



# **Worker Competence Management And Organizational Flexibility Of Deposit Money Banks In Rivers State, Nigeria**

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## **ABSTRACT**

Business organizations these days face more difficulties when compared to organizations in the past due to globalization that has brought increase in competition, complexity and uncertainties, thus the need for organizations to better manage their resources to achieve flexibility. One of such resources is the competences of their workers. The purpose of this paper is to examine the relationship between worker competence management (competence planning, competence development and competence monitoring as dimensions) and flexibility a measure of organizational agility) of Deposit Money Banks (DMBs) in Rivers State, Nigeria. The research design adopted was cross-sectional survey research design at the macro (organizational) level of DMBs. The population consisted 76 managers of four strategic units/departments of the 19 DMBs operating in Rivers State. For the purpose of data collection, questionnaire was used as the research instrument which was distributed to the 76 respondents and 73 filled copies of the questionnaires collected were useful for data analysis. The collected data was analyzed using Spearman Rank Order Correlation Coefficient with the aid of Statistical Package for Social Sciences (SPSS) with a significance level of 0.05. The findings showed that competence planning; competence development and competence monitoring have strong and significant relationships with flexibility of DMBs in Rivers State. We recommended among others, that competence development such as training, coaching and mentoring should be intermittently carried out in the DMBs in order to develop competences that will bring about organizational flexibility.

**Keywords:** Competence, Competence Planning, Competence Development, Competence Monitoring, Agility, Flexibility

## **INTRODUCTION**

The Deposit Money Banks (DMBs) as part of the financial sector are very significant to the growth of any economy of the world in the sense that practically everybody is a stakeholder. They serve as financial intermediaries by mobilizing as well as serving as conduits by which funds are circulated in the economy (Bello, 2005). DMBs play major roles in lubricating the economy as well as being outlets for most of everyday financial transactions in any given country; thus, influence all aspects of the economy. DMBs that have good capital base assist in financing capital projects of other sectors of the economy, assist in settling financial shortfalls through their system of payment, and serve as mediums for international payments.

The sector mobilizes funds from part of the economy that has surplus-spending and by lending such funds to other parts of the economy that have deficit spending units for investment they enhance the amount of national savings (Mordi, 2004); hence, they assist in capital shaping in the country. However, over the years the sector has suffered some failure in regards to fulfilling its purpose and role in the economy (Umar, 2009). More so, DMBs are also among the organizations that due to the sensitivity and importance in the treatment of financial resources, they must be agile to be able to survive in nowadays complex, dynamic and volatile business environment, and to be more responsive to the environment. As such, an in depth understanding of their ability to withstand changes and achieve their performance objectives is necessary.

Furthermore, today's business environment is witnessing series of rapid developments that emerged from various environmental issues like frequent technological changes, political instability, and the growing interest in environmental issues, where the environment of organizations is no longer stable and with a noticeable reasons, it has become kinetic and dynamic with obvious characteristics (Kubaisi, 2013). Nowadays business world are full of continuous change, development and volatility which greatly influence organizational objectives. It is therefore, obligatory for business enterprises to align themselves with these changes either in a direct form or indirect form to ensure continued existence (Ebrahimian and Jelodarzadeh, 2011). How organizations can achieve success in the complex environment of today is one of the most important challenges facing them. Thus, Mahmoud (2011) expressed that business enterprises may not be able to achieve long term success if they do not align themselves with changes through agility. Fadiran, Ogwumike and Adenegan (2015) observed that the rate at which DMBs are failing has increased overtime which has become a concern, as the number of DMBs that liquidated from 1994 to 2014 is about 36. Due to inability of banks to be agile to changes, Skye bank was recently taken over by Polaris and Diamond bank has currently been taken over by Access bank.

Sadeghian, Yaghoobi and Ezazi (2012) observed that agility (inclusive of flexibility) is an innovative tool to aligning an organization with changes as well as factors of development in the world that have in one way or the other affected the organization and a means of restructuring and achieving competitive edge. Worker competence management has become an essentiality and a must in today's unstable economic environment if the organization is to be competitive in its operations because it enables managers to manage effectively one of the organization's most important assets. Zeb-Obipi (2017) argued that worker competence management is a modern way of managing human resources in the organization in the sense that it is the bedrock of corporate performance and the way it is managed affects what could be accomplished in the organization and it plays an important role in ensuring that the organization is able to adjust to changes in the environment. In this turbulent and complex business environment, flexibility has become an important feature that affects organizational successes. The agility method that has been introduced and developed since two decades ago is a conscious and comprehensive response to changing needs in competitive environment and obtaining success from the available opportunities (Raheleh, Amin, Sheida, and Somayyeh, 2015). Organizational agility is very important, thus, organizations must be able to ensure that worker's competence is well managed to be able to meet up with this frequent environmental changes.

Effectively managing the competence of organizational workers is arguably more significant today than in the past because of the uncertain, volatile and complex form of the business environment. However, studies on the concept of organizational flexibility from extant literature have not fully looked in the direction of worker competence management but have explored other variable (Mullich, 2009; Mohammad, Davoud, and Samaneh, 2015; Mohamed and Abdallah, 2017). Taking into consideration previous research on organizational flexibility, there appears to be a dearth of knowledge on the relationship between worker competence management organizational flexibility in this part of the world as studies that was done were outside Nigeria, thus, the aim of our study is to bridge this gap by studying the relationship between worker competence management and organizational flexibility of DMBs in Rivers State, Nigeria. To achieve this aim the following hypotheses were used:

### **Research Hypotheses**

The research hypotheses for this work are stated in the null form and as follows:

- H<sub>01</sub>: There is no significant relationship between competence planning and flexibility of DMBs in Rivers state Nigeria.
- H<sub>02</sub>: There is no significant relationship between competence development and flexibility of DMBs in Rivers state Nigeria.
- H<sub>03</sub>: There is no significant relationship between competence monitoring and flexibility of DMBs in Rivers state Nigeria.

## Literature Review

### Theoretical Background

Theory underlying this work is the resource based theory. The earliest contributor of the resource-based theory was Wernerfelt in 1984 (Barney, 1991) and it introduced a dramatic paradigm shift of focus from environment as sources of a business enterprise profit to the internal resources of the business enterprise environment (Raduan, Jegak, Haslinda, and Alimin, 2009). It is an organization model in explaining how an organization can have advantage over its competitors using its resources that can also bring about agility vis-à-vis flexibility. The resource-based theory sees the resources of the organization in this case workers' competence as a fundamental factor that affects organization's competitive advantage and competitive advantage can be attributed to flexibility .

The resource based theory expressed that resources differs from one organization to another and resources that are not presently in the possession of an organization may probably not be easily got hold of by other organizations. Therefore, if organization's resource is valuable, rare, inimitable and non-substitutable, it will definitely become a means to achieving competitive advantage in the organization through flexibility (Barney, 1991). The application of resources to achieve a particular task represents capability and when the capability helps organisation to excel in the performance of a given task better than other internal activities, core competence sets in. The core competence builds up and transforms into distinctive competence when it enables an organisation to outcompete its competitors in the marketplace (Thompson and Strickland, 2003). As such, the management of key resources (workforce competences) can lead to an organization's flexibility.

### Concept of Competence Management

UK Training Agency (1989) gave the definition of competence to mean the capacity to perform a given task in the organization. They further explained that competence is a very broad concept which has to do with the capacity to transmit skills as well as knowledge to needed area in the organization, plan and organize work and the ability to cope with activities that are not routine in the organization as well as needed qualities to relate well with fellow employees, customers and managers. Tuning Educational Project (2000) further depicts competences to include instrumental competences which has to do with cognitive capabilities, technological capabilities as well as linguistic capabilities, interpersonal competences which include person's capabilities such as interpersonal skills, systemic competences which has to do with abilities and skills concerning the whole systems. The different level of competence has to do with the capability of a worker to respond successfully to complex, unpredictable and dynamic changes (Coles and Oates, 2005).

Worker competence management centers on the provisions of the needed human resources competences timely and accurately in the organization by balancing the needed competencies and what the organization currently has at their disposal in performing existing job (Lindgren, 2002). Heinsman, de Hoogh, Koopman, and van Muijen (2006) describe worker competence management as a very significant part of organization's human resource department tool applied to help them in selecting, assessing, managing employees' career as well as their development and appraisal. It is a way of judiciously using the competences of organization's employees to attain higher performance identifying, aligning and optimizing worker job roles, skill, knowledge and ability. Worker competence management gives the basis for organization's workers planning; recruiting, selecting, hiring as well as training and development. Competence management include competence planning, competence development and competence monitoring (Zeb-Obipi; 2017).

**Competence Planning:** Marrelli (1998) defined competence planning as the process of organizing the recognized competences in the organization into a framework that allows or assists workers into understanding and applying acquired competencies in the performance of a given task. The effect of employees' competencies management is reflected on the creation of competence profile which is used in the process of competence assessment and present competencies possessed by particular employee. More so, competence profiles are created to show required knowledge, skills and attitudes on particular job position in organization. Competency model shows a catalog of competences as well as tools by which worker's competence is articulated and evaluated (Strebler, Robinson, and Heron, 1997).

Furthermore, Zeb-Obipi (2017) observed that competence planning involved some task which include: competence mapping; skill, knowledge, abilities and attitude gap analysis; and personal development plan. Competence mapping is the identification of ideal behavior as well individual skills that differentiate ones

outstanding performance from that of the normal performance which assists to set standards for other workers to emulate so as to enhance performance. Furthermore, skill, knowledge, ability and attitude gap analysis has to do with the competence planning task of knowing the competencies in which employees are deficient. Another factor under the competence planning is personal development plan where employees spell out ways of bridging competence gaps identified through the skill, knowledge, ability and attitude gap analysis and any gap is appraised to know the needed area of training of the worker.

**Competence Development:** Forrier, Sels and Stynen (2009) expressed that competency development has to do with the entire actions taken by the organization as well as the worker to improve the competences of the worker. In the same vein, Zeb-Obipi (2017) defined it as the worker competence management task of motivating employees to improve already possessed competences or obtain competences the worker is lacking to execute a given task. Furthermore, competency development is achieved through various forms of learning activities such as career management, on-the-job learning and training (Poel, Van Dam, and Van Den Berg, 2004) which are directed at the improvement of competences in the organization.

Quite a lot of scholars have expressed that most workers development process happens when the workers are performing their given job, emphasizing the importance of learning on the job (Ellinger and Bostrom, 2002). It is a kind of learning that is not always planned for that the employees engages in while performing his or her given job in the organization (Marsick and O'Neil, 1999); thus, most times is not included in some processes of organizations. Furthermore, organizations build career management practices in supporting their workers in developing their competences. Practitioners and scholars have the same opinion that practicing career management improves the movement of personnel in the firm, which promotes competency development (Karaevli and Hall, 2006).

**Competence Monitoring:** Competence monitoring has to do with the worker competence management task of ascertaining, and providing necessary knowledge and making judgment or evaluation on the worker competent performance (Zeb-Obipi, 2017). It is a constant evaluation of workers competence with the purpose of offering the organization up to date information in relation to the effectiveness as well as the efficiency of workers competence usage or application in the organization. Worker competence monitoring involves an oversight during the implementation phase. It aims to ascertain if the objectives set during workers competence planning and development have been achieved else actions are taken to correct any abnormality.

Zeb-Obipi (2017) categorized the processes involved in competence monitoring into gathering of information and evaluation, activity auditing, and feedback. Information gathering and evaluation is a task under competence monitoring function that involves the collection of data on the performance of employees so as to appraise how well they are performing given their task through shop-floor assessment, directed assessment as well through self-assessment (Zeb-Obipi, 2017). Activity auditing has to do with activities to examine employee's work responsibility so as to ascertain competences used to establish what has been done as well as when, how much and who is doing what (Armstrong, 2001). The last task under this function is feedback which has to do with the provision of information to employees on how effective and efficient they are in executing a given task (Fried, Bruton, and Hisrich, 1998).

#### **Concept of Organizational Flexibility**

Organizational flexibility as used here is a dimension of organizational agility. Organizational agility is a firm's capacity to adjust to changes that are unexpected from the environment as well as to continue to exist in the midst of threat from the environment, and use those changes as opportunities to increase performance (Sharifi and Zhang, 1999). It is the capability of the organization to do extremely well in a quick and flexible way in responding to business environment changes both globally and locally (Sherehiy, 2008). Furthermore it is a strategy adopted by the organization to maintain and utilize its resources effectively and efficiently to responding to customers' needs in a speedy way.

Organizational flexibility is the capacity of effectively responding to changes (Piore, 1989). It has to do with a firm's capacity to act in response to the frequent and constant changing needs in the external business environment of the organization. It is also a business enterprise capacity, according to Bran, Militaru, and Ionescu (2015), to promptly and resourcefully respond to organization's market changes by offering innovative goods or services swiftly to the market through flexible information system. Thus, Sushil and

Burgess (2016) expressed that a flexible organization must have the ability to react to changes using its capacity to build goods or services that are innovative to current needs of customers. More so, flexibility has to do with the capability for environmental as well as resource compatibility which has to do with capability to achieve different objectives by means of the same technologies (Sherehiy, 2008).

Organizational flexibility has become a significant tool in achieving advantage competitively in this 21<sup>st</sup> century in the midst of globalization and frequent technological changes (Keats and DeMarie, 1998). More so, increase in competition among organizations, advancement in technologies, environmental uncertainties, consumers' high taste for quality etc. need urgent organizations' attention. dynamic nature of today's business has made it more significant for organization to be more flexible so as to survive and attain advantage competitively. Organizations should be able to have flexibility in building structures that can easily align to changes in the environment (Lovelock, 2001). Flexibility assist organizations to respond to changes and enable them to learn, adapt and change to quickly respond to opportunities.

## **METHODOLOGY**

The research design that was adopted is the survey design. In relation to the purpose of this study, the study adopted the correlational study so as to know the extent of the relationship between the worker competence management dimensions and organizational flexibility. In terms of the time horizon and unit of analysis, the study used cross-sectional survey design and analysis was at the organizational level respectively.

The population of this study is made up of managers in strategic departments of the banks: marketing, public relations and human resources. According to CBN(2018) there are 21 DMBs in operation; though only 19 of the 21 banks are operating in Rivers State. Therefore, the population of this study was the managers of the identified departments of the nineteen (19) banks in operation in Rivers State. The number of these managers is seventy-six (76) thus this constitute the study population size..

Furthermore, the study adopted questionnaire as the research instrument for its primary data. The study variables were measured using ordinal scale on a five interval Likert Scale 1 to 5 showing Strongly Disagree (SD), Disagree (D), Indifference (I), Agree (A), and Strongly Agree (SA) respectively. The predictor variable in this study is worker competence management and the measures of this variable were adopted as and operationalized using Zeb-Obipi (2007) worker competence management constructs: competence planning, competence development, and competence monitoring. While the criterion variable in this study is organizational flexibility which was operationalized using Niels van der, Volberda, Verwaal, and Marten (2012) questionnaire.

The validity of the research instrument was further tested for face and content validity, and Cronbach's Alpha was used in testing the reliability which shows a Cronbach's Alpha greater than 0.7. Specifically the result is as follows: competence planning = 0.884; competence development = 0.908; competence monitoring= 0.867; and organizational flexibility = 0.822. From the 76 copies of the questionnaire distributed, 74(97.37%) copies of questionnaire were returned while the remaining 2(2.63%) were not retrieved. More so, out of the 74 number of questionnaire returned, 1(1.35%) copies was useless because it was not filled properly while 73 (98.65%) copies of the retrieved ones were filled correctly which were therefore used for data analysis. Collected data was analyzed using Spearman's Rank Order Correlation Coefficient with the aid of the Statistical Package for Social Sciences (SPSS) with a significance level of 0.05.

**DATA ANALYSIS AND RESULT**

**The strength of the Relationship between competence planning and flexibility**

Spearman Rank Correlation Coefficient (*rho*) between competence planning and flexibility is shown in table 1.

**Table 1: Correlations Analysis Of Competence Planning Flexibility Relationship**

		Competence Planning	Flexibility
Spearman's rho	Competence Planning	Correlation Coefficient	1.000
		Sig. (2-tailed)	.932**
		N	.000
	Flexibility	Correlation Coefficient	.932**
		Sig. (2-tailed)	.000
		N	.73

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

**Source:** Survey Data, 2019 and SPSS Window output version 22.0

Table 1 above indicates rank value of (*rho* = 0.932) and a PV= 0.000 which is less than 0.05; this means that a very strong and significant positive correlation exist between competence planning and flexibility of DMBs in Rivers State, Nigeria. Hypotheses one is hereby rejected.

**The strength of the Relationship between competence development and flexibility**

Spearman Rank Correlation Coefficient (*rho*) between competence development and flexibility is shown in the below table 2.

**Table 2 Correlations Analysis of Competence Development Flexibility Relationship**

		Competence Development	Flexibility
Spearman's rho	Competence Development	Correlation Coefficient	1.000
		Sig. (2-tailed)	.910**
		N	.000
	Flexibility	Correlation Coefficient	.910**
		Sig. (2-tailed)	.000
		N	.73

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

**Source:** Survey Data, 2019 and SPSS Window output version 22.0

Table 2 above indicates rank value of (*rho* = 0.910) and a PV= 0.000 which is less than 0.05; this means that a very strong and significant positive correlation exist between competence development and flexibility of DMBs in Rivers State, Nigeria. Hypotheses two is therefore rejected.

**The strength of the Relationship between competence monitoring and flexibility**

Spearman Rank Correlation Coefficient (*rho*) between competence monitoring and flexibility is shown in the below table 3.

**Table 3 Correlations Analysis of Competence Monitoring Flexibility Relationship**

			Competence Monitoring	Flexibility
Spearman's rho	Competence Monitoring	Correlation Coefficient	1.000	.932**
		Sig. (2-tailed)	.	.000
		N	73	73
	Flexibility	Correlation Coefficient	.932**	1.000
		Sig. (2-tailed)	.000	.
		N	73	73

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

**Source:** Survey Data, 2019 and SPSS Window output version 22.0

Table 3 above indicates rank value of (*rho* = 0.932) and a PV= 0.000 which is less than 0.05; this means that a very strong and significant positive correlation exist between competence monitoring and flexibility of DMBs in Rivers State, Nigeria. Hypotheses three is hereby rejected.

**DISCUSSION OF FINDINGS**

**Competence Planning and Organizational Flexibility**

The result in Table 1 empirically shows that worker competence planning has strong and significant influence on organizational flexibility. This finding is in accordance with the finding of Dias and Escoval (2014) who observed that competence management has effect on internal and external organizational flexibilities as it adds to the improvement of capacities which has great impact on organizational performance. In the same vein, Volberda (1996) expressed that for organizations to be flexible in its operations, organizations must carry out two tasks namely managerial tasks and organizational design tasks. The first one has to do with the establishment of various capabilities in the corporation for improvement adaptation speed that creates an enhanced flexibility with the aid of employee competence while the purpose of the organizational design task is to build sufficient organizational environment for improving the capabilities of managers.

Flexibility focused on how to create vibrant abilities which enhance proactive responses (Hamel and Prahalad, 1994). These abilities reveal a firm’s capability to plan, and combine competences of workers to quickly respond to environmental changes (Dias and Escoval, 2012). Workers competence planning helps to promote workers development to increase their competences which enhance flexibility of the organization (Appel and Bitencourt, 2008).

Given the dynamic environments organizations are operating in, the effective and efficient planning of organizational competences play major role in improving organizational flexibility and its survival (Sanchez, Heene and Thomas, 2006). Dias and Escoval (2012) observed that workers competence planning helps organizations to see and go further than just responding to conditional or changes in the environment to offering better industrial astuteness, favours employees deployment as well as flexibility. Individual employees has bundles of competences, and most times a good number of these competences are never utilized, thus by carrying out worker competence planning, untapped competences can now be identified and utilized appropriately which can help the organization to react effectively to changes that are always present in the environment (Zarifian, 2008; Ferrary and Trepo, 2009) and the adequate planning of individual competences could emerge as means of reacting to the frequent changes emanating from the environment.

**Competence Development and Organizational Flexibility**

Table 2 shows that worker competence development has strong and significant influence on organizational flexibility. This finding is in accordance with the finding of Guilherme, Claudia, and Gilberto (2017) who observed that organizational flexibility is one of the outcomes of a well managed competency. In the same

vein, Bran *et al* (2015) opined that competence building` or development is very crucial for flexible work organizations which provide reactive flexible capacity to respond to environmental change. In complex and volatile environments, the development of new competences can be a better way of managing organizations (Heene and Sanchez, 2007).

Jarvis (2014) explains that there is need to increase workers competence development and in recognizing developmental need of the employees in the organization, help in personal problem solving and planning of activities to be undertaken by the employee so as to swiftly and resourcefully align itself to environmental changes. Thus, Richard (2013) observed that organizational flexibility is dependent on workers' capabilities, motivation, commitment, and the abilities to use their ideas, skills, and knowledge effectively, which training, coaching and mentoring can help in achieving as it increases their skills, knowledge and ability. Rowold (2012) adds that firms have to invest in workers competence development practices like training, mentoring and coaching to renew as well as improve their competences so as to achieve or meet dead line for executing a given task, satisfaction, participation and react on timely to the business environment.

In this contemporary world, business organizations must be flexible. If the organization is too rigid, it is most likely to fail. Changes will surely take place, especially technological changes, and only the firms that are flexible enough will be able to survive than the ones that are not. An organization that has flexibility in its operations will be able to adapt to changes by adjusting its operations to suit those changes. One of the ways to achieve or promote flexibility in the organization is by effective workers competence development such as training, coaching, mentoring. A flexible organization tries new ways to get things done even when the old way is working fine through the employees whose competence management plays a major role.

#### **Competence Monitoring and Organizational Flexibility**

Table 3 shows that worker competence monitoring has strong and significant influence on organizational flexibility. This finding is in accordance with the finding of Constantina and Constantina (2016) who observed that competence is significantly related to flexibility which enhances organizational performance. More so, Volberda, Foss, and Lyles (2010) observed that for organizations to respond to frequent changes in environment there must be close and constant monitoring of organization's resources (competences). Thus, in dynamic environments, the ability to ascertain and gather information on how well workers are performing in a given task is very important for attaining organizational flexibility, performance and survival.

Globalization over the years has brought lots of changes to the way organization functions (Battistellia, Montania, Odoardib, Vandenberghec and Picci, 2014). Based on the regular changes that occur organizations need to build a culture and climate that embrace changes in the organization. This is because as Piderit (2000) puts it, environmental changes can either be positively accepted or negatively accepted by workers. Workers behaviour towards changes determines how they will carry out their given task which can influence the organization's capability to align to environmental changes (Hettiararchchi and Jayarathna, 2014). Business organizations need greater flexibility to adapt to the rapid pace of change as well as the flexible working opportunities sought by employees (Koza and Lewin, 2014), which can be achieved if workers competence are evaluated to ascertain what employees are doing with their competences. Barney, Wright and Ketchen (2001) observed that for an organization to obtain flexibility dependent upon the level of the organization's workers competencies.

One important aspect of competence monitoring is feedback which Kets (2015) expressed that assists the employee in gaining knowledge about what he or she is capable of doing given his or her competences. It involves effective ways of managing workers emotions and eliminating biased misrepresentation of events. This can enhance the capacity of the firm to swiftly react to changes in the market. The manager's ability to provide workers feedback is essential in improving workers performance in terms capability to effectively react to the business environment.

#### **CONCLUSION AND RECOMMENDATIONS**

From the analyzed data, result revealed that competence planning, competence development and competence monitoring play significant roles in enhancing organizational flexibility Organizational flexibility is an important quality that organizations seek in today's business world. With frequent technological, political, economic and social changes, organizations are in dare need of workers that have flexibility to work



effectively in a turbulent business environment. The fact is that if any organization wants to continue to exist as well as achieve success it must continuously manage its employee competences as one of the ways to gain advantage competitively and to respond effectively to environmental changes. In addition to this, the opportunity of effectively managing worker competence provide the organization with the capability to attain the organization's goals

The study clearly shows that worker competence management is very significant in improving organization's flexibility. Therefore, organizations, particularly the DMBs can improve their flexibility through the effective and efficient management of their workers' competence. Also, this implies that for managers to achieve agility in terms of flexibility, they have to effectively and efficiently plan the competences of their workers. DMBs managers should realized that organizational agility allows organizations to take advantage of opportunities; however, these efforts can only succeed depending on the capability of the organization to successfully plan the competences of its workers.

DMBs should know that to be abreast of happenings in the environment, workers need to possess the right information that will assist them to build applicable expectations of the firm's task as well as of the environment which can be brought about by competence development through training, coaching and mentoring. The knowledge, skills and abilities gotten by the workers from competence development is very significant to organizations because they leverage on this knowledge, skills and abilities in responding effectively to environmental changes. Thus, organizations especially the DMBs should invest more in workers' training to enhance their competences. Competence development such as training, coaching and mentoring should be intermittently carried out in the DMBs in order to develop general competency that will bring about organizational flexibility.

Also, the findings showed that competence monitoring has significant influence on flexibility, thus managers of DMBs particularly and other organizations generally should know that to respond to changes in the environment there must be close and continuous monitoring of the workers competences to know how well workers utilized their competences. In order to attain flexibility, managers of DMBs should ensure close and constant monitoring of the portfolio of workers' competences. This is because the DMBs cannot meet the expectations of customers without ascertaining and providing information on the competence capacity of their employees.

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