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INFLUENCE OF INTELLECTUAL STIMULATION AND INDIVIDUALIZED CONSIDERATION IN EFFECTIVE ORGANIZATIONAL PERFORMANCE IN STATE-OWNED BANKS IN KENYA

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ABSTRACT

Since the liberalization of the Kenyan banking isndustry in 1984, many players have joined the industry with very many new incentive packages to clients leading to cut throat competition. Among the players in this competitive environment are state-owned banks. State-owned banks are those banks wholly owned by the government of Kenya or those where the government owns majority stake. In today's turbulent environment, change has become synonymous with standard business practices and organizational performance is determined by how well leadership handles changes. The government of Kenya has initiated several programs on reforms and restructuring of public institutions including state owned organization. However, limited research has been conducted regarding transformational leadership and organizational performance in these public institutions. Therefore the main objective of the study was to establish the influence of intellectual stimulation and individual consideration in effective organizational performance. The study was conducted in all the 22 branches of Post Bank and National Banks within the Rift Valley, Kenya. The study used primary means of collecting data by employing quantitative approaches with a target population of 137 employees. A questionnaire was used as instrument for data collection. Analysis involved both descriptive and inferential statistics. A regression analysis was carried out and the r^2 value of 0.6374 implied that 63.7% of the variations in the effective organizational performance in state-owned banks can be explained by the variations in independent variables. Further, by quick standard error tests, the individual coefficients of the regression function were found to be significant in influencing effective organizational performance.

KEYWORDS: Intellectual Stimulation, Individual Consideration & Organizational Performance

INTRODUCTION

Today, many organizations are beginning to shift away from traditional models of management, originally developed for production-oriented firms, and now require a broader range of leadership skills and styles that are adaptive to diversity and to dramatic, often discontinuous changes in the work environment. Transformational leadership has gained academic attention over the last 20 years as a new paradigm for understanding leadership. The notion of transformational leadership was developed under the tutelage of Bernard Bass (Bass, 1997). In its global perspective, Gulledge and Sommer (2003), asserted that public sector organizations need to change the way they manage their non-unique business processes by following private sector initiatives that have led to competitive advantage, better management control, and cost reductions. They further assert that the declining resource base will not support the existing infrastructure but, even if resources were plentiful, there would still be strong incentives to change. According to Srivastava *et al*., (2006), public sector organizations have been undergoing a very turbulent phase in the past several years. Therefore, competitiveness is the key to survival in such an open and market-driven economy. In most Sub-Saharan Africa, it has been held that political interference, nepotism and over-bureaucracy have made the management control system ineffective in the state sector in developing countries (Uddin & Hopper, 2003). It is believed that public sector reforms and privatization will necessarily lead to cheaper, better services for the citizens, and consequently no services should be immune from these reforms. However, such policies have been criticized for their failure to take account of local factors (Stiglitz, 2002).

In Kenya, the banking system is increasingly becoming market driven and banks are finding new ways to go to the customer rather than waiting for the customer to come to the banking halls. Brown and Kleiner (1997), observed that financial institutions are in the process of executing an unprecedented reconfiguration of the banking industry. The financial services industry is changing rapidly. Technology, government regulation, and increasing customer sophistication are forcing financial service institutions to re-evaluate their current business practices. While government ownership in banking can impede financial development, poorly designed privatization in a weak institutional environment can make things worse (Borish *et al.*, 1997). Western countries have shown the importance of coordinating privatization processes in the financial and nonfinancial sector (Caprio *et al.*, 2000). Other scholars argue that partial privatization is not sufficient to resolve governance problems (Srivastava *et al*.,(2006). However, there are large differences in productivity across different ownership groups of Kenyan banks. Employees in state-owned banks earn only half of the net interest revenue of employees in foreign-owned banks. State-owned banks have twice as many employees relative to their assets, loans and deposits as foreign-owned banks. This disparity across ownership groups indicates significant potential gains from increased competition and the resulting productivity improvements.

In the current organizational environment, change has become synonymous with standard business practices as long-term organizational ends have to be reformulated on an ongoing basis. The central theme in managing change is the execution of strategic leadership. This relates to leader's ability to: anticipate, envision, maintain flexibility, think strategically, and work with others to initiate changes that will create a viable future for the organization (Taylor-Bianco & Schermerhorn, 2006). Others have expressed the need for organizations to inculcate novelty, quality, flexibility, adaptability, speed, and experimentation in their operations (Graetz, 2000). According to Central Bank of Kenya (2013), the ever changing consumer needs, innovative financial products, deregulation, information technology upgrades, and the onset of multiple delivery channels are reshaping the financial services industry. To remain competitive in the new landscape, banks have continued to expand their product lines and add new delivery channels to develop more effective marketing systems and techniques, and enhance the service quality levels. All the mentioned strategic changes calls for innovative and well-informed group of leaders under the etiquette of transformational leadership. The effects of transformation changes that have been undertaken by these banks have included the instant card issuance system, increased staff capacity to implement change projects and the rollout of a new retail channel based on agents. Despite the various benefits the banks has since they are state-supported, they have not performed well to the expectations of the Kenyan people. Other competitors in the banking sector have capitalized on these weaknesses and have steadily undertaken transformational leadership interventions within their organizations. It is therefore important to investigate the influence of some dimensions of transformational leadership in effective organizational performance with specific focus on state-owned banks in Kenya.

STATEMENT OF THE PROBLEM

The banking system in Kenya has been undergoing a lot of changes since independence. Change thus has become part of the business process, requiring ability of the managers to initiate, embrace and lead change in their organizations. Studies have refuted the old model of change process that sought to unfreeze, change and refreeze by suggesting that a state of continuous change can become a routine in its own right. Other studies have perceived change as a normal and natural response to internal and environmental conditions. According to Mwangi *et al*., (2011) transformational leadership is positively correlated with organizational performance and therefore its effect must be clearly understood. Despite the public and government support state-owned banks have been receiving for the last couple of years, there have been little impact of minimum transformational leadership in these banks. Routine operations of customer service, service delivery of deposit and withdrawals have not changed much. Since its inception, their organizational structure are still the same. Attempts to enhance their business approaches have been undertaken by various government committees. A number of report from these committees suggested that serious re-engineering had to be carried out at a cost in excess of Ksh. 2 Billion and which has not been implemented to date. According to Koech and Namusonge (2012), transformational leadership styles have a strong positive relationship with organizational performance. The study recommended that managers should strive to become role models to their subordinates; inspire subordinates by providing meaning and challenge to work; stimulate subordinate efforts to become innovative & creative; and pay attention to each individual’s need for achievement and growth.

The effectiveness of an organization’s management can critically impact upon its viability and there are many reasons why the management process may fail and include failure to think creatively about the likely effects of plans, obtain external/internal participation and commitment, co-ordinate and control resources (Ngware *et al*., 2009). Previous studies have shown that transformational leaders in different settings were evaluated as more effective, higher performers, more promotable and more interpersonally sensitive (Rubin *et al.*, 2005). Empirical evidence also shows that transformational leadership is strongly correlated with employee work outcomes such as lower turnover rates, higher level of productivity, employee satisfaction, creativity, goal attainment and follower well-being (Eisenbeiß & Boerner, 2013). All these outcomes ultimately contribute towards effective organization performance, meeting stakeholder needs and customer satisfaction. Past studies have suggested that failed organizational change initiatives range from one-third to as high as 80% of attempted change efforts. However, regarding state-owned banks which enjoy state support, few empirical studies have been carried out to determine how they are managed to negotiate their survival through sustainable organizational performance given its public nature and the sea of changes that have swept not only the banking sector in Kenya, but also the entire economy. The study therefore sought to determine the role of transformational leadership on organizational performance in state-owned banks.

RESEARCH OBJECTIVES

The general objective of the study was to investigate the influence of intellectual stimulation and individual consideration in effective organizational performance in state-owned banks in Rift Valley, Kenya. The study was guided by the following specific objectives:

- To examine how intellectual stimulation affects in effective organizational performance in state-owned banks in

Rift Valley, Kenya.

- To determine the role played by individual consideration in effective organizational performance in state-owned banks in Rift Valley, Kenya.

LITERATURE REVIEW

Previous studies have indicated that transformational leadership is suitable for a number of reasons. Firstly, However much the contingency and path-goal theories have a degree of acceptance, leadership studies turned to the study of situations and the belief that leaders are the products of given situations. This study will assess the transformational leadership theory and how this affects organizational performance. Unlike other modern theoretical processes of leadership, transformational leadership theory elevates the goals of subordinates and enhances their self confidence to strive for higher goals. Secondly, transformational leaders emphasize on learning, empowerment and teamwork. The characteristics of transformational leadership as described by Taborda (2000) are given as, the goals of the organization must be communicated and embodied in the culture of the organization, communication is especially important and should be performed through leaders who are instrumental in permeating the vision through the various levels of organizational hierachy. The decisions and actions of leaders must reinforce the need to transform. Leaders must demonstrate a commitment to these values by their own behaviour and by the way they reinforce the behaviour of others. The current study limited itself to the influence of intellectual stimulation and individualized consideration in effective organizational performance.

Intellectual Stimulation

The third component of transformational leadership is intellectual stimulation. Intellectual stimulation refers to leaders who challenge their followers' ideas and values for solving problems. Through intellectual stimulation, transformational leaders are able to show their followers new ways of looking at problems. Such leaders encourage their followers to use non-traditional thinking to deal with traditional problems and they give ear to subordinates' ideas even if different from theirs. A recent study conducted in Nigeria stated that intellectual stimulation provokes followers to think new methods and means in an innovative ways by getting them involved in the process of decision-making as well as problem solving that impact on their social, economic, environmental and political wellbeing (Nwagbara, 2010). Intellectual simulation had a statistically significant positive correlation with effectiveness and satisfaction in the quantitative study. According to the study encouraging and expecting followers to challenge their own old ways of doing things were key ingredients that help to keep on changing. Leaders who are intellectually stimulating see the advantages of creating unity through diversity. By bringing together and integrating a diverse range of perspectives, they are able to create genuinely new ideas and initiatives. The goal of intellectual stimulation is to continuously generate the highest levels of creativity from the subordinates (Avolio, 2005). It is therefore important that top management of state-owned banks must practice intellectual stimulation in order to spur their employees into enhancing their self-efficacy at work. Ultimately efficient employees will enhance productivity at both individual and organizational levels.

Individual Consideration

The last component of transformational leadership is individualized consideration. Individualized considerate leaders pay special attention to each individual follower's needs for achievement and growth by acting as an advisor, coach or mentor. Subordinates and colleagues are developed successively to the higher levels of potential. Individualized consideration is practiced when new learning opportunities are created along with a supportive climate. Individual differences in terms of needs and desires are recognized. The leader delegates tasks as a means of developing followers. Delegated tasks are monitored to sincerely identify if the followers need further support (Bass & Riggio, 2006). Despite the policy bottlenecks faced by state-owned banks, their management can improvise individual consideration techniques that would go a long way in tapping individual employee potential and maximize it to enhance both employee and organizational performance.

RESEARCH METHODOLOGY

The study adopted a descriptive research design. According to Kothari (2006), a descriptive research approach is used when the purpose is to; describe the characteristics of certain groups, estimate the proportion of people specified in a certain way, and to make specific predictions. The approach is most suitable for social sciences since it gives the respondents an opportunity to express their views about issues under study. A structured questionnaire was developed with close ended questions. The study's target population included employees of state-owned banks in Kenya. Specifically, the population was made up of employees of Post Bank and National Banks working in the 22 branches in Rift Valley region totaling 137 employees. The study employed a mixture of sampling techniques. Firstly, the study used purposive sampling to target all the 22 branch managers. Secondly, the study used simple random sampling to target all other employees whose sample were statistically derived using Yamane (1992) and found to be 102. According to Kothari (2006), a questionnaire is the best tool for the researcher who wishes to acquire the original data for describing a population. Questionnaires enabled the researcher to reach a large sample within a short time. Kathuri and Pals (1993), defines data processing and analysis as categorizing, manipulating and summarizing data in order to obtain answers to research questions. The Statistical Package for Social Sciences Version 21 was used as a tool for analyzing data. The study used descriptive statistics specifically employing measures of central tendency and measures of dispersion to analyze data and the results were presented in form of tables. Regression analysis was then used to provide insight into the nature of relationship between the independent variables and effective organizational performance. Out of 102 questionnaires that were issued to the sampled respondents, 96 of them were filled and returned. Of the returned questionnaires, 8 were incorrectly filled and thus were not used in the final analysis. Therefore, 88 questionnaires were correctly filled and hence were used for analysis representing a response rate of 86.3%.

RESEARCH FINDINGS AND DISCUSSIONS

The study sought to find out the distribution of the respondents according to their gender, age bracket, education level and working experience. The aim was to deduce any trend from the respondent's profile that was directly linked to the variables of the study. According to the findings, majority of employees are male (52.3%) while female were 47.7%. The researcher attributed trend to the existing gender gap in employment in most sectors in Kenya today. The findings further indicate that a majority of employees in the commercial banks are of the age group 31 – 40 years (40.9%) while the least age group is above 51 years (11.3%). The researcher attributed this to the absorption of younger employees probably due to the increase use of technology in banks and the changing customer demographics. The study deduced that more than 69% of the respondents had an undergraduate degree or a master degree level of education which was attributed to the technical nature of majority of activities in the banking industry in Kenya. Further, only 18.1% of the respondents had a diploma level of education further indicating higher requirements are needed to join the banking industry in Kenya. Majority of the respondents (35.2%) had worked for over 5 years in their respective banks. Cumulatively, more than 66% had more 3 years of experience while only 12.5% had less than 1 year working experience. This can be attributed to the fact that most private sector institutions have employees on short-term contracts in an attempt to minimize human resource costs, maximize productivity and to enhance firm performance.

Intellectual Stimulation and Effective Organizational Performance

The findings are based on a 5-point Likert scale and are depicted in Table 1. The study established that most of the respondents disagreed that top management continuously challenged old assumptions and ways of doing things (2.37), that they also invested in knowledge creation and continuous improvement of employee issues (2.23), that they also encouraged new perspectives and contribution from subordinates (2.35) and that top managers continually coach employees on self-efficacy (2.18). The respondents were however unsure whether the top managers foster creativity and innovation amongst employees (3.31) and whether arising from management's intellectual stimulation, costs were reduced thus leading increased organizational performance (3.02). The respondents agreed that top managers stress the use of intelligence and encourage expression of new ideas (3.98). The study deduced that generally intellectual stimulation played some role on effective organizational performance in state-owned banks.

Table 1: Intellectual Stimulation and Effective Organizational Performance

	N	Min	Max	Mean	Std. Dev.
Top management continuously challenge old assumptions and ways of doing things	88	1	5	2.37	0.903
Top managers foster creativity and innovation amongst employees	88	1	5	3.31	0.914
They also invest in knowledge creation and continuous improvement of employee issues	88	1	5	2.23	1.117
Top managers stress the use of intelligence and encourage expression of new ideas	88	1	5	3.98	0.959
They also encourage new perspectives and contribution from subordinates	88	1	5	2.35	0.983
Top managers continually coach employees on self-efficacy	88	1	5	2.18	0.955
Arising from management's intellectual stimulation, costs are reduced thus leading increased organizational performance	88	1	5	3.02	0.898

Individual Consideration and Effective Organizational Performance

The findings on the influence of individualized consideration and effective organizational performance in state-owned banks are based on a 5-point Likert scale and are depicted in Table 2. The study established that most of the respondents agreed that managers deal with each employee individually since each have different abilities and needs (3.97), that management listens, develops, advises and coaches individual contribution (3.98), that they also encourage one-to-one interactions which increases employee motivation (3.75), that individual consideration is widely practiced in the organization (4.18) and that arising from individual consideration, employee productivity had increased thus increasing organizational performance (4.02). The respondents were however unsure whether top management gave personal attention to employee issues and thus they feel valued (3.28) and whether top managers are thus able to align organizational vision with individual vision (3.23). The study deduced that generally individual consideration plays some role on effective organizational performance in state-owned banks.

Table 2: Individual Consideration and Effective Organizational Performance

	N	Min	Max	Mean	Std. Dev.
Managers deal with each employee individually since each have different abilities and needs	88	1	5	3.97	0.918
Top management give personal attention to employee issues and thus they feel valued	88	1	5	3.28	0.914
Top managers are thus able to align organizational vision with individual vision	88	1	5	3.23	1.117
Management listens, develops, advises and coaches individual contribution	88	1	5	3.98	0.959
They also encourage one-to-one interactions which increases employee motivation	88	1	5	3.75	0.983
Individual consideration is widely practiced in the organization	88	1	5	4.18	0.755
Arising from individual consideration, employee productivity has increased thus increasing organizational performance	88	1	5	4.02	0.798

Regression Analysis

The study carried out a regression analysis to test the significance of the influence of the independent variables namely intellectual stimulation and individual consideration in effective organizational performance. The model summary is depicted in Table 3.

Table 3: Regression Model Summary

Model	R	R Squared	Adjusted R Squared	Std Error of the Estimate
1	0.7984	0.6374	0.6298	0.1247

The R^2, the coefficient of determination shows variability in dependent variable explained by the variability in independent variables. This value tells us how effective organizational performance in state-owned banks can be explained by idealized influence and inspirational motivation. The R^2 value of 0.6374 implies that 63.7% of the variations in the effective organizational performance in state-owned banks can be explained by the variations in independent variables. This therefore means that other factors not studied in this research contribute 37.3% of the performance of state-owned banks. The usefulness of R^2 is its ability to find the likelihood of future events falling within the predicted outcomes. The idea is that if more samples are added, the coefficient would show the probability of a new point falling on the line. The study further conducted a multiple regression analysis and the findings of the multiple regression models are depicted in Table 4.

Table 4: Multiple Regression Analysis

Model		Unstandardized Coefficients		Standardized Coefficients		
1		B	SE	B	T	P
	Constant	1.842	1.311		1.773	0.271
	Intellectual Stimulation	0.374	0.157	0.432	3.541	0.01
	Individual Consideration	0.283	0.111	0.139	2.542	0.02

From the multiple regression model, holding intellectual stimulation and individual consideration constant, effective organizational performance of state-owned banks would increase by 1.842. It was established that a unit increase in intellectual stimulation would cause an increase in effective organizational performance of state-owned banks by a factor of 0.374. Furthermore, a unit increase in individual consideration would cause an increase in effective organizational performance of state-owned banks by a factor of 0.283. This shows that there is a positive relationship between in effective organizational performance of state-owned banks and some of the independent variables in the study. The un-standardized beta coefficients in Table 4 were then used to obtain the overall relationship of the independent variables; intellectual stimulation and individual consideration; effective organizational performance of state-owned banks.

$Y = 1.842 + 0.374X_1 + 0.283X_2$, Where: Y = Effective organizational performance of state-owned banks, X_1 = Intellectual stimulation, X_2 = Individual consideration

According to a study by Zhang *et al.*, (2013), intellectual stimulation is found to significantly relate to higher level of organizational effectiveness as indicated by the positive and significant coefficients 0.092 ($p < 0.05$). Their results suggest that the two processes can generate divergent team-level outcomes. Specifically, when leader behaviors are directed toward the team as a whole, there is a beneficial impact on team effectiveness. By contrast, when leaders pay special attention to a few individual members, it may have the unintended consequence of lowering team potency and team effectiveness. Consequently, team leaders can maximize team performance by assembling the "parts" into the "whole" and engaging in team-focused behaviors rather than differentiated behaviors". These findings are in line with the current findings where intellectual stimulation is found to have some impact on the effective organizational performance. Furthermore, previous studies have reported similar trends when relating individualized consideration and a number of organizational outcomes. These studies have shown that individualized consideration involves responding to the specific, unique needs of followers to ensure they are included in the transformation process of the organization (Spreitzer *et al.*, 2005).

CONCLUSIONS

Based on the findings of the study, the researcher has drawn some conclusions. Firstly, on intellectual stimulation and effective organizational performance, the study concluded that top management should continuously challenge old assumptions and ways of doing things, should invest in knowledge creation and continuous improvement of employee issues, should encourage new perspectives and contribution from subordinates and should continually coach employees on self-efficacy. It was further concluded that top managers should stress the use of intelligence and encourage expression of new ideas all of which would ensure effective organizational performance in state-owned banks. Lastly, based on individual consideration and effective organizational performance, it was revealed that managers should deal with each employee individually since each have different abilities and needs, should listen, develop, advise and coach individual contribution, should encourage one-to-one interactions which increases employee motivation, should widely practice individual consideration which would then increase employee productivity and thus effective organizational performance in state-owned banks.

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