also been widely recommended as mechanisms for improving efficiency and reducing operational waste in banks (Mensah & Abubakar, 2022).

Despite these structural and technological interventions, operational inefficiencies continue to be reported within Nigerian commercial banks, including service delays, system downtimes, customer dissatisfaction, and compliance breaches (CBN, 2023; Okoye & Ezejiolor, 2021). This suggests that while technological and regulatory reforms are important, they may not fully address the underlying drivers of operational performance. Increasing attention has therefore shifted toward behavioral and human-centered explanations of organizational effectiveness (Bakker & Albrecht, 2018; Kim & Beehr, 2020).

Scholars in organizational behavior argue that beyond systems and structures, employee attitudes and psychological orientations may influence how effectively organizational processes function (Pierce et al., 2017; Jussila et al., 2019). One emerging concept in this regard is employee ownership mentality, often associated with psychological ownership theory. Psychological ownership refers to a state in which individuals feel a sense of possession and personal attachment toward their organization, leading them to exhibit greater responsibility, care, and stewardship behaviors (Pierce et al., 2017). However, while theoretical arguments suggest that such a mindset may influence performance-related outcomes, empirical evidence remains mixed and context-dependent (Dawkins et al., 2017).

Within the Nigerian context, prior studies have largely focused on employee engagement, job satisfaction, leadership style, and organizational commitment as predictors of performance (Irefin & Mechanic, 2019; Nwachukwu & Chladkova, 2021). Limited scholarly attention has been given to examining whether employee ownership mentality plays a measurable role in shaping operational effectiveness, especially within commercial banks operating in Bayelsa State. Also, given the unique socio-economic realities of Yenagoa there is a need for localized empirical investigation. It is against this backdrop, this study seeks to examine whether a relationship exists between employee ownership mentality and operational effectiveness in commercial banks in Yenagoa, Bayelsa State.

## Statement of the Problem

Despite numerous reforms and modernization efforts within the Nigerian banking sector, commercial banks continue to face persistent operational effectiveness challenges that undermine service delivery and customer satisfaction. Reports

by regulatory authorities and industry analysts indicate recurring issues such as delayed transaction processing, frequent system downtimes, inconsistent service quality across branches, prolonged customer queues, and lapses in compliance with internal control standards (Central Bank of Nigeria [CBN], 2023; Okoye & Ezejiolor, 2021). These operational deficiencies can erode customer trust, increase operational costs, and weaken competitive positioning in an environment where digital financial services and customer expectations are rapidly evolving (Yakubu & Mohammed, 2023; World Bank, 2022).

In Yenagoa, Bayelsa State, banking customers and industry stakeholders have similarly reported concerns related to inefficiencies in service delivery, inconsistent turnaround times for loan processing, delays in cheque clearing, and poor responsiveness to customer complaints. Such observable challenges raise questions about the internal drivers of operational performance, given that commercial banks have invested substantially in technology systems, process re-engineering, and staff training to enhance efficiency (Adewoye & Adebayo, 2022; Al-Haddad et al., 2022). Yet, despite these strategic interventions, operational problems persist, suggesting that structural and procedural reforms alone may not fully explain or resolve the underlying causes.

While prior research in the Nigerian context has predominantly focused on organizational culture, technology adoption, and internal controls as predictors of bank performance (Olayemi & Kolapo, 2021; Ajakaiye & Tella, 2022), limited empirical attention has been given to psychological and behavioral constructs that could influence how operational systems are executed on a day-to-day basis. One such construct is employee ownership mentality, which refers to the degree to which employees feel responsible for and psychologically invested in their organization's outcomes (Pierce et al., 2017; Dawkins et al., 2017).

In service-driven sectors like banking, employee attitudes and discretionary behaviors can have significant implications for operational processes, yet the extent of this influence remains underexplored in Bayelsa State. Without understanding the behavioral dimensions that may underlie operational shortcomings, interventions may continue to emphasize structural fixes while overlooking potentially critical human-centered performance drivers. Therefore, this study seeks to address the problem of limited evidence on the relationship between employee ownership mentality and operational effectiveness in commercial banks in Yenagoa, Bayelsa State.

## Aim and Objectives

The aim of this study is to examine the relationship between employee ownership mentality and operational effectiveness in Commercial Banks in Yenagoa, Bayelsa State. The specific objectives are to:

1. To ascertain the relationship between sense of responsibility and operational effectiveness in Commercial Banks in Yenagoa, Bayelsa state.

2. To examine the relationship between psychological attachment and operational effectiveness in Commercial Banks in Yenagoa, Bayelsa state.
3. To evaluate the relationship between stewardship orientation and operational effectiveness in Commercial Banks in Yenagoa, Bayelsa state.

## Hypotheses

H<sub>01</sub>: There is no significant relationship between sense of responsibility and operational effectiveness in Commercial Banks in Yenagoa, Bayelsa state.

H<sub>02</sub>: There is no significant relationship between psychological attachment and operational effectiveness in Commercial Banks in Yenagoa, Bayelsa state.

H<sub>03</sub>: There is no significant relationship between stewardship orientation and operational effectiveness in Commercial Banks in Yenagoa, Bayelsa state.

## Conceptual Review

### Employee Ownership Mentality

Employee ownership mentality is a psychological construct that reflects the extent to which employees perceive the organization as “theirs” and act in ways that protect and promote its interests (Pierce et al., 2017). In organizational contexts, this sense of ownership manifests as an internalized obligation to safeguard organizational resources, enhance performance outcomes, and contribute meaningfully to long-term sustainability. Unlike formal equity ownership, employee ownership mentality is rooted in perception and psychological attachment rather than legal entitlement (Dawkins et al., 2017).

Jussila et al. (2019), noted that employees who experience psychological ownership are more likely to demonstrate discretionary effort, protect organizational assets, and initiate improvements without direct supervision. Similarly, Zhao et al. (2018) reported that employees with strong ownership perceptions are more inclined to engage in knowledge-sharing behaviors that enhance operational processes.

The contemporary business environment, particularly within the banking sector, requires employees who are not merely task performers but active stewards of organizational performance. Financial institutions operate under strict regulatory frameworks, technological pressures, and intense competition. In such contexts, operational processes rely heavily on employee vigilance, accuracy, and initiative. Chen and Chiu (2021) observed that ownership mentality, otherwise known as psychological ownership, in financial institutions positively influences compliance behavior and reduces operational errors. This finding underscores the potential importance of ownership mentality in enhancing service reliability and internal control effectiveness.

### Sense of Responsibility

Sense of responsibility represents a central element of employee ownership mentality and refers to the internalized obligation employees feel toward organizational outcomes

(Pierce et al., 2021). It reflects a psychological state in which individuals perceive themselves as personally answerable for the success or failure of work processes. Deci and Ryan (2020), explain that feelings of ownership generate a natural sense of accountability because individuals tend to protect and enhance what they consider “theirs.” In organizational settings, this responsibility transcends contractual duty and becomes self-imposed rather than externally enforced. Employees with a strong sense of responsibility are not merely task executors; they act with heightened awareness of how their actions influence broader operational results.

Sense of responsibility emerges from the internalization of organizational goals and the perception that one’s actions have direct consequences on overall outcomes (Avey et al., 2020). Employees who cultivate this mindset treat organizational success as a personal duty, actively monitoring processes, anticipating challenges, and ensuring that tasks are completed accurately and efficiently. In service-oriented institutions such as commercial banks, where operational processes depend on precision and reliability, a strong sense of responsibility may shape how employees approach compliance, risk management, and customer service execution.

### Psychological Attachment

Psychological attachment refers to the emotional and cognitive bond an employee develops with their organization, resulting in a sense of inclusion, belonging, and personal identification (Nguyen et al., 2022). It is rooted in the idea that individuals derive part of their identity from the organizations with which they associate (Ashforth & Mael, 1989). Within the framework of psychological ownership, attachment emerges when employees invest time, energy, and personal meaning into organizational activities, thereby strengthening their emotional connection (Rousseau & Shperling, 2003). This attachment transforms the organization from an external employer into a personally significant entity.

Psychological attachment reflects the emotional and cognitive bond employees develop with their organization, which drives a sense of belonging, personal investment, and identity alignment (Nguyen et al., 2022). Unlike general attachment or job satisfaction, it emphasizes an internalized connection where employees perceive organizational outcomes as personally meaningful. This attachment motivates employees to take ownership of processes, maintain high standards, and act in ways that protect and enhance organizational reputation and performance. In banking environments characterized by service interaction and regulatory scrutiny, such attachment may shape attentiveness to quality and responsiveness to institutional challenges.

### Stewardship Orientation

Stewardship orientation describes an employee’s inclination to act as a trusted caretaker of organizational resources, processes, and long-term interests (Newman et al., 2023). It is grounded in stewardship theory, which posits that individuals are motivated not solely by self-interest but by a desire to protect and sustain collective assets (Davis et al., 1997).

Within employee ownership mentality, stewardship reflects the belief that organizational resources, financial, reputational, and operational, must be preserved and enhanced for future continuity. Employees who exhibit stewardship orientation see themselves as guardians rather than mere beneficiaries of organizational systems.

Conceptually, stewardship orientation emphasizes ethical conduct, resource prudence, and long-term thinking. Hernandez (2012) describes stewardship as a relational and moral responsibility toward collective well-being. In the workplace, this translates into careful management of time, compliance with procedures, and avoidance of behaviors that could expose the organization to risk. In commercial banks, where operational effectiveness depends heavily on accuracy, confidentiality, and risk control, stewardship orientation becomes particularly relevant. Employees who adopt a stewardship mindset are more likely to prioritize sustainable performance and institutional integrity over short-term convenience.

### Operational Effectiveness

Operational effectiveness refers to an organization's ability to perform its core processes efficiently, reliably, and consistently while achieving intended outcomes (Slack et al., 2022). It involves optimizing resources, streamlining processes, maintaining quality standards, and minimizing errors or waste to achieve superior performance. Operational effectiveness is distinct from strategy, as it focuses on executing activities in ways that improve efficiency and effectiveness across the organization rather than creating a unique competitive position (Hitt et al., 2021). In essence, operational effectiveness ensures that an organization's day-to-day functions are performed in a manner that aligns with its goals and meets stakeholder expectations.

Operational effectiveness encompasses multiple interrelated dimensions, including efficiency, quality, service delivery, and adaptability. Efficiency relates to resource utilization and time management, ensuring that inputs are converted into outputs with minimal waste (Davenport, 2020). Quality emphasizes the accuracy, consistency, and reliability of products or services, reflecting an organization's commitment to standards and performance excellence (Harrington & Rehbein, 2021). Service delivery highlights responsiveness to customer needs, speed of transactions, and reliability in execution, which are particularly critical in service-driven sectors like banking (Rahman et al., 2023). Adaptability reflects the organization's ability to adjust operational processes in response to technological advances, regulatory changes, or environmental fluctuations (Jabbour et al., 2022). Together, these dimensions provide a comprehensive view of operational effectiveness as both an outcome and a process-oriented capability. In banking institutions, operational effectiveness is critical because it directly influences customer satisfaction, risk management, and financial performance. Accurate and timely processing of transactions, adherence to regulatory frameworks, and responsiveness to client needs exemplify operational effectiveness in practice (Saeed et al., 2021).

## Theoretical Review

### Psychological Ownership Theory

The foundation of employee ownership mentality is rooted in psychological ownership theory by Pierce et al. (2017), which suggests that individuals are motivated to exert control and feel a sense of possession over targets they consider "theirs". Psychological ownership emerges through extended interaction with the organizational environment, meaningful involvement in decision-making processes, and opportunities for self-expression within roles (Avey et al., 2009; Van Dyne & Pierce, 2004). When employees perceive that they have influence, investment, and a stake in organizational outcomes, they are more likely to exhibit behaviors consistent with ownership, regardless of formal ownership status.

Psychological ownership theory further posits that the sense of ownership is not only a psychological state but also a motivational mechanism that influences behavior and performance (Pierce et al., 2017; Avey et al., 2009). Employees develop psychological ownership when they experience control, intimate knowledge, and personal investment in organizational processes, leading them to act as if organizational outcomes directly affect their own welfare (Walsh et al., 2021). This perception fosters a sense of accountability, initiative, and proactive problem-solving, as employees seek to protect and enhance the organization's resources and reputation. In practice, this means that even in organizations where formal equity is absent, employees can exhibit ownership-driven behaviors that support organizational effectiveness. The theory therefore provides a robust framework for understanding how employee psychological states translate into discretionary behaviors that enhance efficiency, service quality, and long-term sustainability.

### Previous Studies

Agbote and Kporsu (2021) conducted an empirical study on "Employee Stock Ownership Plans (ESOPs) and Organizational Performance" within the manufacturing sector. Using a descriptive survey design with a sample of 150 staff, the study employed regression analysis to test the impact of ownership structures. Their findings revealed that structural ownership alone is insufficient for operational success; it must be accompanied by a "participatory mentality." The evidence showed that firms with high levels of employee involvement in decision-making recorded a 15% higher operational efficiency rating compared to firms that offered financial shares without a functional voice.

Barnabas and Ujadughele (2023) examined "Worker Competence Planning and Organizational Resilience of Fast-Food Companies in Yenagoa, Bayelsa State." The research employed a survey design and sampled employees from specific Yenagoa fast-food chains. Their findings highlighted that an ownership mentality, where workers feel responsible for the planning of their own competencies, creates a positive relationship between organizational resilience and effective competence planning. To enhance operational effectiveness against a dynamic business environment, it was recommended

that businesses invest in systematic planning that fosters a sense of personal stake in the firm's survival.

Zhao and Wang (2025) investigated the impact of "Psychological Ownership on Operational Innovation" among 310 employees in high-tech firms. Using Structural Equation Modeling (SEM), the researchers found that psychological ownership acts as a significant predictor of proactive work behavior. The results indicated that an ownership mentality reduces agency costs and boosts operational effectiveness by encouraging employees to engage in "voluntary maintenance" of organizational assets and processes. The study recommended that firms transition from extrinsic rewards to intrinsic "ownership-identity" building to sustain competitive advantage.

Ofori and Mensah (2026) explored the link between "Inclusive Ownership Cultures and Lean Operational Efficiency" in the West African service sector. Using a mixed-methods approach, the study surveyed 250 managers and frontline staff. The findings revealed that firms where employees possessed a high "ownership mentality" demonstrated 22% fewer service delivery errors. The researchers concluded that when employees view operational failures as personal losses, the resulting increase in vigilance significantly enhances the firm's overall operational effectiveness and customer satisfaction levels.

### Methodology

Based on the nature of the study, the cross-sectional survey design was adopted giving room to multiple study participants across commercial banks operating in Yenagoa metropolis. Seventeen (17) registered commercial banks were identified and stratified sampling technique was employed to ensure representative data collection across the various commercial banks to form the study sample size of fifty-one (51). Primary data were collected with the use of structured questionnaire with question items modified to reflect the dimensions of the independent variable and dependent variable. The response was measured with Five-Likert scale approach coded as 5 = strongly agree, 4 = Agree, 3 = moderately agree, 2 = Disagree and 1 = strongly disagree. The instrument was considered reliable after employing Cronbach Alpha parameters with a reliability value of 0.81 (81%). Data collected from the sample participants were subjected to collation and computation to produce the descriptive result before proceeding to inferential analysis using Spearman Rank Correlation Coefficient with the use of Statistical Package for Social Sciences (SPSS).

### Analysis, Results and Discussion

This section deals essentially with statistical testing of the hypotheses formulated for this study and also interpreting the result making use of Spearman Rank Correlation Coefficient.

#### Correlation Outcome between Sense of Responsibility and Operational Effectiveness

	Sense of Responsibility	Operational Effectiveness
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Spearman's rho	Correlation Coefficient	1.000	.436**
Responsibility	Sig. (2-tailed)	.	.001
	N	51	51
Operational Effectiveness	Correlation Coefficient	.436**	1.000
	Sig. (2-tailed)	.001	.
	N	51	51

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

Source: SPSS, 2026.

The Spearman's rho correlation coefficient ( $r = .436$ ) indicates a moderate, positive, and statistically significant relationship between sense of responsibility and operational effectiveness. The p-value of .001 is less than 0.01, leading to the rejection of the null hypothesis that no significant relationship exists between the variables. This result implies that increases in employees' sense of responsibility are associated with improvements in operational effectiveness. This finding is consistent with Avey et al. (2020), who argue that employees who internalize responsibility toward organizational outcomes demonstrate greater vigilance, task ownership, and proactive problem-solving behaviors, which enhance operational reliability. Similarly, Walumbwa et al. (2021) maintain that responsible employee conduct strengthens procedural compliance and service efficiency, particularly in regulated sectors such as banking where accuracy and accountability are critical. Conversely, some scholars caution that responsibility alone may not guarantee improved operational outcomes without supportive organizational systems. Bai et al. (2022) contend that while employee-driven accountability contributes positively to performance metrics, operational effectiveness is significantly moderated by process design and technological infrastructure. This perspective helps explain why the observed relationship, although significant, is moderate rather than strong.

#### Correlation Outcome between Psychological Attachment and Operational Effectiveness.

##### Correlation

	Psychological Attachment	Operational Effectiveness	
Spearman's rho	Correlation Coefficient	1.000	.498**
Attachment	Sig. (2-tailed)	.	.001
	N	51	51
Operational Effectiveness	Correlation Coefficient	.498**	1.000

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Effective ness	Sig. (2- tailed)	.001	.
	N	51	51

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

Source: SPSS, 2026.

The Spearman’s rho correlation coefficient ( $r = .498$ ) indicates a moderate, positive, and statistically significant relationship between psychological attachment and operational effectiveness. The p-value (.001) is less than 0.01, leading to the rejection of the null hypothesis that no significant relationship exists between the variables. This result implies that employees who exhibit stronger emotional and cognitive attachment to their organization tend to contribute more effectively to operational processes. This finding aligns with Nguyen et al. (2022), who argue that psychologically attached employees demonstrate higher levels of engagement, attentiveness, and discretionary effort, which positively influence service quality and process reliability. Similarly, Meyer et al. (2020) emphasize that employees who feel a strong sense of belonging are more likely to uphold organizational standards and maintain performance consistency, especially in service-intensive sectors such as banking. However, opposing perspectives suggest that emotional attachment alone may not automatically translate into operational effectiveness without structural and technological support. For example, Jabbour et al. (2022) contend that operational performance is heavily dependent on process optimization and adaptability mechanisms, which may moderate the influence of employee attitudes.

**Correlation Outcome of Stewardship Orientation and Operational Effectiveness.**

**Correlation**

		Stewardship Orientation	Operational Effectiveness
Spearman's rho	Stewardship Correlation Coefficient	1.000	.452**
	Orientation Sig. (2-tailed)	.	.001
	N	51	51
Operational Effectiveness	Correlation Coefficient	.452**	1.000
	Sig. (2-tailed)	.001	.
	N	51	51

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

Source: SPSS, 2026.

The Spearman’s rho correlation coefficient ( $r = .452$ ) indicates a moderate, positive, and statistically significant relationship between stewardship orientation and operational effectiveness. The p-value (.001) is below the 0.01 significance threshold, leading to the rejection of the null

hypothesis that no significant relationship exists between the variables. This result suggests that employees who exhibit stronger stewardship orientation tend to contribute more positively to operational effectiveness. This finding is consistent with Hernandez (2012), who argues that stewardship-oriented individuals prioritize collective goals and organizational sustainability, thereby enhancing performance reliability and responsible resource utilization. Similarly, Davis et al. (1997) contend that stewardship behaviors promote organizational effectiveness because employees act in the best interests of the organization rather than pursuing narrow self-interest, leading to improved coordination and accountability. Some scholars caution that stewardship attitudes alone may not be sufficient to guarantee operational excellence. For example, Nicholson and Kurucz (2021) suggest that while stewardship values foster ethical conduct and long-term thinking, operational effectiveness also depends on formal control systems, performance monitoring mechanisms, and strategic alignment. This perspective helps explain why the observed relationship is significant but moderate in magnitude.

**Conclusion**

The study was conducted to examine the relationship between employee ownership mentality and operational effectiveness of commercial banks in Bayelsa State. Based on the data collected and analyzed, the findings revealed that there is a significant positive relationship between all the dimensions of employee ownership mentality (sense of responsibility, psychological attachment, and stewardship orientation) and operational effectiveness. The results indicate that employees who internalize responsibility, develop emotional and cognitive attachment to their organization, and demonstrate stewardship behaviors are more likely to contribute positively to efficient, reliable, and consistent operational processes. The findings reinforce the importance of cultivating ownership-driven behaviors among employees as a strategic approach to enhancing service delivery, procedural accuracy, regulatory compliance, and overall operational performance in the banking sector.

**Recommendations**

1. Management of commercial banks in Bayelsa State should develop policies and managerial practices that encourage personal accountability among employees. Clear role definitions, participative goal-setting, performance feedback mechanisms, and empowerment initiatives should be emphasized to foster internalized responsibility. When employees perceive themselves as directly accountable for operational outcomes, they are more likely to demonstrate diligence, vigilance, and proactive problem-solving behaviors that enhance operational effectiveness.
2. Bank management should cultivate a work environment that promotes belongingness, trust, and value alignment. Initiatives such as inclusive decision-making, recognition of employee contributions, open communication channels, and

supportive leadership practices can strengthen employees' emotional and cognitive connection to the organization. A workforce that feels psychologically attached to the institution is more likely to uphold service standards, protect organizational reputation, and maintain consistent operational performance.

3. To ensure sustainable operational effectiveness, management should encourage a stewardship mindset among employees. Ethical training programs, transparent governance structures, and value-driven leadership should be institutionalized to reinforce custodial responsibility toward organizational resources. When employees adopt a long-term, collective-interest perspective, they are more likely to exercise prudence in decision-making, comply with regulatory requirements, and safeguard institutional stability.

### Contribution to Knowledge

This study contributes to the existing body of knowledge by providing empirical evidence on the relationship between employee ownership mentality and operational effectiveness in commercial banks in Bayelsa State. While previous studies have emphasized structural systems, technological infrastructure, and strategic capabilities as determinants of operational performance, this study extends the discourse by demonstrating the significant role of psychological factors in enhancing operational effectiveness. The findings therefore provides a behavioral perspective to operational effectiveness, highlighting that sustainable performance in banks depends not only on systems and policies but also on the internalized attitudes and orientations of employees.

### Suggestion for Further Research

Future studies should examine the long-term effects of employee ownership mentality on broader organizational outcomes such as customer satisfaction, financial performance, innovation capability, and risk management effectiveness within the banking sector. Also, longitudinal research designs could provide deeper insights into how ownership-driven behaviors evolve over time and influence sustained operational stability.

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