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JOB RESOURCES, EMPLOYEES' CREATIVITY AND FIRM PERFORMANCE OF COMMERCIAL BANKS IN UGANDA

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Abstract

This study was intended to examine the relationship between job resources, employees' creativity and firm performance of commercial banks in Uganda. It was motivated by the poor performance of some commercial banks in Uganda, the scantiness of studies about the link between job resources, employees' creativity and firm performance of commercial banks in Uganda as well as calls from previous scholars for more research. A quantitative and cross sectional research designs were employed for this study. Data were collected using self-administered questionnaires from commercial banks. We performed a Pearson correlation and multiple regressions when analyzing data. The study posts a positive relationship between Job resources, Employee Creativity and Firm performance in Uganda. Findings show that 29% of the change in commercial bank's performance is explained by job resources and employee creativity. The study focuses on job resources and employee creativity, concepts that are not very well appreciated and only understood as humanitarian and not actually viewed as a means to improve commercial bank's performance in Uganda. The significance of this paper is to contribute to the scarcity of literature on the Ugandan experience concerning Job resources, Employee creativity and Firm performance.

Keywords: Job resources, employee creativity, firm performance, commercial banks, Uganda

INTRODUCTION

The today's changing business environment has made commercial banks today more susceptible to failure than before (Mostafa, 2005). Commercial banks therefore need their employees to be innovative at work by creating new and suitable thoughts for products, processes, and methods in order to remain competitive and perform better (Shalley and Gilson, 2004). The development and usage of new ideas allow commercial banks to exploit opportunities and be able to compete in the changing business environment (Amabile, 2005; Oldham, 2002). This situation has made commercial banks today information grounded organizations and their performance hinge on the use of job resources and employee creativity (Read, 1996). Oldham (2002); Shalley et al., (2004), argues management of job resources has been found to be a criterion for any organization's effectiveness and performance. The effective use of job resources has been considered an important tool in a manager's arsenal (Shalley et al., 2004). This means that without employee generating new ideas, the organization becomes predictable. Management of Job resources is crucial to any firm's success and it helps managers to seek for new and superior solutions to businesses (Herbig and Jacobs, 1996). The empowerment of employees has been found to be a facilitating factor for organizational performance (Eder and Sawyer, 2007; Harrison et al., 2006; Shalley et al., 2004).

According to Binnewies (2008), job resources indirectly facilitate employee creativity by promoting an employee's inspiration to produce new ideas and directly facilitate employee creativity by providing them with necessary resources for generating new ideas. Job resources components such as job control and support for creativity from colleagues and managers are commonly presumed to encourage employee creativity (Amabile, 1996; Woodman et al., 1993). Job control encourages learning and the application of knowledge and skills (Parker and Sprigg, 1999; Parker and Wall, 1998), and support for creativity represents instrumental support (Scott and Bruce, 1994; Zhou and George, 2001) and a climate of psychological safety (Edmondson, 1999). Job control offers employees more action chances and an option to learn about the task and advance knowledge (Holman and Wall, 2002; Leachet al., 2003). Support for creativity from workmates and superiors offer the leeway to share and benefit from the knowledge and proficiency of others (Madjaret al., 2002, Oldham and Cummings, 1996). Thus, both job control and support for creativity provide an atmosphere that helps employees to overcome destructive stereotypes (Wang, 2010) and to be more creative at work which has an impact on firm performance.

Although there have been numerous studies regarding the subject of firm performance; a case of commercial banks in Uganda eg Matama (2008), few studies have endeavored to build an integrated framework of the dynamics of firm performance of commercial firms in Uganda.

Nevertheless the link between job resources and employee creativity and their effect on financial performance of commercial banks in Uganda has received minimum attention and thus calls for more research (Gilson, 2008). It is therefore within this framework that a point must be made linking job resources, employee creativity and firm performance of commercial banks in Uganda where reports have shown that some commercial banks have failed to perform above average in terms of profitability in order to sustain their stay in business (Institute of bankers, 2010). Poor performance is therefore according to this study, suspected to have been caused by the way the commercial banks utilize job resources and employee creativity and thus forms the basis for the study.

LITERATURE REVIEW

Job resources and employee creativity

Many authors have found a positive connection between job resources and employee creativity (Amabile, 1996; Woodman et al., 1993; Scott and Bruce, 1994; Zhou and George, 2001). However, Job resources according to this study have been looked at into two aspects that is job control and support for creativity. Job control and support for creativity from colleagues and managers are usually expected to stimulate creativeness for two reasons (Amabile, 1988; Woodman et al., 1993). Firstly, job resources directly facilitate creativity by providing employees with direct resources for generating creative ideas. For example, job control offers employees additional action chances and the likelihood to study about the task and gain task-related knowledge (Holman and Wall, 2002; Leach et al., 2003). Support for creativity from colleagues and managers provide the opportunity to share and benefit from the knowledge and expertise of knowledgeable employees (Madjaret al., 2002, Oldham and Cummings, 1996). Secondly, job resources indirectly ease employee creativity by promoting employees' enthusiasm to generate new thoughts (Amabile, 1988; Oldham and Cummings, 1996). However, experiential indication on the relationship between support for creativity and employee creativity is mixed. Many studies found a positive association between support for creativity and employee creativity, whereas other studies failed to support this relationship (Shalley et al., 2004). Findings from the two studies on creativity presented an overall positive connection between support for creativity and employee creativity (Eder and Sawyer, 2007; Harrison et al., 2006). For instance supervisors and colleagues can offer emotional support which has an impact on employee creativity through internal desires to perform a particular task. Social exchange theory establishes that when managers show individualized attention to their employees and inspire them to perform creatively; employees will understand that their creative potential and contributions are appreciated. Subsequently, their intrinsic motivation is enhanced (Zhou and

Oldham, 2001), which will lead to high creativity levels (Amabile, 1996). Moreover, given the emotional support from coworkers, employees will be free of unnecessary concerns and this will motivate them to take risks in order to discover new ideas (Shalley et al., 2004). More so, when managers' focus on developing employees' skills by providing information and challenging but interesting work to inspire them to innovate or when coworkers expose employees to a greater variety of rare ideas, employees' motivational practices are improved leading to high levels of creativity (Oldham and Cummings, 1996).

Job control refers to how much influence a place of work offers over sequence, time frame, and content of one's work tasks (Jackson et al., 1993; Parker and Wall, 1998). Job control enables employees to experiment in the workplace and thereby allows employees to generate and enhance creative ideas at work (Frese et al., 1999; Ohly et al., 2006). Furthermore, a high level of job control may make employees feel more responsible for developing creative ideas in order to solve work related problems (Frese et al., 1999; Ohly et al., 2006). Additionally, job control is expected to raise employees' motivation to create new ideas (Hackman and Oldham, 1976) and should consequently foster employee creativity at work (Amabile, 1988). Job control is also observed as a positive experience that rejuvenates employees and facilitates work-related behaviors (Saavedra and Kwun, 2000). Recently, two meta-analyses established the positive relationship between job control and employee creativity (Eder and Sawyer, 2007; Harrison et al., 2006).

Support for creativity refers to the extent to which supervisors and coworkers inspire employees to develop and enhance creative ideas (Madjar et al., 2002). Supervisors and coworkers provide support for employee creativity by showing concern for employees' feelings and by giving non-judgmental and informational feedback (Oldham and Cummings, 1996; Shalley et al., 2004). Support for creativity proposes that creativity is a desired behavior in the organization that is valued by the organization and may even be rewarded (Baer and Oldham, 2006). This means that support for creativity should raise an individual's motivation to develop a creative idea. Support from colleagues influence employee creativity through encouragement, support, open communication and informational feedback (Zhou and George, 2001). Encouragement and support for creativity can motivate employees to innovate while mutual openness to ideas may operate on creativity by exposing employees to a greater variety of unusual ideas and this has demonstrated a positive impact on creative thinking (Zhou and George, 2001). When managers concentrate on developing employees' capabilities by providing information and challenging, interesting work, employees' cognitive or motivational processes are enhanced (Oldham and Cummings, 1996; Festinger, 1954). Consequently, the advancement of creative ideas may be directly facilitated by support for creativity form colleagues at the workplace and managers (Scott and Bruce, 1994). Thus we hypothesize that;

H_1: There is a positive association between Job resources and employee creativity

Employee creativity and firm performance

Employee creativity has been proved important to organizational success. However research on the association between employee creativity and firm performance is scanty and despite the possible importance of employee creativity in many organizations, the relationship has not attracted much research attention (Gilson, 2008). More so results regarding the relationship between employee creativity and firm performance only explained negligible variance (Harper & Becker, 2004; Von Nordenflycht, 2007). However, there exists a positive relationship between employee creativity and firm performance. Specifically, when employees display creativity at work, they generate new ideas that are useful in dealing with the tasks at hand (Amabile, 1983, 1996). Creative ideas such as formulating new procedures or processes for carrying out tasks, or identifying products or services help them to better meet customer needs (Zhou, 1998; Zhou & Shalley, 2003). Creative ideas may also take the form of amendments of existing procedures or processes to enhance organizational efficiency. Employees may also take up a fresh, useful idea and apply them to improve their own work (Shalley et al., 2004), and as a result, the performance of an entire organization improves. This means that employee creativity gives an edge over the competitors and in turn helps a company succeed in terms of multiple measures of firm-level financial performance (Deshpandé et al., 1993). More so, organizations that exhibit creative behaviors generate competitive advantages and better performances (Woodman et al., 1993). Many studies have contended that competitive advantage leads to improvements in financial performance such as revenue growth (Barney, 1986; Porter, 1985). Specifically, Von Nordenflycht (2007) found modest empirical support for the impact of creativity on revenue growth rates. In terms of profit growth and return on assets, creativity may often increase the short-term cost in an organization. Implementing new ideas to existing products and services may be expensive and not yield positive returns for an organization. However, over time, new ideas have the potential to increase profit growth in organizations (Calori and Sarnin, 1991). Moreover, Geroski (2000) suggested that firms will notice an increase of profit growth when encouraging creative behaviors. Thus, organizations that encourage creativity experience increase in profit growth, and subsequently firm performance. Furthermore, Von Nordenflycht (2007) observed a relationship between creativity and performance in 122 U.S. advertising agencies determining a positive, linear relationship between employee creativity and firm performance. It is generally reasoned that creativity results in competitive differentiation which results in firm-level success. In addition, Employee creativity can add value to organizations, mainly in overcoming challenges and finding innovative ways to grow. Creative ideas are good, but they need to be exploited to get the full benefits. If a company does not exploit them, it may be at a competitive disadvantage (Wong and Ladkin, 2008). Exploiting ideas means, firstly, providing motivation. Without sufficient motivation, employee creativity potential may not necessarily equate with a better firm performance. Managers, for example, can motivate employees through transformational leadership that inspires them and puts a premium on creativity (Gong, 2009). It also provides creativity-relevant activities, initiates creative action and maintains actual creative levels in the workplace and firms with outstanding employee creativity perform better than others that do not have (Tierney and Farmer, 2004). Accordingly, employee creativity clearly becomes an influenced antecedent of firm performance. Thus we hypothesize that;

$H_{2:}$ Employee creativity is positively related to firm performance

Job resources and firm performance

Performance of organizations gradually depends on their ability to build highly skilled human resources and to release the full potential of the work force (Laprade, 2006). This means that designing and integrating human resources systems is one of the ways to ensure the creation of value for customers and sustain organizational effectiveness. There is growing evidence that efficient utilization of job resources are associated with high firm performance and can encourage employee behavior and attitudes towards strengthening the competitive strategy of an organization (Hiltrop, 1996). Job resources utilization has a profound effect on organization’s ability to maintain its competitiveness (Fernandez, 2001; Laprade, 2006). Without a well-trained and well prepared human resources, organizations lose the ability to compete both nationally and internationally, resulting in decreased economic success (Tomaka, 2001). Employees must therefore, possess a wide variety of technical and interpersonal workplace skills and competencies that allow them to work with advanced technologies and function optimally in today’s highly performing organizations (Combs et al., 2006; Fernandez, 2001). Therefore, CEOs and business managers need to review their human resource strategies and practices if they hope to create and retain a viable workforce; one who will increase the likelihood of business success (Brown and Campbell, 2001). In addition, Barney (1991) builds upon Porter’s Sustained Competitive Advantage theory to develop the notion further that people and their practices add value and uniqueness to an organization which is key to competitive advantage (Barney and Wright, 1998).

Researchers have demonstrated that providing training and development practices and employee participation programs have a positive impact on firm performance. Bartel (1994) reported the presence of formal training programs for managers, employees has a positive association with increases in labor productivity. Katz et al. (1985) also demonstrated a positive relationship between employee participation in training programs and production quantity and quality. Furthermore, Lawson & Hepp (2001) designed a time-series quasi-experimental study to measure the effect of human resource practices on key metrics related to competitive advantage in the banking industry, such as employee satisfaction, customer results, and business performance. They demonstrated that enabling human resource practices had positive and significant impact on employee commitment, return on expenses (ROE), return on assets (ROA), and on the bank's efficiency ratio (ER). Hence we hypothesize that;

***$H_{3:}$* Job resources is positively related to firm performance**

METHODOLOGY

A cross sectional and quantitative research designs were used in this study. The study population comprised of 23 registered commercial banks operating in Uganda (Bank of Uganda Report, 2010). Simple random sampling was used to select managers and banking assistants while purposive sampling technique targeted more CEO's from the study population. Primary data was obtained by the use of self-administered questionnaires which were validated and pre tested (Churchill, 1979) while secondary data was obtained from commercial banks' financial reports. A 5 point Likert scale ranging from strongly disagree "1" to strongly agree "5" was used to measure the variables. The self-administered questionnaires were used as a tool for data collection simply because it was quicker in getting data from the respondents (Bakkabulindi, 2004). Validity of instruments was obtained using the Content Validity Index (CVI). The questionnaires were assessed to ensure that the scale items are meaningful; the statements were generally understandable and capture the issues under study. Reliability of the instruments was ascertained using the Cronbach's coefficient alpha to assess the internal consistence of the scales used to measure the study variables and alpha coefficients of above 0.7 for individual test variables were accepted meaning the instrument was reliable (Nunnally, 1979).

Scales from earlier studies were modified and used to measure the study variables. Job resources were measured in terms of job control and support for creativity. Job control was assessed with the measures developed by Bussing and Glaser (2002). Support for creativity colleagues and managers were measured with items developed by Madjar et al. (2002). Employee creativity was measured using to scales developed by Amabile et al. (1996), George and Zhou (2007), and Perry-Smith (2006), Gilson et al. (2005), Taggar (2002), Scott and Bruce (1994). Firm performance was measured basing on the scales developed by Demsetz and Villalonga (2001), Finch and Shivadasani (2006), Thomsen et al. (2006), (Hoskisson, Hitt, Johnson and Moesel, 1993). The firm performance was measured using financial indicators such as capital adequacy, asset quality, liquidity, earnings.

Data from the field were compiled, sorted, edited and coded to have the required quality, accuracy and completeness and afterwards it entered into the computer system using the Statistical Package for Social Sciences (SPSSv16.0) for analysis. Finally, a corelational analysis focusing on job resources was computed to establish the direction, strength of relationships between the study variables and a multiple regression analysis was computed to determine variance in the dependent variable that is explained by the independent variables.

FINDINGS

The results show that most banks in Uganda employ 600 and above staff which constituted 38% of the respondents. This was followed by banks that employ from 200 to 400 staff with 29% while 19% is for banks that employ less than 200 staff and the least employing banks being those in the employment bracket of 401-600 with 14%. Majority of the banks in Uganda are foreign owned (86%) while locally owned banks represent 14%. Majority of the banks (38%) have been in existence for 1-5 years, while banks that have been in existence for 6-10 years comprised of 29% compared to 14% and 19% of the banks that have been in existence for 11-16 years and above 16 years respectively. Respondents with bachelor's degree were the majority in the sample. Of these, 53.0% were in the banking assistant position, 46.7% were managers and 0.3 were the CEO's. Over all, the sample was dominated by managers constituting 53.8%, followed by banking assistants representing 42.5% and the least were CEO comprising 3.8%. This implies that most of the respondents have attained the highest level of education which means that they have knowledge and skills on the banking sector. It also implies that information was got from people who were directly involved in the day to day management of commercial banks in Uganda.

In order to initially discern the relationship between Job Resources, Employee Creativity and Firm performance, the Pearson (r) correlation tests were carried out given the interval nature of the data and the need to test the direction of relationships between the study variables. The table below shows the results of the tests.

Table 1: Relationship between variables

	1	2	3
Job resources (1)	1.000		
Employee Creativity (2)	0.348*	1.000	
Firm Performance (3)	0.191*	0.431**	1.000

* Correlation is significant at the 0.05 level (2-tailed)
** Correlation is significant at 0.01 level (2- tailed)

The results from the table above show that there is a positive relationship between Job resources and Firm performance (r = 0.191, p ≤ 0.01). This means that the success and performance of commercial banks depend on commercial bank's ability to support, build and retain highly skilled human resources. Further analysis show that there is a positive relationship between job resources and employee creativity (r= 0.348, p ≤ 0.01). This is indicative of the fact that when bank employees are granted a high level of job resources, it increases their responsibility to develop creative ideas which will in the long run increase firm performance. Furthermore, supporting bank employees for creativity create a favorable climate for creativity. The results further show a significant positive relationship between Employee creativity and Firm performance (r=0.431, p≤ 0.01). This implies that developing new procedures or processes for carrying out tasks, or identifying new products or services help banks to better meet customer needs and improve its performance.

To establish the extent to which Job resources and Employee creativity predicted performance of commercial banks, a prediction model was developed using multiple regression analysis as shown in Table 2.

Table 2. Multiple Regression Analysis

Model	Un standardized coefficients		Standardized Coefficients		
	B	Std. Error	Beta	T	Sig.
(Constant)	-3.823	0.526		-5.100	0.000
Job Resources	1.725	0.253	0.161	3.321	0.000
Employee Creativity	0.488	0.129	0.298	2.769	0.000
R2	0.312		F- Change 87.10		
Adjusted R2	0.291	Sig. 0.000			

(a) Dependent variable: Firm Performance

Results from Table 2 above, show that a combination of Job resources and Employee creativity explained on average up to 29% variations in the performance of commercial banks in Uganda, implying that other than Job resources and Employee creativity, there are other factors affecting the performance of commercial banks in Uganda. Among the two variables, it was noted that addressing Employee Creativity (Beta = 0.298) should take priority over Job resources (Beta = 0.161) if the Firm performance is to be successfully improved. This implies that an increase in employee creativity by 0.298 leads to positive changes in performance of commercial banks.

DISCUSSION OF FINDINGS

The significant relationship between employee creativity and firm performance of commercial banks implies that banks with outstanding employee creativity perform better than banks without. This is consistent with Deshpandé et al., (1993) who noted that employee creativity leads to better organization performance when properly taken care of. It is also consistent with Kim et al., (2009), who noted that with employee creativity, new ideas are created which contribute to the achievement the stated goals. They also noted that new ways of doing things gives an organization an edge over rivals which in turn improve its performance. Thus, employee creativity provides solutions to organizational performance. Firms with great employee creativity are likely to achieve superior organizational performance and excellent corporate sustainability (Ussahawanitchakit et al, 2011). Therefore, Hypothesis 2 was supported.

Furthermore, findings show a significant positive relationship between Job resources and employee creativity. This implies that Job resources directly facilitate employee creativity by simply providing employees with direct resources for generating creative ideas and offering employees with more action opportunities and the possibility to learn about the task and gain task-related knowledge. This finding is in line with Shalley et al., (2004) who noted that support for creativity from colleagues and managers offer an opportunity to share and benefit from knowledgeable employees. It is also consistent with (Eder and Sawyer, 2007; Harrison et al., 2006) who noted that Job resources increases the quantity of ideas in commercial banking sector. Therefore, from the above, it implies that Hypothesis 1 was supported.

Findings further posit a positive relationship between Job resources and firm performance. The finding implies that without well-trained and well supported employees, commercial banks lose the capability to perform better both nationally and internationally. This finding is consistent with Tomaka, (2001), Katz et al. (1985) and Bartel (1994) who demonstrated that offering formal training programs for managers and employees has a positive association with increases in labor productivity, production quantity and quality and in turn firm performance. Therefore, Hypothesis 3 was supported

CONCLUSION

In view of the above findings, sufficient evidence has emerged that in today's highly competitive banking environment, one of the key elements of the commercial banks' performance is the ability to create new ideas or better ways of doing things. Our results showed that providing employees with intellectual stimulus and inspiring them to think outside the box has a positive impact on their creativity which in turn impact on firm performance. Employee Creativity was found to be one of essential elements that predict firm performance in the banking industry. Employees who are creative and innovative move their organizations forward and this helps an organization to achieve and maintain a competitive advantage. With the changing environment, employees at all levels of the organization who respond creatively to new challenges and new opportunities drive their organizations towards achieving goals

We therefore recommend that managers should ensure that employees are encouraged and reinforced in order to come up with new ideas. Bank managers therefore, should provide employees with a favorable environment for new thinking and coming up with a broad range of ideas. Managers should match people's skills, interests and personality to the right job, so that each employee can make the most of his/her expertise, thereby stimulating intrinsic motivation. Managers should also design jobs with higher complexity (for example, jobs rich in variety, autonomy, identity, feedback and significance), as these contribute directly and indirectly to employee creativity. Managers should adopt styles that address the needs of bank employees that allow them to enjoy some autonomy as to how they accomplish such goals. Finally, there should be good relationship between supervisors and employees. Good relationships with supervisors will contribute to the improvement of intrinsic motivation, and diminish role ambiguity, consequently increasing creativity.

LIMITATIONS OF THE STUDY

Despite the fact that this study made a significant contribution in the area of commercial bank's performance, there exist some limitations which may somewhat limit the interpretation and general application of the results. In the first place, this study took a cross sectional design. We however note that a longitudinal study would be more appropriate for studies involving variables such as job resources, employee creativity and firm performance. Secondly, this study was confined in Kampala; therefore findings may not be generalized in the whole country. Thirdly, measurement tools used were adopted from earlier studies from developed countries and therefore any limitations that were embedded in them equally affected this study. Lastly, future research should focus on other variables such as corporate governance, information technology and business environment which could be contributing the remaining 71%.

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