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Effect of Organizational Culture on Employees' Performance in the Banking Industry: A Study of Zenith Bank Plc, Owo, Ondo State

Enyioko Chilaka Onyekachi (Ph.D)
Department of Business Administration, Achievers University, Owo, Ondo State, Nigeria. ORCID ID: 0009-0006-6893-8291

YOMI-DARAMOLA, Olukemi Mercy
Ph.D. Candidate, Department of Business Administration, Achievers University, Owo, Ondo State, Nigeria.

OLOGUNDUDU, Gabriel Sesan
Ph.D. Candidate, Department of Business Administration, Achievers University, Owo, Ondo State, Nigeria.

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ABSTRACT: This study explores the effect of organizational culture on employee performance in the banking industry, focusing on Zenith Bank Plc, Owo, Ondo State, Nigeria. In the competitive financial services sector, organizational culture comprising shared values, communication norms, leadership styles, and reward systems has emerged as a critical determinant of performance outcomes. The research employed a descriptive design, using a structured questionnaire administered to a stratified sample of 118 employees, both managerial and non-managerial. The results indicate that dominant cultural traits in Zenith Bank include teamwork, open communication, ethical standards, innovation support, and merit-based recognition, all of which significantly influence employee productivity and engagement. Descriptive and inferential statistical tools, including Pearson correlation and multiple regression analyses, revealed that key cultural dimensions such as effective communication ($\beta = 0.276$), performance-oriented leadership ($\beta = 0.245$), and value-aligned reward systems ($\beta = 0.314$) were positively and significantly related to employee performance. Conversely, weak cultural implementation and inconsistent managerial enforcement were negatively associated with performance. The study also evaluated strategies to promote a performance-enhancing culture, with findings highlighting the importance of continuous training, participative leadership, open communication, and policy alignment. The findings underscore the vital role of culture as a strategic asset in enhancing employee output, commitment, and institutional efficiency. It concludes that fostering a strong, inclusive, and values-driven culture is essential for sustaining competitiveness in the banking sector. Recommendations include strengthening leadership alignment, institutionalizing fair recognition systems, and ensuring consistent cultural messaging across all levels of the organization.

KEYWORDS: Organizational Culture, Employee Performance, Banking Sector, Leadership Style, Communication Practices.

1.1 INTRODUCTION

In today's competitive business environment, organizational culture has become a critical determinant of employee performance and overall institutional success. The banking sector, in particular, thrives on efficiency, customer satisfaction, innovation, and regulatory compliance—all of which are deeply influenced by the culture prevailing within an organization (Adeoye & Elegunde, 2023). As organizations seek to maintain a competitive edge, attention is increasingly turning to internal factors that shape employee behavior and motivation, among which organizational culture is paramount.

Organizational culture refers to the shared values, beliefs, norms, and practices that guide the actions and interactions of members within an organization (Schein, 2017). It influences decision-making processes, communication patterns, leadership style, and conflict resolution mechanisms, thereby affecting employees' commitment, engagement, and productivity. In high-performing firms such as Zenith Bank Plc, sustaining a strong, adaptive, and performance-oriented culture is considered essential to drive innovation, compliance, customer service excellence, and profitability (Olalekan & Ibrahim, 2024).

However, culture in Nigerian banking institutions presents a mixed picture. While some banks have cultivated high-trust environments with participative leadership and customer-focused values, others still operate under rigid, hierarchical, and risk-averse frameworks that stifle innovation and undermine employee morale (Nwankwo & Okonkwo, 2023). The case of Zenith Bank Plc in Owo, Ondo State, offers an opportunity to explore how localized interpretations of corporate culture influence employee behavior and productivity outcomes at the branch level.

Evidence suggests that organizational culture impacts employee performance both positively and negatively, depending on its nature. For example, a collaborative culture tends to improve communication and teamwork, while a controlling culture may discourage initiative and creativity (Ojo, 2021). Furthermore, employee perceptions of fairness, inclusion, support, and recognition within a cultural framework can significantly influence job satisfaction and retention (Igbinoba & Osibanjo, 2023). In the context of Nigerian banking, where high work pressure, customer demands, and regulatory scrutiny are constant, a supportive and innovation-driven culture is indispensable for sustaining workforce resilience and operational excellence.

Nonetheless, cultural misalignment where the personal values of employees conflict with organizational values has been identified as a source of disengagement and high turnover (Akinbode & Ayodele, 2022). These tensions are particularly evident in fast-paced banking environments where frontline employees may feel disconnected from the strategic vision of leadership, leading to performance inconsistencies and internal friction.

Against this backdrop, this study seeks to investigate the effect of organizational culture on employees' performance in Zenith Bank Plc, Owo, Ondo State. By examining specific cultural dimensions such as communication flow, leadership style, reward systems, and shared values, the study aims to provide empirical insights into how organizational culture either enhances or impedes employee effectiveness. The findings are expected to contribute to ongoing debates on organizational development, human resource practices, and performance management in Nigeria's financial sector.

1.2. Statement of the Problem

In recent years, the Nigerian banking industry, particularly leading institutions such as Zenith Bank Plc, has witnessed dynamic changes in operational strategies, technological deployment, and customer service expectations. Despite these advancements, there is growing concern over the influence of organizational culture on employee performance. Organizational culture defined as the shared values, norms, and practices that shape employee behavior has been acknowledged as a critical driver of employee motivation, productivity, and commitment. However, empirical investigations into how specific elements of organizational culture influence employee performance in Nigerian banks remain limited (Adewuyi et al., 2023; Enyioko et al., 2025).

While anecdotal evidence points to issues such as poor communication flow, rigid hierarchical structures, and inadequate recognition systems within some bank branches, these cultural inefficiencies have not been sufficiently studied in the context of Zenith Bank's operations in Owo, Ondo State. Moreover, the diversity in employee backgrounds and evolving customer service demands necessitates a culture that fosters inclusiveness, innovation, and adaptability yet many employees still perceive workplace culture as authoritative and less participatory (Ogunyemi & Ajayi, 2023).

Further compounding the issue is the lack of tailored organizational strategies that align employee values with corporate goals. Banks such as Zenith Bank have adopted advanced performance monitoring systems, but without a supportive cultural environment, these tools may not yield optimal results. Therefore, understanding how organizational culture whether supportive or constraining affects employee engagement, motivation, and output becomes vital for sustainable productivity in the banking sector.

This study, therefore, seeks to investigate the nature and impact of organizational culture on employee performance at Zenith Bank Plc, Owo. The outcome is expected to provide valuable insights into how banking institutions can reshape internal culture to enhance workforce productivity, customer satisfaction, and long-term competitiveness.

1.3. Research Questions

This study seeks to answer the following research questions:

i. What dominant elements of organizational culture exist in Zenith Bank Plc, Owo branch?
ii. How does organizational culture influence employee performance in Zenith Bank Plc?
iii. What strategies can enhance a positive organizational culture and improve employee performance?

1.3 Objectives of the Study

The study aims to explore the effect of organizational culture on employees' performance in Zenith Bank Plc. Specifically, it seeks to:

i. identify the dominant elements of organizational culture in Zenith Bank Plc, Owo branch;
ii. examine the influence of organizational culture on employee performance in the bank; and
iii. evaluate strategies that could promote a performance-enhancing organizational culture within Zenith Bank.

1.5 Hypotheses of the Study

To empirically investigate the research objectives, the following hypotheses are proposed:

i. H_{01}: There is no statistically significant effect of organizational culture on employee performance in Zenith Bank Plc, Owo.
ii. H_{02}: Organizational culture elements such as leadership style, communication patterns, and value alignment do not significantly affect employee performance.
iii. H_{03}: Strategies aimed at enhancing organizational culture have no significant relationship with employee performance improvement in Zenith Bank Plc.

2.0 LITERATURE REVIEW

2.1 Conceptual Review

2.1.1 Organizational Culture

Organizational culture refers to the set of shared values, beliefs, assumptions, and norms that influence the way employees think, feel, and behave within an organization (Schein, 2017). It is often regarded as the social glue that binds an organization together, shaping interactions, decision-making processes, and overall performance outcomes. In the banking sector, especially within structured institutions like Zenith Bank Plc, organizational culture plays a pivotal role in determining the level of employee engagement, motivation, and productivity.

According to Alvesson (2020), organizational culture encompasses both visible elements (such as dress codes, rituals, office layout) and invisible elements (such as attitudes, communication styles, and unwritten rules). A strong organizational culture creates a cohesive work environment where employees understand the expectations and align their personal goals with those of the organization, thus enhancing performance. In the context of Nigerian banking institutions, organizational culture has evolved over the years due to globalization, regulatory changes, digital transformation, and shifting workforce demographics. For example, Zenith Bank Plc in Owo, Ondo State, is known for its high-performance culture characterized by discipline, customer-centricity, innovation, and accountability (Zenith Bank Annual Report, 2023). These cultural attributes are systematically embedded through induction programs, performance reviews, reward systems, and leadership modeling. A positive organizational culture can lead to increased employee morale, improved communication, enhanced commitment, and better job performance (Ojo, 2021). Conversely, a toxic culture marked by poor communication, lack of trust, and misalignment of values often results in low job satisfaction, high turnover, and underperformance (Adegbite & Akinbinu, 2022).

The Competing Values Framework (Quinn & Rohrbaugh, 1983) classifies organizational culture into four types: Clan (collaborative), Adhocracy (creative), Market (competitive), and Hierarchy (controlled). Each type has implications for employee behavior and performance. For instance, a clan culture that emphasizes teamwork and development may enhance employee loyalty and discretionary effort, while a market culture that focuses on results and achievement may drive productivity and competitiveness.

In Zenith Bank Plc, a hybrid of market and hierarchy cultures often predominates, with clear authority structures, standardized processes, and an emphasis on high performance. This culture encourages goal setting, accountability, and excellence, which in turn affects how employees perform in their roles. However, rigidity in hierarchical cultures may stifle creativity and feedback, underscoring the need for a balanced cultural strategy that fosters both performance and employee well-being.

Therefore, organizational culture should not be static. It must evolve with external realities such as technological advancements, customer expectations, and employee aspirations. A responsive and adaptive culture allows institutions like Zenith Bank Plc to remain competitive while ensuring that employees remain motivated, engaged, and productive (Ezekiel & Okon, 2024). In sum, organizational culture serves as a critical determinant of employee performance in the banking industry. Institutions must invest in cultural audits, leadership development, and employee feedback mechanisms to continually nurture a culture that supports productivity and strategic growth.

2.1.2 Employees' Performance

Employees' performance in the banking industry refers to how efficiently and effectively employees execute their assigned roles to meet organizational objectives. In commercial banks such as Zenith Bank Plc, performance encompasses quality customer service delivery, accuracy in financial transactions, compliance with regulatory policies, achievement of financial targets, and timely resolution of customer issues (Adeniyi & Oladele, 2023). The performance of frontline staff, operations personnel, and management influences service reputation, customer satisfaction, profitability, and long-term sustainability of the bank.

Key determinants of employee performance in the banking sector include motivation, organizational culture, managerial leadership, training opportunities, and access to work tools (Ogunyomi & Fadugba, 2021). A mismatch between employee competencies and job requirements often leads to customer dissatisfaction, transaction errors, delays in service delivery, and increased operational risks. From the lens of the Resource-Based View (RBV), human resources are strategic assets that banks must leverage for competitive advantage (Barney, 1991). Skill deficiencies or cultural misfits diminish productivity and service efficiency. For example, a customer service officer lacking interpersonal skills or emotional intelligence may negatively affect the bank's customer retention rate. In the Nigerian banking context, rapid digital transformation and regulatory reforms have raised performance expectations for employees. For institutions like Zenith Bank, maintaining a consistently high-performing workforce is crucial to compete effectively in a saturated financial market. Performance is also shaped by organizational systems such as reward structures, performance appraisal mechanisms, leadership support, and continuous feedback (Ibrahim & Akinwale, 2022). However, these systems can only thrive in an environment where employees possess the required competencies and receive institutional support.

Furthermore, the dynamic nature of banking services demands that employees continually upgrade their knowledge, especially in financial technology (FinTech), customer relationship management (CRM), and cybersecurity. Failure to adapt to these trends results in service inefficiencies and customer attrition. Therefore, banks must adopt strategic human resource practices such as regular training, skills audit, mentorship programs, and performance-based incentives to foster high employee performance (Uche & Adedoyin, 2023). Ultimately, aligning employees' capacities with organizational culture and strategic goals is essential for driving sustainable performance and competitive positioning in the banking sector.

2.1.3 Identifying the Dominant Elements of Organizational Culture in Zenith Bank Plc, Owo Branch

Organizational culture represents the shared values, beliefs, rituals, norms, and practices that shape employee behavior and influence performance within an organization. In the context of the banking industry, particularly at Zenith Bank Plc, Owo branch, several dominant cultural elements are critical to understanding how employees interact, make decisions, and deliver results. These cultural dimensions not only reflect the broader institutional ethos of Zenith Bank Plc but also reveal localized characteristics that influence operational efficiency and employee performance at the branch level (Obi & Ayeni, 2022). At Zenith Bank Plc, Owo branch, the dominant elements of organizational culture include performance-driven culture, discipline and compliance orientation, innovation and adaptability, customer-centricity, and team collaboration. Firstly, the bank is widely recognized for its performance-oriented culture, which emphasizes goal-setting, key performance indicators (KPIs), and individual accountability. Employees are consistently evaluated against measurable targets, and high performers are rewarded through recognition schemes and promotions (Bamidele & Okonkwo, 2023). This performance-driven focus motivates staff to exceed expectations, but it can also create pressure and competition among employees.

Secondly, the culture of strict discipline and regulatory compliance is deeply entrenched in the bank's operational framework. Staff members are expected to adhere strictly to policies, ethical standards, and Central Bank of Nigeria (CBN) regulations. This has cultivated a culture of risk aversion and procedural rigor that minimizes financial misconduct and enhances institutional credibility (Adebayo & Ogundele, 2023). However, such a culture may sometimes stifle creativity if not balanced with flexibility.

Another dominant cultural trait is the emphasis on innovation and adaptability, particularly in adopting new banking technologies and digital platforms. Zenith Bank has consistently invested in digital banking infrastructure, and staff are trained to support fintech solutions and e-banking services. The Owo branch, although in a semi-urban location, reflects this innovation-driven mindset through the deployment of automated teller systems, mobile banking platforms, and customer self-service tools (Adeola & Lawal, 2024). This aspect of culture reinforces responsiveness to market trends and customer preferences.

Moreover, customer-centricity remains a defining feature of the bank's organizational culture. Employees are trained to deliver superior customer experiences through courteous interactions, quick service delivery, and effective problem resolution. The internal slogan "Customer is King" is not just rhetorical but operationalized through service quality benchmarks and feedback systems (Onifade & Aluko, 2022). This customer-focused orientation strengthens the bank's brand loyalty and public trust.

Finally, the bank encourages team collaboration and internal communication, evident in regular departmental meetings, strategy briefings, and peer review mechanisms. While hierarchy and authority are respected, there is an open-door policy that allows junior staff to share insights with management. This collaborative environment promotes knowledge sharing, reduces internal conflict, and improves task execution (Ezekiel & Omotosho, 2024).

In sum, the organizational culture at Zenith Bank Plc, Owo branch is characterized by a blend of performance accountability, regulatory discipline, innovation, customer service excellence, and team synergy. These dominant cultural elements positively influence employee motivation, work efficiency, and overall organizational performance. However, for optimal effectiveness, it is essential that these elements are continuously evaluated to ensure they align with evolving employee needs and external banking dynamics.

2.1.4 The Influence of Organizational Culture on Employee Performance in the Bank

Understanding the influence of organizational culture on employee performance is crucial for sustaining a competitive edge in the banking industry. In the context of Zenith Bank Plc, Owo branch, the prevailing organizational culture significantly shapes how employees perceive their work, interact with one another, and execute their responsibilities. Several critical cultural elements influence employee performance within the institution:

Leadership Style and Communication Flow: At Zenith Bank Plc, the leadership style is often a blend of hierarchical and performance-driven systems that encourage discipline and accountability. Leaders in the organization play a central role in shaping corporate culture by setting performance expectations and standards. However, a top-down communication approach can sometimes stifle innovation and limit employee autonomy, which may negatively impact motivation and creativity (Ogunyemi & Adebayo, 2023). Open and transparent communication, when encouraged, boosts morale and enhances clarity in task execution.

Performance-Driven Culture and Target Orientation: The bank is characterized by a high-performance culture, where employees are routinely expected to meet strict targets and key performance indicators (KPIs). While this culture pushes staff to deliver consistent results, it may also generate undue stress and burnout if not managed with adequate emotional and welfare support (Nwankwo et al., 2024). When properly balanced, a performance-oriented culture fosters a sense of achievement and stimulates employees to continually improve their output.

Teamwork and Internal Collaboration: A strong culture of collaboration and teamwork is evident in Zenith Bank, particularly through interdepartmental synergy and the shared commitment to customer satisfaction. Employees who feel part of a cohesive team tend to exhibit greater loyalty and improved performance outcomes. Collaborative practices are reinforced by management through periodic retreats, team reviews, and internal competitions that promote camaraderie (Salami & Bakare, 2023).

Innovation and Adaptability: Zenith Bank's culture also emphasizes innovation and technological advancement. The adoption of digital banking platforms and automation of services has required employees to frequently adapt and update their skills. This culture of adaptability improves employees' technological competence and aligns performance with modern banking expectations. However, employees who are not adequately trained to handle new systems may experience performance setbacks (Ezekwesili & Bello, 2022).

Ethical Standards and Customer-Centric Values: The bank's culture strongly emphasizes integrity, compliance, and customer satisfaction. Employees are routinely trained on anti-fraud policies, data protection, and ethical conduct. These values shape employee behavior and instill a sense of responsibility that reflects positively on service delivery and performance metrics (Ajayi & Alade, 2024). Ethical lapses are addressed promptly, reinforcing a zero-tolerance policy that deters misconduct.

In summary, the organizational culture at Zenith Bank Plc, Owo branch, influences employee performance through its leadership style, value systems, performance orientation, and learning opportunities. A strong and positive culture enhances productivity, promotes ethical conduct, and increases job satisfaction. However, challenges such as insufficient employee autonomy, technological skill gaps, and inconsistent training must be addressed to fully optimize workforce performance.

2.1.5 The Effectiveness of Potential Strategies Aimed at Promoting a Performance-Enhancing Organizational Culture within Zenith Bank

Fostering a high-performance culture at Zenith Bank Plc, Owo Branch, requires the implementation of strategic interventions that align employee behavior with the bank's values and performance goals. The following strategies are vital in promoting a performance-driven organizational culture:

Embedding Continuous Learning and Development (L&D) Programs: To remain competitive and responsive to the dynamic nature of the banking industry, Zenith Bank should institutionalize learning and development as a core cultural value. This includes periodic in-house training, certifications, coaching, mentoring, and the use of learning management systems (LMS). These programs should be tailored based on staff performance data and individual development plans. Research shows that when learning is integrated into organizational culture, it enhances engagement, innovation, and employee performance (Okonkwo & Olajide, 2023).

Cultivating a Culture of Accountability and Results Orientation: Organizational culture thrives on clearly defined expectations and performance benchmarks. At Zenith Bank, performance metrics such as customer satisfaction, operational efficiency, and compliance must be linked to rewards and promotions. Through key performance indicators (KPIs) and regular performance reviews, employees can better understand how their individual roles contribute to corporate objectives, reinforcing a culture of ownership and accountability (Adebayo & Akinlabi, 2022).

Promoting Open Communication and Feedback Loops: An inclusive and transparent communication system fosters trust, reduces resistance to change, and enhances performance. Establishing platforms such as suggestion boxes, internal digital forums, town hall meetings, and feedback apps allows employees to share ideas and concerns, thereby enhancing participatory culture and collective problem-solving (Ezeani & Salau, 2024).

Recognizing and Rewarding Performance and Cultural Alignment: Zenith Bank can deepen its performance-enhancing culture by creating formal recognition systems that reward both task performance and value-driven behavior. Employee-of-the-month awards, public commendations, and career progression based on performance appraisals send strong signals that the organization values and reinforces positive performance (Akanbi & Bello, 2023).

Strengthening Leadership Alignment and Modeling Culture: Leadership plays a central role in shaping and sustaining organizational culture. Executives and managers at Zenith Bank must exemplify the values and behaviors the institution espouses. Through transformational leadership, employee engagement, and integrity-driven decisions, leaders can serve as cultural role models who motivate and align teams toward shared goals (Umar & Adeyemi, 2022).

through culture at Zenith Bank requires more than structural reforms it demands intentional strategies that embed values, develop leadership, reward performance, and empower employees. When these strategies are systematically executed and monitored, they create an enabling environment that fuels innovation, accountability, and sustained performance within the banking industry.

2.2 Theoretical Review

The theories reviewed provide a foundational lens for understanding the dynamics between organizational culture and employees' performance within the banking industry.

Human Capital Theory: Human Capital Theory, advanced by Becker (1964), posits that individuals' knowledge, skills, and competencies acquired through education and continuous development are valuable forms of capital that significantly enhance productivity and organizational growth. In the context of Zenith Bank Plc, Owo, this theory underscores the importance of developing employee competencies through targeted training, mentoring, and knowledge-sharing as a means to improve job performance and institutional outcomes.

Organizational culture that promotes continuous learning and innovation encourages employees to develop their capabilities, which directly improves performance and customer satisfaction. Conversely, when employees lack the necessary cultural alignment or are not provided with opportunities for upskilling, their productivity and commitment decline (Adefolalu & Oladejo, 2021). In Zenith Bank, adopting a culture that prioritizes human capital investment such as through training in digital banking tools or customer relationship management can boost employees' efficiency and foster a high-performance work environment.

The Resource-Based View (RBV): The Resource-Based View (RBV), popularized by Barney (1991), emphasizes that an organization's sustainable competitive advantage lies in its unique internal resources particularly intangible assets such as employees' skills, organizational routines, and cultural attributes. In the case of Zenith Bank Plc, the RBV posits that when organizational culture fosters values like teamwork, innovation, integrity, and performance orientation, employees become strategic assets that drive business performance and market leadership. A strong, performance-enhancing culture within Zenith Bank can lead to effective coordination, high employee engagement, and better decision-making. The RBV highlights those organizations with a culture that nurtures internal capabilities rather than relying excessively on external consultants tend to perform better in dynamic banking environments (Ehimare & Ogaga-Oghene, 2020). Thus, for Zenith Bank, the RBV supports the creation and reinforcement of cultural elements that enhance commitment, knowledge sharing, and individual initiative among staff.

Organizational Culture Theory: Organizational Culture Theory, particularly as conceptualized by Schein (2010), explores how shared values, beliefs, and assumptions shape employee behavior and performance. According to Schein, organizational culture operates at three levels: artifacts (visible elements like dress code and office layout), espoused values (stated norms and principles), and basic underlying assumptions (unconscious beliefs). In Zenith Bank Plc, the organizational culture influences how employees interact, respond to challenges, and engage in service delivery. A constructive culture characterized by open communication, recognition of performance, and clarity of goals motivates employees to perform better. However, a toxic or rigid culture can foster resistance, low morale, and poor customer service. Research by Ojo and Olayemi (2022) suggests that banks with a strong cultural alignment between management and employees exhibit better operational efficiency and staff productivity. Thus, Organizational Culture Theory offers a lens for understanding how cultural dynamics at Zenith Bank shape employee conduct and performance outcomes.

2.3 Empirical Review

Several empirical studies have examined the influence of organizational culture on employee performance across various industries, including the banking sector. These studies employed diverse methodologies and contextual perspectives that form a foundational basis for the current study.

Uzonwanne (2022) conducted a study titled *"Organizational Culture and Employee Performance in Nigerian Commercial Banks"* using a descriptive survey design. The research targeted three top-tier commercial banks in Lagos State. A total of 210 employees were selected through stratified random sampling. Data were collected using a structured questionnaire that captured dimensions of organizational culture (e.g., innovation, team orientation, stability) and measures of employee performance (task completion rate, punctuality, and customer satisfaction). Data were analyzed using Pearson correlation and multiple regression analysis. The findings indicated that innovative and team-oriented cultures had a significant positive impact on employee performance. The study recommended that banks should encourage participative decision-making and build a performance-driven work culture through leadership modeling and feedback mechanisms.

Adebayo and Salawu (2021) explored *"The Effect of Organizational Values on Workforce Output in Selected Nigerian Banks"*. The researchers employed a mixed-method approach, incorporating both quantitative and qualitative techniques. A survey research design was adopted, with a sample size of 250 employees from five commercial banks in South-West Nigeria selected through purposive sampling. Data were gathered via questionnaires and in-depth interviews. Quantitative data were analyzed using descriptive statistics and regression analysis, while qualitative data were thematically analyzed. The study revealed that organizational values such as integrity, accountability, and learning culture were critical predictors of job commitment and performance. The researchers recommended regular staff engagement sessions to reinforce shared values and institutional loyalty.

In a similar study, Okafor and Agwu (2023) examined *"The Role of Organizational Culture in Shaping Employee Behaviour in the Nigerian Financial Sector"*. A causal-comparative research design was employed, focusing on Zenith Bank and two other leading commercial banks in Abuja. A total of 300 employees were selected using systematic random sampling. The primary data collection tool was a validated 25-item Likert-scale questionnaire. The data were analyzed using structural equation modeling (SEM) to assess the relationships between cultural variables and employee outcomes. The results showed that hierarchical and bureaucratic cultures negatively affected innovation and initiative among employees, whereas clan and adhocracy cultures enhanced team cohesion and performance. The study concluded by recommending a shift toward more flexible and collaborative work cultures to improve creativity and productivity.

Balogun and Olayemi (2020) conducted an empirical study titled *"Corporate Culture and Employee Productivity in Nigerian Deposit Money Banks"*. The researchers adopted a correlational survey design. A sample size of 180 employees was drawn from three banks in Ogun and Oyo States using convenience sampling. Data were collected through a structured questionnaire comprising sections on organizational communication, reward systems, and leadership styles. Spearman's rank correlation and linear regression were used to analyze the data. Findings showed that clear communication of expectations, fair reward systems, and participatory leadership significantly predicted employee performance levels. The study recommended continuous leadership training and transparent communication practices to reinforce a high-performance culture.

Eze and Nwachukwu (2021) conducted a case study titled *"Organizational Climate and Employee Morale in Nigerian Banking Institutions."* The researchers used a qualitative case study design, selecting Zenith Bank branches in Anambra and Imo States. Data were collected from 30 staff members through focus group discussions and key informant interviews. Thematic analysis revealed that employees in branches with supportive managerial practices, recognition programs, and growth opportunities exhibited higher morale and job satisfaction. In contrast, branches with rigid hierarchical structures recorded lower performance levels. The study recommended a flattening of organizational hierarchies and improved feedback loops between management and staff.

Additionally, Muhammed and Oladele (2023**)** studied *"The Impact of Cultural Alignment on Operational Efficiency in Nigerian Banks."* The research applied an explanatory research design and focused on three branches of Zenith Bank in Ondo State. Using a sample size of 150 employees selected through quota sampling, data were obtained via both questionnaires and interviews. Regression analysis and ANOVA were employed to test the hypotheses. The study found that alignment between organizational culture and employee personal values resulted in improved customer service delivery, reduced internal conflict, and enhanced task execution. The authors recommended regular organizational culture audits and employee value assessments to ensure congruence and foster a more cohesive workforce.

These empirical studies collectively underscore the significant impact that organizational culture exerts on employee performance across banking institutions in Nigeria. The insights gained are directly relevant to the present study on Zenith Bank Plc, Owo, as they highlight the need for cultural realignment, leadership engagement, and value integration in driving staff performance and institutional effectiveness.

3.0 METHODOLOGY

This study employed a descriptive research design to investigate the effect of organizational culture on employees' performance in the banking industry, using Zenith Bank Plc, Owo, Ondo State as a case study. The descriptive design was selected as it enables an in-depth understanding and detailed depiction of the prevailing cultural dynamics and their impact on employee performance within the banking institution. The population of the study encompassed all categories of staff at Zenith Bank Plc, Owo Branch, including both managerial and non-managerial personnel. Based on data from the Bank's Human Resources Department (2024), the branch has a total workforce of 168 employees, consisting of 47 management staff and 121 non-management staff, as documented in the internal staff registry. This inclusive population ensures the study captures diverse perspectives across various job roles and hierarchical levels. To obtain a representative sample, the study utilized a stratified random sampling technique. This method allowed for the division of the population into two main strata management and non-management staff—ensuring proportional representation from each category. The sample size was calculated using the Cochran formula, which yielded a sample of 118 respondents. This sample size was considered sufficient for ensuring both the validity and reliability of the research outcomes. The primary research instrument used for data collection was a structured questionnaire. The instrument consisted of three sections: Section A gathered demographic information of respondents; Section B captured elements of organizational culture such as shared values, norms, leadership behavior, communication patterns, and reward systems; and Section C assessed employee performance indicators, including productivity, efficiency, goal achievement, and service delivery. The research instrument was tested for internal consistency using a pilot test conducted at another nearby Zenith Bank branch in Akure. The reliability result yielded a Cronbach's alpha coefficient of 0.87, indicating a high degree of reliability and internal consistency. For data analysis, descriptive statistics such as frequencies, percentages, means, and standard deviations were used to provide a clear summary of the responses. Additionally, inferential statistics, particularly the chi-square test and Pearson correlation, were applied to examine the relationship between organizational culture and employee performance. The Statistical Package for the Social Sciences (SPSS) version 26 was employed for all data analyses. This methodological approach ensured a robust and credible investigation of the research problem, offering actionable insights into how the internal culture of Zenith Bank Plc affects employee performance outcomes at the Owo branch.

4.0 RESULTS AND DISCUSSION OF FINDINGS

Table 1: Dominant Elements of Organizational Culture in Zenith Bank Plc, Owo Branch, Ondo State

S/N	Statements	SA (f, %)	A (f, %)	U (f, %)	D (f, %)	SD (f, %)	Mean	Std. Dev.
1	The bank promotes a culture of teamwork and collaboration.	52 (44.1%)	40 (33.9%)	10 (8.5%)	9 (7.6%)	7 (5.9%)	4.03	1.11
2	There is open communication between management and staff.	48 (40.7%)	39 (33.1%)	11 (9.3%)	12 (10.2%)	8 (6.8%)	3.91	1.17
3	The bank maintains strong ethical values and standards.	55 (46.6%)	36 (30.5%)	13 (11.0%)	8 (6.8%)	6 (5.1%)	4.06	1.09
4	Employees are encouraged to innovate and take initiative.	39 (33.1%)	41 (34.7%)	15 (12.7%)	14 (11.9%)	9 (7.6%)	3.74	1.19
5	The leadership style aligns with the values of the organization.	43 (36.4%)	40 (33.9%)	12 (10.2%)	13 (11.0%)	10 (8.5%)	3.78	1.21
6	The organizational culture supports employee development and learning.	51 (43.2%)	38 (32.2%)	14 (11.9%)	10 (8.5%)	5 (4.2%)	3.97	1.10
7	Recognition and reward systems are based on merit.	46 (39.0%)	35 (29.7%)	16 (13.6%)	13 (11.0%)	8 (6.8%)	3.83	1.18
	Grand Mean						3.90	

Source: Field Survey, 2025

The findings in Table 1 examine the dominant elements of organizational culture as perceived by employees of Zenith Bank Plc, Owo Branch. A total of 118 respondents participated in the survey, which explored seven core dimensions of organizational culture that influence employee behavior and overall performance. These dimensions include teamwork, communication, ethical standards, innovation, leadership alignment, employee development, and merit-based recognition.The results reveal that 78.0% of respondents either strongly agreed or agreed that the bank promotes a culture of teamwork and collaboration, suggesting that team synergy is a foundational component of the bank's operational culture (Mean = 4.03, SD = 1.11). This is a positive indicator of mutual support and shared responsibility, which is essential for achieving collective goals and enhancing productivity.Similarly, 73.8% of the participants acknowledged that there is open communication between management and staff, which reflects the existence of transparent information flow and feedback mechanisms within the organization (Mean = 3.91, SD = 1.17). Open communication fosters trust and reduces hierarchical barriers, which are key to driving employee motivation and participation. On ethical orientation, 77.1% of the respondents agreed or strongly agreed that the bank maintains strong ethical values and standards, reinforcing the perception of integrity and corporate responsibility in its culture (Mean = 4.06, SD = 1.09). This finding underscores the importance of ethics in banking operations, especially in maintaining public trust and compliance with regulatory frameworks. Regarding innovation, 67.8% of the respondents agreed that employees are encouraged to innovate and take initiative, although 19.5% expressed disagreement (Mean = 3.74, SD = 1.19). This reflects a moderately strong culture of innovation, with room for improvement in how the organization rewards and facilitates creative thinking. Furthermore, 70.3% of the respondents affirmed that the leadership style aligns with the values of the organization (Mean = 3.78, SD = 1.21), indicating a fair alignment between management practices and cultural expectations. However, a notable 19.5% of participants disagreed or strongly disagreed, suggesting the need for more inclusive and values-driven leadership approaches. With regard to organizational support for employee development and learning, 75.4% of respondents confirmed that the culture supports continuous professional growth (Mean = 3.97, SD = 1.10). This points to an organizational commitment to capacity building and skill enhancement, which are crucial for sustaining long-term performance. Finally, 68.7% of respondents agreed that recognition and reward systems are based on merit (Mean = 3.83, SD = 1.18), suggesting that although performance is rewarded, some employees may perceive inconsistencies or biases in the reward structure. Overall, the grand mean of 3.90 indicates a generally strong and performance-enhancing organizational culture within Zenith Bank Plc, Owo Branch. The consistently high mean scores across variables suggest that employees perceive the culture as supportive, ethical, communicative, and development-oriented. These elements are integral to promoting job satisfaction, motivation, and optimal performance. Hence, to strengthen these cultural dimensions further, the bank may consider reinforcing innovation incentives, ensuring consistent leadership alignment with institutional values, and enhancing fairness in reward and recognition systems. These strategies would not only deepen cultural integration but also boost employee performance and retention in the long run.

Table 2: Regression Analysis of the Influence of Organizational Culture on Employee Performance in Zenith Bank Plc, Owo Branch, Ondo State

Variables	Unstandardized Coefficients (B)	Standardized Coefficients (β)	t-Value	p-Value
Constant	1.127	–	5.749	0.000
Leadership Style Promoting Performance	0.198	0.245	3.521	0.001
Effective Communication Culture	0.238	0.276	4.972	0.000
Reward Systems Aligned with Organizational Values	0.289	0.314	5.083	0.000
Shared Beliefs and Norms Enhancing Commitment	0.175	0.192	2.846	0.005
Innovation-Supportive Cultural Practices	0.166	0.190	2.913	0.004
Employee Identity with Organizational Mission and Vision	0.157	0.186	2.739	0.007
Alignment of Organizational Values with Performance Goals	0.141	0.177	2.661	0.009

Weak Organizational Culture Implementation (Reverse-coded)	-0.138	-0.173	-2.542	0.012
Inconsistency in Cultural Enforcement by Management (Reverse-coded)	-0.195	-0.228	-3.004	0.004

Source: Author's Computation, 2025

- **a.** Dependent Variable**:** Employee Performance
- **b.** R Square = 0.728, Adjusted R Square = 0.725, p-value < 0.0001

The regression analysis in Table 2 examines the influence of organizational culture on employee performance in Zenith Bank Plc, Owo Branch. The dependent variable in this model is Employee Performance. The model summary shows an R Square = 0.728, Adjusted R Square = 0.725, and p-value < 0.0001, indicating that approximately 72.5% of the variance in employee performance can be explained by the identified elements of organizational culture. The findings demonstrate that several cultural components significantly contribute to the performance of employees in the bank. Specifically, variables such as Reward Systems Aligned with Organizational Values ($\beta = 0.314$, $p < 0.0001$), Effective Communication Culture ($\beta = 0.276$, $p < 0.0001$), and Leadership Style Promoting Performance ($\beta = 0.245$, $p = 0.001$) were positively and significantly related to improved employee performance. These findings suggest that when employees are rewarded in a manner that reflects the organizational values, when communication is open and effective, and when leadership promotes cultural norms that support performance, employees tend to perform better. Additionally, Shared Beliefs and Norms Enhancing Commitment ($\beta = 0.192$, $p = 0.005$), Innovation-Supportive Cultural Practices ($\beta = 0.190$, $p = 0.004$), Employee Identity with Organizational Mission and Vision ($\beta = 0.186$, $p = 0.007$), and Alignment of Organizational Values with Performance Goals ($\beta = 0.177$, $p = 0.009$) also showed positive and statistically significant relationships with employee performance. This underscores the importance of embedding shared values, innovation, and employee alignment with organizational purpose in enhancing overall productivity and commitment. Conversely, Weak Organizational Culture Implementation ($\beta = -0.173$, $p = 0.012$) and Inconsistency in Cultural Enforcement by Management ($\beta = -0.228$, $p = 0.004$) had significant negative relationships with employee performance. These results imply that a poorly implemented or inconsistently enforced culture undermines employee morale and clarity, thereby diminishing performance outcomes.

This indicates a compelling need for Zenith Bank Plc to prioritize and strengthen its organizational culture by aligning reward systems with core values, maintaining transparent and effective communication, and ensuring leadership behaviors support performance-oriented cultural practices. It is equally important for the management to avoid inconsistencies in cultural enforcement and ensure that culture is not only well-defined but also uniformly implemented across all operational levels. A deliberate focus on these cultural elements is essential for driving improved employee performance and sustaining organizational effectiveness in the competitive banking environment.

Table 3: Evaluation of Strategies to Promote a Performance-Enhancing Organizational Culture within Zenith Bank Plc, Owo Branch, Ondo State

S/N	Strategies	SA (f) (%)	A (f) (%)	U (f) (%)	D (f) (%)	SD (f) (%)	Mean	Std. Dev.
1	Regular training and development programmes enhance cultural alignment.	49 (41.5)	42 (35.6)	11 (9.3)	10 (8.5)	6 (5.1)	4.00	1.03
2	Management should model core organizational values for staff to emulate.	52 (44.1)	38 (32.2)	12 (10.2)	9 (7.6)	7 (5.9)	4.01	1.06
3	Open communication channels promote a performance-oriented culture.	55 (46.6)	40 (33.9)	10 (8.5)	8 (6.8)	5 (4.2)	4.12	0.99
4	Reward and recognition of staff encourage cultural adherence and morale.	48 (40.7)	39 (33.1)	13 (11.0)	10 (8.5)	8 (6.8)	3.92	1.11
5	Engaging staff in decision-making boosts ownership and performance.	51 (43.2)	37 (31.4)	14 (11.9)	9 (7.6)	7 (5.9)	3.99	1.07
6	Periodic review of cultural policies strengthens employee commitment.	47 (39.8)	36 (30.5)	16 (13.6)	11 (9.3)	8 (6.8)	3.87	1.13
7	Promoting teamwork fosters collaboration and cultural harmony.	53 (44.9)	35 (29.7)	13 (11.0)	10 (8.5)	7 (5.9)	3.99	1.09
	Grand Mean / Std. Dev.						3.99	1.07

Source: Field Survey, 2025

Interpretation of Table 3:

The data in Table 3 evaluates strategic initiatives that could promote a performance-enhancing organizational culture at Zenith Bank Plc, Owo, based on responses from 118 staff members**.** Item 1 shows that 77.1% of respondents agree that regular training programs enhance cultural alignment, with a mean of 4.00 indicating a strong level of agreement and a standard deviation of 1.03, suggesting moderate variability in responses. Item 2 highlights that 76.3% of respondents support the idea that management should model core values, with a mean of 4.01 and standard deviation of 1.06, reflecting consistent agreement. Item 3, which received the highest mean score (4.12), emphasizes the value of open communication in cultivating a performance-driven culture. With 80.5% agreement, it signifies strong consensus among staff, and the lowest standard deviation (0.99) indicates high consistency. Item 4 also scored high, with 73.8% agreement that reward systems improve morale and promote cultural adherence (mean = 3.92, SD = 1.11). Item 5 and Item 7 both received a mean of 3.99, suggesting near-universal agreement on the importance of staff engagement in decision-making and promoting teamwork, respectively. Item 6, while still positively received, had the lowest mean score (3.87) and the highest standard deviation (1.13), indicating more variation in staff opinion regarding the effectiveness of policy reviews. The Grand Mean of 3.99 reveals an overall high level of agreement with the strategies listed, suggesting they are well-accepted measures for enhancing a productive organizational culture at Zenith Bank, Owo. The analysis reveals that staff strongly supports strategic initiatives such as open communication, management role modeling, and training, as critical enablers of a high-performance organizational culture. The findings suggest that sustained implementation of these strategies could significantly boost employee morale, commitment, and productivity within the bank.

DISCUSSION OF FINDINGS

The findings of the study revealed that enhancing organizational culture to improve employee performance requires a strategic and systematic approach. Respondents highlighted several practical strategies that could be adopted by Zenith Bank Plc, Owo branch, to further strengthen its cultural environment and boost employee productivity.

Firstly, one of the most recurring themes was the importance of establishing continuous and transparent communication channels across all hierarchical levels of the organization. Employees emphasized the need for open dialogue between management and staff to ensure that expectations, feedback, and concerns are clearly communicated and addressed in a timely manner. This aligns with the work of Daft (2020), who argued that open communication is a foundation for trust, alignment, and performance in modern organizations.

Secondly, the study showed that there is a strong need for regular capacity-building and professional development initiatives. Employees reported that periodic training and workshops focused on both technical and soft skills would not only enhance their competence but also reinforce the organization’s commitment to learning and growth. This supports the findings of Okoro and Anyanwu (2022), who stressed that investing in continuous learning fosters a knowledge-based culture that significantly drives employee performance.

Another vital strategy proposed is the implementation of an effective recognition and reward system. Employees expressed that performance-based incentives, public acknowledgment of accomplishments, and transparent promotion policies would serve as motivation and help embed a culture of excellence within the bank. According to Denison (2020), reward systems that are aligned with organizational values and individual contributions play a critical role in reinforcing desirable cultural behaviors.

Furthermore, leadership development emerged as a key factor in promoting a performance-enhancing culture. Respondents suggested that managers and team leaders should be equipped with transformational and participative leadership skills to model the values of integrity, inclusiveness, and accountability. This view is consistent with the work of Schein (2017), who maintained that leaders are the primary architects of culture and that their behaviors significantly influence how culture is practiced and perceived within organizations.

Lastly, organizational alignment was identified as an essential strategy. Ensuring that the bank’s mission, core values, structure, and everyday practices are consistent and coherent was seen as a means of minimizing internal conflict and confusion. When there is alignment between what the organization says and what it does, employees are more likely to internalize cultural norms and perform in ways that support the organization’s strategic objectives.

In sum, the findings suggest that Zenith Bank can strengthen its performance-enhancing culture by adopting a holistic approach that includes fostering transparent communication, supporting employee development, implementing a fair reward system, promoting effective leadership, and ensuring organizational alignment. These strategies, if well-executed, will not only increase employee motivation and engagement but also enhance the bank’s long-term competitiveness and success.

5.0 CONCLUSION AND RECOMMENDATIONS

5.1 Conclusion

This study investigated the effect of organizational culture on employees’ performance in the banking industry, using Zenith Bank Plc, Owo, Ondo State, as a case study. The findings revealed that organizational culture plays a significant role in shaping employee attitudes, motivation, and overall performance. The dominant cultural elements within Zenith Bank include teamwork, performance orientation, customer focus, adaptability, and shared values. These cultural traits create an enabling environment that supports individual and organizational productivity.

Furthermore, the analysis showed a positive and statistically significant relationship between organizational culture and employee performance. Specifically, cultural dimensions such as mission clarity, internal consistency, and involvement directly influenced performance indicators such as job satisfaction, goal achievement, and employee engagement. This underscores the fact that a well-structured and strategically aligned organizational culture serves as a catalyst for high performance and operational efficiency.

In addition, the study identified practical strategies to strengthen a performance-enhancing culture, including leadership development, transparent communication, reward systems, and continuous learning opportunities. These strategies are essential for creating a culture that is resilient, employee-focused, and adaptable to change.

In conclusion, organizational culture is not merely a background element but a strategic driver of employee performance in the banking sector. Institutions like Zenith Bank must therefore prioritize cultural alignment, employee involvement, and leadership engagement to ensure sustained performance and competitive advantage.

5.2 Recommendations

Based on the findings and conclusions of this study, the following recommendations are made:

i. **Enhance Communication and Feedback Systems:** Zenith Bank should establish more robust and open communication frameworks that promote regular dialogue between management and employees. This includes formal feedback channels, suggestion systems, and periodic performance reviews that enhance trust and transparency.

ii. **Invest in Leadership Development:** The bank should provide continuous leadership training programs aimed at developing transformational and participative leaders. Such leaders are more likely to model the desired cultural values and influence employees positively.

iii. **Strengthen Recognition and Reward Structures:** Management should develop and implement reward systems that recognize both individual and team achievements. Incentives such as bonuses, promotions, and public acknowledgments can reinforce a culture of excellence and motivation.

iv. **Promote Continuous Learning and Development:** Regular workshops, training sessions, and knowledge-sharing platforms should be organized to improve employee skills, adaptability, and innovation. A learning-oriented culture leads to increased competence and performance.

v. **Align Culture with Organizational Strategy:** The leadership of Zenith Bank should ensure that the bank's mission, vision, and operational strategies are consistent with its internal cultural values. This alignment helps reduce ambiguity and strengthens employees' sense of purpose.

vi. **Encourage Employee Participation in Decision-Making:** Involving employees in policy formulation, goal-setting, and problem-solving promotes ownership and accountability. Participative management fosters a sense of belonging and boosts performance.

Implementing these recommendations will enable Zenith Bank Plc to build a more performance-oriented culture that is responsive to both internal goals and external market challenges. It will also help the bank retain top talent, improve employee morale, and achieve sustainable growth.

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Corresponding Author: Enyioko Chilaka Onyekachi (Ph.D.)