European Journal of Accounting, Auditing and Finance Research, 14(8),24-38, 2026

Print ISSN: 2053-4086(Print),

Online ISSN: 2053-4094(Online)

Website: https://www.eajournals.org/

Publication of the European Centre for Research Training and Development-UK

Political Will and Impact on Psychological Ownership Among Employees of the First-Tier of Nigerian Commercial Banking Industry

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doi: https://doi.org/10.37745/ejaafr.2013/vol14n82438 Published September 27, 2026

Citation: Ejike E.E., Nwokolo E.E. and Nwankwo O.D. (2026) Political Will and Impact on Psychological Ownership Among Employees of the First-Tier of Nigerian Commercial Banking Industry, *European Journal of Accounting, Auditing and Finance Research*, 14(8),24-38

Abstract: *The study investigated perceived prospect of artificial intelligence and political will on psychological ownership among employees of first tier of commercial banks in Anambra State, Nigeria. The participants consisted of 426 bankers that made of 158(37.1%) males and 268(62.9%) females drawn from three senatorial zones in Anambra State, Nigeria. The study participants' age ranged from 28 to 49 years with mean age of 38.05 and a standard deviation 6.81. purposive sampling technique was used for the selection of the banks given that there are five (5) banks that make up the tier-1 banks in Nigeria, and purposive sampling technique was used to select the city and the participants. Three instruments were used: Artificial Intelligence Questionnaire, Political Will Questionnaire and Psychological Ownership Scale. The study adopted cross sectional and correlational designs. Multiple Linear Regressions were used to analyze the hypotheses. The study revealed that artificial intelligence at ($F_{2, 421}$) β= .07, t = 1.50 had prediction on psychological ownership at p<.05. Political will at ($F_{2, 421}$) β= .45, t = 8.74 had prediction on psychological ownership at p<.05. Artificial Intelligence dimensions: Utility value at ($F_{7, 418}$) β= .26, t = 9.63; expectancy at ($F_{7, 418}$) β= .42, t = 13.47; and cost at ($F_{7, 418}$) β= .44, t = 17.30 had positive prediction on psychological ownership at p<.05. Attainment at ($F_{7, 418}$) β= -.27, t = -9.07, and intrinsic value at ($F_{7, 418}$) β= .01, t = .17, had negative prediction on psychological ownership p<.05. Political will dimensions: Self-serving at ($F_{7, 418}$) β= -.25, t = -9.09, had negative prediction on psychological ownership p<.05, while benevolent at ($F_{7, 418}$) β= .36, t = 10.08 had positive prediction on psychological ownership p<.05. Jointly, artificial intelligence and political will accounted for 77.6% of the psychological ownership, with R^2 = .776, adjusted R^2=.772, ($F_{7, 418}$) = 206.43, p<.05. Based on the findings, the study recommends that AI and political will should be a watchword in the banking system; with that banking employees will be development and their opinions and insights valued. This can help foster a sense of belonging and bankers' psychological ownership within the organization.*

Keyords: political will, psychological ownership, employees, first-tier, Nigerian commercial banking industry

INTRODUCTION

Psychological ownership is the state in which individuals feel that 'something' or the 'target ownership' is MINE without followed by formal ownership. For one can develop psychological ownership of different targets in the organization, such as the organization itself, work, assignments, workspace, work equipment, ideas or knowledge, and group members (Van Dyne & Pierce, 2004) it represents the possessive feelings of members in the organization towards the target of ownership (Vandewalle et al., 1995). Psychological ownership is an essential predictor of motives, attitudes, and behaviour in the workplace (Jussila et al., 2015). Furthermore, Pierce et al. (2001) suggested that psychological ownership can drive dysfunctional organizational behaviour. However, most of the studies related to psychological ownership discuss its positive effects, and only a few studies discuss the harmful effects of psychological ownership (Cocieru et al., 2019).

Psychological ownership is the feeling that employees have, that their work belongs to them and since it does, there is a pressing need to contribute immensely to the achievement of set goals thereby moving the organization forward. This feeling makes them committed and unrepentantly productive as there are positive outcomes associated with psychological ownership, which includes increased motivation, company stewardship and loyalty (Pickford, Joy, & Roll, 2016). Psychological ownership can be fostered in an organization by enabling employees to contribute to their work creatively, learning about their work, controlling it and contributing to decisions. It is worthy of note that psychological ownership is intrinsic in nature (as it is a feeling), although it can be greatly influenced by other extrinsic factors in the workplace.

Statement of the Problem

Psychological ownership is central to the commitment and sacrifice a worker can make in the banking industry in Nigeria today. Psychological ownership is associated with a strong attachment to one's work. Contemporary banking in Nigeria is challenged by recruitment and volatility, which often leads to a lack of skilled manpower and potential reputation risk, which could lead to sanctions and loss of license. The conceptualization of Nigerian banks into three-tiers gives credence Political Will could impact for better or worse on the banks' performance and sustainability. Hence, the justification of the current study in investigating Political Will and impacts on bank workers' Psychological Ownership.

Purpose of the Study

The purpose of the study was to examine political and impact on psychological ownership among employees of the first-tiers of the Nigerian commercial banking industry. Specifically, the following objectives were sought:

1. To explore the prospect of political will on psychological ownership among employees of the first tiers of the Nigerian commercial banking industry.
2. To explore the prospect of political will dimensions on psychological ownership among employees of the first tiers of the Nigerian commercial banking industry.

Research Questions

The following research questions guided the study:

1. To what extent will political will have prospect on psychological ownership among employees of the first tiers of Nigerian commercial banking industry?
2. To what extent will political dimensions have prospect on psychological ownership among employees of the first tiers of Nigerian commercial banking industry?

Significance of the Study

From a practical perspective, commercial bank organizations will be encouraged to assess and evaluate employees' level of psychological ownership. More so, employee will understand how political will impacts psychological ownership. Additionally, the study will enrich literature on political will and psychological ownership and also serve as a body of reserved knowledge to be reference to.

Operational Definition of Measured Variables

Political Will: This entails scheming, and crafting actions designed and intended to accomplish a goal or gain an advantage in the workplace measured under the self-serving and benevolent factors using the Political Will Questionnaire by Kapoutsis et al. (2017).

Psychological Ownership: This refers to bankers' feelings of strong attachment and bonding to the bank he/she works for factored under identity, responsibility, autonomy, and territoriality as measured by the Psychological Ownership Scale by Olckers (2013).

LITERATURE REVIEW

Theoretical Framework

Vroom's (1964) Expectancy Theory guided the study. The theory posits that most human behaviour is voluntary and motivated either by external factor (artificial intelligence) or individual factor (political will) to foster psychological ownership. It can therefore be argued that an individual's factor (political will) within the workplace would subsequently also be motivated by external factor (artificial intelligence). According to Vroom "choices made by a person among alternative courses of action are lawfully related to psychological events occurring contemporaneously with the behaviour," (Vroom, 1964, pp. 14-15).

When relating this to psychological ownership one could argue that psychological ownership of a specific job would be positively valanced if external factor (artificial intelligence) to satisfy salient psychological ownership roots (that is if the job characteristics are perceived to be high in features that satisfy psychological ownership needs and the individual factor (political will) possesses salient psychological ownership needs). It could further be argued that one need could be more salient than another to different individuals depending on their preferences. For example, one employee may have a preference for the satisfaction of the need for self-identity (political will) where as another may prefer to satisfy the need to belong and have a place thereby motivating different routes (artificial intelligence). Additionally, the expected pleasure producing 'reward' of feelings of ownership would in turn motivate behaviour or the routes, namely self-investment, control and gaining intimate knowledge. The employee therefore feels motivated to invest the self, take control and gain intimate knowledge if he or she believes this could lead to attachment to that specific target and the subsequent message to others of "this is mine, this is me".

Empirical Review

Political Will and Psychological Ownership

Rehman et al. (2023) examined the influence of perception of organizational politics (pop) and job stress (JST) on job satisfaction (JS) and psychological ownership academicians. Research framework has been formed based on Social Exchange Theory (SET) to create logical relationships among variable which explained that employees behave accordingly as per response they received from management's behavior. For the execution of analysis data was collected from 300 teachers of public sector universities of Punjab, Pakistan through psychometric defined instruments. Software SmartPLS was used for assessment of measurement and structural model. Results from the analysis demonstrates that POP has significant and negative effect on JS and significant positive effect on JSt while significant negative effect was observed between JSt and JS.

Su and Xie (2023) explored the impact of organizational politics on work engagement—the mediating role of the psychological ownership and doctrine of the mean. They collected survey data from 3,059 library personnel in 36 Chinese university libraries and conducted analysis using the Analytic Hierarchy Process. The results showed that the perception of organizational politics reduces employee work engagement. However, this impact exhibits heterogeneity. For newly recruited employees and employees aged 50 and above who are nearing retirement, the impact of organizational politics on work engagement is relatively small. Conversely, for employees aged 30–50, organizational politics has a significant negative impact. Furthermore, the doctrine of the mean moderates the impact of organizational politics on work engagement, mitigating its negative effects.

Gaji and Galoji (2022) examined factors that give employees organizational politics perception. The study also determines how politics in place of work influences psychological withdrawal. The study collected data through the administration of structured questionnaires to a sample of 135 employees of Federal Inland Revenue Services in Northeast Nigerian; SPSS version 25 and SEM AMOS were used to test the study's hypotheses. The results from the study indicated that organizational politics increase psychological withdrawal among employees.

Oladejo, Obadare and Samuel (2022) investiaged the effect of perceived workplace politics on performance of employees of infant firms in Southwest Nigeria. The study's specific objectives were to gauge the correlation between perceived workplace politics and employee performance and analyze the effect of workplace politics on employee performance. Primary data was collected using a structured questionnaire. One hundred twelve employees of infant firms participated in the study. The study adopted mean, standard deviation, correlation, and regression statistics for data analyses. The study found that perceived workplace politics relates to employee performance and psychological ownership.

Turek (2022) investigated the mediating role of job satisfaction and the moderating roles of abusive supervision and perceived organizational support (POS) in the relationship between perception of organizational politics (POP) and employee job performance. The study hypothesized that employees with high POS and low abusive supervision can function effectively even in organizations with a high level of organizational politics. The study was conducted anonymously on 408 employees, from companies operating in Poland which were completed using the computer-assisted telephone interview method. Statistical verifications of the moderation and mediation analyses were conducted with PROCESS macro. The results showed that a high level of POP does not diminish employee performance when employees perceive low levels of abusive supervision and a high level of POS. Furthermore, the results revealed that job satisfaction mediates between POP and employee performance.

Okeke and Mbah (2019) examined the effect of cultural animosity, pay and promotion, religious diversity and power tussle on employee performance. Relevant literature on organizational politics and employee performance was reviewed under conceptual framework, theoretical framework, and empirical review. The research work was anchored on Just World Theory. Survey research design was implemented. The population of the study was 5403 with a sample size of 540. Multiple Regression Analysis (MRA) method was used in testing the hypotheses. The study discovered that there is a positive relationship between Cultural animosity and organizational performance in tertiary institutions under study. Pay and promotion has a positive relationship on employee performance in tertiary institutions under study. Religious diversity has a positive relationship on employee performance in tertiary institutions under study. The study concluded that organizational politics has a positive relationship on employee performance in tertiary institutions particularly in Anambra State.

Hypotheses

The following hypotheses will guide the study:

1. Prospect of political will on psychological ownership will not be significant for employees of the first tiers of the Nigerian commercial banking industry.
2. Prospect of political will on dimensions of psychological ownership will not be significant for employees of the first tiers of the Nigerian commercial banking industry.

METHOD

Participants

The participants consisted of 426 bankers that made of 158 (37.1%) males and 268(62.9%) females drawn from three senatorial zones in Anambra State, Nigeria. Cluster sampling technique was used for the selection of the banks, while purposive sampling technique was used to select the city and the participants, because the participants possess the knowledge and expertise for the study, and provided true answers to questions of the study. The study participants' age ranged from 28 to 49 years with mean age of 38.05 and a standard deviation 6.81. Participants' educational level revealed that 67(15.7%) had M. Sc, 245(57.5%) had B. Sc, 57(13.4%) had HND, and 57(13.4%) had OND/NCE. Marital status showed that 116(27.2%) were married, 170(39.9%) were single, 48(11.3%) were separated, 43(10.1%) were divorced, and 49(11.5%) were widowed. Employment status showed that 324(76.1%) were permanent staff and 324(76.1%) were contract staff. Years of employment showed that 265(62.2%) had worked one to ten years, 145(34.0%) had worked eleven to twenty years, and 16(3.8%) had worked twenty-one years and above. Bank data showed that 163(38.3%) were drawn from Zenith Bank, 39(9.2%) were drawn from First Bank, 68(16.0%) were drawn from UBA Bank, 117(27.0%) were drawn from Access Bank, and 41(9.6%) were drawn from Guarantee Trust Bank. City data showed that 28(6.6%) were drawn from Awka, 109(25.6%) were drawn from Nnewi, 28(6.6%) were drawn from Nkpor, 52(12.2%) were drawn from Ogidi, 53(12.4%) were drawn from Obosi, 101(23.7%) were drawn from Onitsha, and 55(12.9%) were drawn from Ekwulobia. Ethnicity data 292(68.5%) were Igbos, 68(16.0%) were Yorubas, 27(6.3%) were Hausas and 39(9.2%) were of other ethnic extractions. Religion data showed that 357(83.8%) were Christians, 28(83.8%) were Traditionists, 26(6.1%) were Muslims and 15(3.5%) were others.

Instruments

Political Will Questionnaire: The scale was developed by Kapoutsis et al. (2017) and it contained 16 items designed to assess the extent of committed support to self-serving and benevolent among key decision makers for a particular policy solution to a particular problem in an organization. The scale has two dimensions: Self-serving (e.g. engaging in politics is an attractive means to achieve my personal objectives) and benevolent political will (e.g. doing good for others sometimes means acting politically). Each of the items was rated on a five-point Likert response scale ranging from "strongly disagree" (1) to "strongly agree". The subscales have alphas of 0.86 for Self-serving and 0.85 for benevolent political will. In this study, pilot test was conducted and the following Cronbach alphas were recorded for the subscales: 0.824 for Self-serving and 0.88 for benevolent political will. The overall scale indicated 0.863 Cronbach alphas. The scale recorded divergent validity of r=-0.24 for Self-serving and -0.52 for benevolent political will while PWQ with Psychological Ownership Scale by Olckers (2013).

Psychological Ownership Scale: The scale was developed by Olckers (2013) and it contained 35 items designed to cognitive-affective construct that is based on individuals' feelings of possessiveness and of being psychologically tied or attached to objects that are material and immaterial in nature. The scale has four dimensions, namely Identity (16 items), responsibility (8 items), autonomy (6 items) and territoriality (5 items). The 35 items were measured on a five-point, Likert-type scale which anchored on 1 = strongly disagree to 5 = strongly agree. The Cronbach alphas of Identity reliability: 0.94, Responsibility reliability: 0.87, Autonomy reliability: 0.87, and Territoriality reliability: 0.78. In this study, pilot test was conducted and the following Cronbach alphas were recorded for the subscales: .894 for Identity, 0.750 for

Responsibility, 0.771 for Autonomy, 0.664 for Territoriality. The overall scale indicated 0.863 Cronbach alphas. The scale recorded concurrent validity of r= 0.21 for Identity, r=0.45 for Responsibility, r= 0.61 for Autonomy, r= 0.53 for Territoriality while POS with Political Will Questionnaire by Kapoutsis et al. (2017).

Procedure

The research was conducted within the first-tier banking sector in Anambra State, Nigeria using Google Forms. This study involved several systematic steps, each crucial for ensuring the integrity and reliability of the study while maintaining ethical standards. The journey began with defining the research objectives, which aimed to explore the significant effects of Artificial Intelligence (AI) and political will on bankers' psychological ownership. This clarity of purpose guided the entire research process, ensuring that every decision made was aligned with the overarching goals of the study. Once the objectives were established, the next step involved designing the survey instrument. Google Forms was chosen for its accessibility and user-friendly interface, allowing participants to respond easily and efficiently. The questionnaire was carefully crafted to include both closed and open-ended questions, facilitating quantitative analysis while also capturing qualitative insights. This dual approach ensured that the data collected would be rich and comprehensive, reflecting the diverse experiences and opinions of bankers regarding political influences.

Prior to administering the survey, ethical considerations were paramount. The researchers developed an informed consent form that outlined the purpose of the study, the voluntary nature of participation, and the measures taken to ensure confidentiality. Participants were assured that their responses would remain anonymous and that the data would only be used for academic purposes. This transparency helped to build trust and encouraged participation, as bankers felt secure in sharing their thoughts without fear of repercussions. With the ethical framework in place, the survey was disseminated to a carefully selected sample of bankers across various financial institutions in Nigeria. The selection process aimed for diversity in terms of bank size, location, and employee roles to ensure a representative sample. Invitations to participate were sent via email and social media platforms, accompanied by a brief explanation of the study's significance and a link to the Google Form. This approach not only maximized reach but also facilitated responses from a broad range of participants.

As responses began to flow in, the researcher monitored the data collection process closely. Google Forms provided real-time analytics, allowing the researcher to track response rates and identify any potential issues with the survey. This proactive approach enabled timely adjustments, such as sending reminders to non-respondents, ensuring that the sample size remained robust and reflective of the banking sector as a whole. Upon the completion of data collection, the next phase involved analyzing the results. The quantitative data was subjected to statistical analysis using SPSS version 26.

Design/Statistics

The study adopted cross sectional and correlational designs. Cross-sectional surveys are observational surveys, conducted in situations where the researcher intends to collect data from a sample of the target population at a given point in time. Researchers can evaluate various variables at a particular time. Data gathered using this type of survey is from people who depict similarity in all variables except the variables which is considered for research. Whereas correlational design employed for the study because the objective of the study is to establish significant prospective relationship between independent variables (artificial intelligence, and political will) on the dependent variable (psychological ownership) and Multiple Linear Regressions were used to analyze the hypotheses, because the study geared towards determining the prospect of variables (IV) on another variable (DV).

RESULT

Table 1: Descriptive and Pearson Product Moment Statistics of Political Will and Psychological Ownership

Variables	Mean	Std. Deviation	PO	PW
Psychological Ownership	92.76	5.81	1.00	
Political Will	43.61	4.35	0.47*	1.00

Source: Questionnaire Primary Data; P<0.05

Results from Table 1, showed that political will also had significant relationship with psychological ownership r(426), .47 (M: 43.61, SD: 4.35), at p<.05.

Table 2: Multiple Linear Regressions Statistics of Political Will and Psychological Ownership

Variables	B	StD.E	df	t	β	R^2	Adj. R^2
						0.225	0.221
Constant	123.75	3.48	2	35.55			
Political Will	0.60	0.06		9.74	0.45*		

Source: Questionnaire Primary Data; P<0.05

Results from Table 2, showed that political will accounted for 22.5% of the psychological ownership, with R^2 = 0.225, adjusted R^2=0.221, ($F_{2,\ 421}$) = 61.44, p<.05 shows that the overall model has significant contribution to psychological ownership at 22.5%. Political will at ($F_{2,\ 421}$) β= 0.45, t = 8.74 significantly predicted psychological ownership at p<.05.

Table 3: Descriptive and Pearson Product Moment Statistics of Political Will Dimensions and Psychological Ownership

Variables	Mean	Std. D	PO	SS	B
Psychological Ownership	92.76	5.81	1.00		
Self-Serving	33.12	3.72	-.24*	1.00	
Benevolent	10.49	2.23	-.52*	0.01	1.00

Source: Questionnaire Primary Data; P<0.05

Results from Table 3, showed that political will dimensions namely self-serving at r(N=426), -.24(M: 33.12, SD: 3.72); and benevolent at r(N=426), 0-.52(M: 10.49, SD: 2.23) had negative significant relationship with psychological ownership at p<.05.

Table 4: Multiple Linear Regressions Statistics of Political Will Dimensions and Psychological Ownership

Variables	B	StD.E	df	t	β	R^2	Adj. R^2
						.776	.772
Constant	96.42	2.38	**7**	40.56			
Self-Serving	0-.38	0.04		-9.09	0-.25*		
Benevolent	0.95	0.09		10.08	0.36*		

Source: Questionnaire Primary Data; P<0.05

Results from Table 4, political will dimensions (self-serving and benevolent) accounted for 77.6% of the psychological ownership, with R^2 = 0.776, adjusted R^2=0.772, ($F_{7,\ 418}$) = 206.43, p<.05 shows that the overall model has significant contribution to psychological ownership at 77.6%. Political Will dimensions namely Self-serving at ($F_{7,\ 418}$) β= -.25, t = -9.09, negatively and significantly predicted psychological ownership p<.05, while benevolent at ($F_{7,\ 418}$) β= .36, t = 10.08 had positive prediction on psychological ownership p<.05.

Summary of Findings

1. Political will significantly predicted psychological ownership.
2. Self-serving negatively and significantly predicted psychological ownership, while benevolent dimensions of political will positively significantly predicted psychological ownership.

DISCUSSION

One of the hypotheses stated that political would not have significant prospect on psychological ownership among employees of the tiers of Nigerian commercial banking industry was not accepted; because political will had prediction on psychological ownership. Empirically, this finding is in line with Ojo and Adebayo (2023) study that findings revealed a significant positive relationship between perceived power dynamics and psychological ownership. Bankers who felt empowered by their roles were more likely to exhibit a strong sense of ownership over their work. The study concluded that fostering a culture of empowerment could enhance psychological ownership, leading to improved job satisfaction and performance among bankers. The study also revealed that bankers attributed their sense of ownership to their intrinsic motivation and commitment to their roles.

Theoretically, the significant effect of political will on bankers' psychological ownership supports the principles of Social Identity Theory by illustrating how a supportive political environment fosters a strong sense of belonging and identity among bankers. When bankers exhibit strong political will, they often champion the interests of the banking sector, positioning bankers as part of an in-group that is deserving of support and recognition. This can foster a collective identity among bankers, enhancing their sense of belonging and ownership. Further, the presence of political will can create a sense of security among bankers. When they believe that their political environment is stable and supportive, they are more inclined to invest their emotional and intellectual resources into their work. This investment enhances their sense of ownership, as they feel that their contributions are valued and impactful. In contrast, a lack of political will can lead to uncertainty and fear, diminishing bankers' psychological ownership. They may feel detached from their work and less motivated to engage fully, as they perceive their efforts as inconsequential in a volatile environment. However, in situations where political will is lacking, bankers may feel marginalized or unsupported, leading to a weakened sense of identity and ownership. More so, a lack of political will can undermine this sense of ownership, highlighting the intricate relationship between political dynamics and individual psychological experiences in the banking industry.

This denotes that the significance of political will on bankers' psychological ownership in Nigeria has profound implications for the banking sector and the broader economy. In a country where the political landscape can often be tumultuous, the presence of strong political will can create a sense of stability that is crucial for bankers. This tends lead to a heightened sense of psychological ownership among bankers. When they see that their contributions are recognized and appreciated at the political level, they are more likely to invest emotionally and intellectually in their work. This sense of ownership can translate into increased motivation, better performance, and a stronger commitment to ethical practices. Bankers who feel a strong connection to their organization and the industry are more likely to go above and beyond in their roles, fostering a culture of excellence. In essence, the political will has the power to shape the psychological landscape of bankers in Nigeria. It could be a factor that fosters a sense of belonging and purpose, driving bankers to contribute positively to their organizations and the economy.

The other hypothesis stated that political will dimensions would not have significant prospect on psychological ownership among employees of the tiers of Nigerian commercial banking industry; because self-serving dimension of political had negative prediction on psychological ownership while benevolent dimension of political had positive prediction on psychological ownership. The finding is in line with Ojo et al. (2023) findings that revealed a significant positive relationship between self-serving political will and psychological ownership. Ojo et al. (2023) believed that bankers who exhibited higher levels of self-serving political will were more likely to demonstrate a sense of ownership over their work. This means that when bankers perceive their leaders as prioritizing personal gain, they may feel more compelled to take ownership of their roles to safeguard their interests. Further, the finding agrees with Ibe et al. (2025) study that revealed that both dimensions of political will significantly influence psychological ownership among bankers, with benevolent political will having a stronger impact.

Theoretically, the significant predictive effect of political will dimensions (self-serving and benevolent) on bankers' psychological ownership provides a compelling avenue for understanding organizational behavior through the lens of System Justification Theory. This theory posits that individuals have a psychological motivation to defend and justify the status quo, even when it may not serve their best interests. In the banking sector, this can create an environment where employees feel compelled to adopt a protective stance towards their work, leading to heightened psychological ownership. When bankers perceive that their leaders are acting in self-interest, they may feel a need to assert control over their roles and responsibilities to safeguard their own positions and interests. This reaction aligns with System Justification Theory, which suggests that individuals will rationalize and adapt to the prevailing conditions, even if those conditions are detrimental. By taking ownership of their tasks, bankers may unconsciously justify the self-serving behaviors of their leaders, thereby reinforcing the existing power dynamics rather than challenging them.

Conversely, when bankers perceive their leaders as genuinely concerned for their welfare, they are more likely to experience a sense of psychological ownership. This sense of ownership can foster a collaborative environment where employees feel valued and motivated to contribute to the organization's success. In this context, System Justification Theory suggests that employees may feel justified in supporting and promoting a benevolent leadership style, as it aligns with their interests and well-being. The positive reinforcement of benevolent political will not only enhances psychological ownership but also encourages employees to defend and promote the existing system, as it appears to serve their needs.

Thus, the theoretical interplay between these dimensions of political will and psychological ownership illustrates how bankers navigate their organizational environment. For instance, in an environment characterized by self-serving political will, bankers may feel isolated and defensive, leading to a stronger attachment to their individual roles as a means of protection. This behavior can perpetuate a cycle where self-serving behaviors are justified, as employees rationalize their need to safeguard their positions. On the other hand, in a context of benevolent political will, bankers are likely to feel empowered and engaged, fostering a sense of shared purpose and commitment to the organization. This positive engagement can lead to a more robust organizational culture, where employees actively support and justify the leadership's benevolent actions.

This finding showed that self-serving and benevolent political will improve bankers' psychological ownership in Nigeria. When bankers perceive their colleagues and leaders as self-serving, it can create a culture of mistrust and disengagement. Many employees might feel that their contributions are undervalued, leading them to adopt a defensive stance regarding their roles. This sense of insecurity can stifle innovation and collaboration, as bankers focus more on protecting their positions than on contributing to the organization's success. In such an environment, psychological ownership may diminish, as employees feel less connected to their work and the organization as a whole. They might justify their lack of commitment by rationalizing that their efforts are not recognized or rewarded, which can perpetuate a cycle of disengagement.

On the other hand, when political will is characterized by benevolence, the implications for psychological ownership are significantly more positive. Bankers are likely to feel valued and supported, fostering a sense of belonging and attachment to their work. This benevolent leadership encourages employees to take ownership of their tasks, as they believe their contributions are meaningful and impactful. In Nigeria's banking sector, where economic challenges often create uncertainty, a benevolent approach can empower employees to engage more fully with their roles, leading to higher job satisfaction and loyalty. This further indicate that a banking sector characterized by benevolent political will can stimulate growth and stability. When bankers feel empowered and committed, they are more likely to provide excellent customer service, innovate in their roles, and contribute to a positive organizational reputation. This, in turn, can attract more customers and investors.

CONCLUSION

The study explored perceived prospect of political will on psychological ownership among bankers first tier banks in Anambra State, Nigeria. The study established political will had prediction on psychological ownership. In the same vein, self-serving had negative prediction on psychological ownership, while benevolent dimensions of political will had positive prediction on psychological ownership. Finally, political will jointly and significantly predicted psychological ownership. Moreover, the findings underscore the importance of fostering a culture that embraces political will. Banks that prioritize employee involvement in decision-making processes and encourage feedback on technological implementations are likely to see enhanced psychological ownership. This culture not only boosts morale but also aligns the interests of employees with organizational goals, creating a more cohesive and motivated workforce. Ultimately, this will lead to a more innovative and resilient banking sector, capable of adapting to the ever-changing landscape of the global economy.

Implications of the Study and its Findings

The following implications emerged after the study:

1. For bank management, the outcome of the study gave an insight on how the integration of strong political will, can lead to more innovative and efficient banking practices This creates a culture of ownership, where bankers feel they are part of a transformative journey.
2. From a scholarly perspective, the intersection political will and psychological ownership presented rich avenues for research. Scholars can investigate how these factors influence organizational culture, employee engagement, and overall performance in the banking sector. This research contributed to a deeper understanding of how psychological ownership shapes responses to technological change, providing valuable insights for both practitioners and academics.

Limitations of the Study

1. One of the primary limitations stems from the data collection method, which relied on Google Forms. While this approach allowed for efficient data gathering, it may have inadvertently restricted the depth of responses. Participants might have interpreted questions differently or provided superficial answers due to the lack of interaction that face-to-face interviews could have facilitated. This limitation could result in a loss of

nuanced insights into how AI and political will specifically influence psychological ownership among bankers.

2. Another limitation is the potential bias in self-reported data. Participants may have been inclined to present themselves in a more favorable light, affecting the authenticity of their responses. This self-selection bias can skew the results, as those with stronger feelings about political will might be more motivated to respond, while others may remain silent, leading to an incomplete picture of the overall sentiment in the banking sector.

Recommendations

1. The management should also foster an inclusive culture where bankers are actively involved in decision-making processes related to technology integration is crucial. When employees feel that their opinions and insights are valued, they are more likely to develop a sense of belonging and ownership within the organization. This can be achieved through regular feedback sessions, brainstorming workshops, and open forums where bankers can voice their concerns.
2. Banks should establish recognition and reward systems that celebrate innovative contributions from employees. Acknowledging individual and team efforts not only boosts morale but also reinforces the idea that each banker plays a vital role in the organization's success. This sense of appreciation can significantly enhance their psychological connection to their work and the institution.
3. Political will plays a pivotal role in shaping the landscape for technological adoption in banking. Therefore, advocacy for supportive policies that promote digital literacy and investment in technology is essential. When the government demonstrates a commitment to fostering a conducive environment for technological advancements, it instills confidence in bankers, encouraging them to engage more deeply with AI initiatives and enhancing their psychological ownership.
4. Experts in industrial and organizational psychology should continue to research and provide insights on the relationship between political will and psychological ownership. Their findings can guide the development of effective training and engagement strategies, ensuring that bankers see political will as an enhancement and not power tussle in the organization. Collaborating with banking institutions to implement these strategies can create a more resilient workforce.

Contributions to Knowledge

1. The outcome of the study shows that bank management plays a pivotal role by creating a supportive environment in the workplace. By prioritizing training and resources, management not only enhances operational efficiency but also fosters a sense of belonging among bankers. This empowerment leads to increased engagement and commitment, as bankers feel their contributions are valued in the face of technological change.
2. Knowledge of political will not only influences bankers' attitudes but also enhances their sense of ownership in their roles. When policies promote innovation while safeguarding

workers' interests, they create an environment where bankers feel secure and motivated to embrace new technologies.

3. The insight from the study, would help experts like industrial and organizational psychologists to provide essential insights into the dynamics of the study variables (AI, political will and psychological ownership). This if properly understand will lead to banking system transformation.
4. Academically, this research into the interplay between political will and psychological ownership enriches the body of knowledge in this field. Since, this research not only contributes to theoretical knowledge but also informs best practices for bank management and policy formulation, ensuring a resilient banking sector in Nigeria.

Suggestions for Further Studies

1. Future research needs to expand the sample size to include a broader range of banks and geographical locations would enhance the study's generalizability, ensuring that the findings reflect the varied dynamics within Nigeria's banking sector.
2. Moreover, future research could explore the role of organizational culture and leadership in shaping psychological ownership. Investigating how different banks foster an environment that embraces AI and supports employees' sense of ownership could yield practical recommendations for enhancing employee engagement and satisfaction. Understanding the interplay between leadership styles and psychological ownership may provide insights into how banks can navigate the challenges posed by technological advancements and political influences.

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