

UNIVERSITY OF KWAZULU-NATAL

The Relationship between Organisational Culture and Performance: A Case of the Banking Sector in Nigeria

By

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A thesis submitted in fulfilment of the requirements for the degree of

Doctor of Philosophy

School of Management, IT and Governance

College of Law and Management Studies

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2014

DECLARATION

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DEDICATION

This research work is dedicated to God almighty the Giver of wisdom, knowledge and understanding.

This research is dedicated to my mother, Alhaja. A S Atiku, who God used to endow me with education.

Finally to the memory of my father:

Late Chief Olatunji Atiku Akinyemi, may your gentle soul rest in perfect peace.

ACKNOWLEDGEMENTS

A special thank you goes to my supervisor, Dr Ziska Fields, for her constructive feedback and words of encouragement throughout the course of my studies. I would like to express my sincere thanks to my lovely wife, Funmilola, and my two children, Mojeoreoluwa and Moyosoreoluwa for their understanding and unconditional love.

I equally appreciate all friends and family members working in the Nigerian banking sector for their assistance at the data collection stage of this study. Special thanks go to my sister, Mrs I.O Oluti for her supports at every stage of my life. I would like to appreciate my brother, Oluwole Atiku for his supports and encouragement.

My sincere gratitude goes to all family members, friends and colleagues at the Lagos State University and the University of KwaZulu-Natal for their supports during group discussions.

Finally, I give thanks to Jehovah God for the successful completion of this work; to God is all the adoration and glory.

ABSTRACT

The interplay between organisational culture and performance is an on-going area of research. Previous studies have not being able to provide constructive explanations of the link between organisational culture and performance. The current study proposes a research model as an extension to the direct link between organisational culture and performance, utilising human resource development policy and human resource outcomes as mediating variables. This study also explores the role of human resource outcomes in the relationship between human resource development policy and commercial banks' performance in Nigeria.

The study adopted a non-experimental research design of ex post facto type, utilising a correlational approach with advanced explanatory design. This suggested the utilisation of concurrent transformative mixed methods for data collection and suitable corresponding data analysis procedures. The instruments used for data collection were the: *Organisation Culture Scale (OCS)*, *Dimensions of Learning Organisation Questionnaire (DLOQ)*, *Human Resource Outcomes Scale (HROS)*, *Employee Attitude Survey (EAS)*, *Organisational Citizenship Behaviours (OCBs)* and *Organisational Performance Scale (OPS)*. The Cronbach's alpha coefficients were; 0.886, 0.914, 0.898, 0.900, 0.878 and 0.821, respectively.

A combination of simple random sampling and convenience sampling techniques was adopted. While three hundred and eighty (380) questionnaires were distributed to the respondents; three hundred and six (306) were returned. Only one questionnaire was not properly filled and was discarded. The remaining 305 questionnaires represent an 80.3% response rate. Based on the overall objective of the study, five hypotheses were formulated and tested using Pearson Product-Moment Correlation (PPMC) and multiple regression analysis, and Structural Equation Modelling (SEM) via IBM SPSS statistics version 21 and IBM SPSS AMOS version 21, respectively.

The study found a statistically significant alternative route from organisational culture to performance, by communicating core values through human resource development policy and shaping employee skills, attitudes and behaviours; as human resource outcome factors, which better explained the variations in commercial banks' performance in Nigeria. This study extends the frontiers of knowledge in the field of human resource management and organisational behaviour by offering a four-stage explanation/discussion on the culture-performance link.

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CHAPTER ONE: INTRODUCTION

1.0 Introduction

This study investigates the relationship between organisational culture and performance, using the Nigerian banking industry as a reference point. Debate in this field of study over the past three decades is inconclusive in explaining the interplay between organisational culture and performance (Cheung, Wong, & Lam, 2012; Ezirim, Nwibere, & Emecheta, 2012; Gregory, Harris, Armenakis, & Shook, 2009; Hartnell, Ou, & Kinicki, 2011; Ojo, 2012; Prajogo, Chowdhury, Yeung, & Cheng, 2012; Prajogo & McDermott, 2011). This study seeks to extend the frontiers of knowledge in the field of human resource management and organisational behaviour. To achieve this, it utilises human resource development policy and human resource outcomes as mediating variables in the link between organisational culture and performance.

This chapter presents the background, problem statement and significance of this study on the relationship between organisational culture and performance in the Nigerian banking sector. The specific objectives emanating from the overall objective of this study are highlighted and the research questions derived from the problem statement are stated. These research questions and objectives are embedded in the formulated hypotheses. This enables the researcher to subject these questions and objectives to statistical analysis through hypotheses testing using appropriate inferential statistics. The structure of the thesis is also presented in this chapter.

1.1 Background of the study

For the purpose of this study, organisational culture refers to the set of norms, values, beliefs and principles that shape employee attitudes and behaviours. It is a sense-making and control mechanism that guides and shapes such attitudes and behaviour in order to accomplish organisational goals and objectives (organisational performance). A search of the literature on the concept of organisational culture and its influence on performance reveals that the concept dates back as far as 1951. The term was introduced by Jacques (1952) Jacques (1952) Jacques (1952) Jacques (1952, p. 251) in a study of the changing culture of a factory. Jacques observed the following:

The culture of a factory is its customary and tradition way of thinking and of doing things which is shared to a greater or less degree by all its members and which new members must learn and particularly accept to be accepted into service in the firm. Culture in this sense covers a wide range of behaviour; the methods in production; job skills and technical knowledge; attitude towards discipline and punishments; the customs and habits of managerial behaviour; the objectives of the concern; its way of doing business; the methods of payments; the values placed on different types of work; beliefs in democratic living and joint consultation; and the less conscious conventions and taboos.

This definition focuses on the human relations aspect of an organisation. It laid the foundation for induction courses and orientation programmes to introduce newly appointed members of an organisation to its ways of operating and to shape their attitudes and behaviour in line with the organisation's customs and traditions. However, one of the shortcomings of Jacques (1952) definition was its inability to pinpoint the influence of corporate culture on a firm's operational outcomes. This is of concern as culture is not merely held or shared by the members an organisation, it also has the ability to transform their attitudes and behaviour in order to improve financial outcomes (Kotter & Heskett, 1992; Ojo, 2012).

The Nigerian banking sector sent new intakes to training centres to learn how to render services to customers, acquire job skills and technical knowledge, and become familiar with rules and regulations, managerial behaviour, and the professions objectives and ethical codes of conduct. Various banking schools are owned by individual commercial banks in Nigeria. They aim to guide and shape employees attitude to work and their expected behaviours (Rashid, Sambasivan, & Johari, 2003). Ojo (2012) maintains that the core values in the Nigerian banking sector are positively associated with employees work behaviours. However, the author silence on the cultural dimensions that are positively associated with employees' work behaviours created the need for further investigation.

Organisational culture has received much attentions from various scholars in the past two decades due to its effect on organisational performance (Auernhammer & Hall, 2014; Deshpandé & Farley, 2004; Ezirim, Nwibere, & Emecheta, 2010; Hofstede, 2006; Javidan, House, Dorfman, Hanges, & Luque, 2006; Kotter & Heskett, 1992; Nwibere, 2013; Fauziah Wan Yusoff, 2011).

However, most studies on the relationship between corporate culture and performance were undertaken in western countries. There is a paucity of research on the relationship between organisational culture and performance in Nigeria, particularly in the country's banking sector.

This study draws insight from the three perspectives of organisational culture proposed by Kotter and Heskett (1992). Based on their empirical research in the United States of America, these authors identified the strong, fit and adaptive perspectives of organisational culture. Firstly, they noted that strong values are positively associated with corporate economic performance (strong perspective). This was critiqued by (Nelson & Quick, 2006) on account of its rigidity and internal focus without adequate consciousness of the external variations. Secondly, it was proposed that core values that are well aligned with corporate structures are associated with corporate economic performance (fit perspective). Thirdly, the authors claimed that values that are flexible in responding to internal and external variations in the world of business are associated with corporate economic performance (adaptive perspective).

These three perspectives are referred to in this study as the traditional direct link between organisational culture and performance. Recent studies have suggested the need to adequately explain the interplay between organisational culture and performance using mediating variables (Cheung et al., 2012; Gregory et al., 2009; Hartnell et al., 2011; Prajogo et al., 2012; Prajogo & McDermott, 2011). This is based on the assumption that it is no longer feasible to conclude that there is a positive or negative relationship between two or more variables. The current study shares this assumption on the grounds that corporate values might influence business performance through one or two mediating variables. This informs the use of mediators evident in the link between organisational culture and performance in the Nigerian banking sector.

Guest's (2011) thorough literature review on the link between human resource management practices and performance in the past 23 years found that there is a need to provide an adequate explanation of this link, using mediating variables. To fill this gap, this study investigates the link between human resource development practices and commercial banks effectiveness in Nigeria, utilising human resource outcomes as the mediating variable.

Deshpandé and Farley (2004) identified four cultural dimensions of employees' work behaviours, namely, entrepreneurial, competitive, bureaucratic and consensual values. These cultural dimensions share most of the assumptions of the adaptive perspective in that competitive and entrepreneurial values are focused on external variations in the business environment. On the other hand, bureaucratic and consensual values focus on the internal control mechanisms in the business environment. This study adopted these cultural dimensions in measuring organisational culture in the Nigerian banking sector as they are relevant in responding to the challenges associated in the today's global economy (Madu, 2011). Another reason for adopting this approach is its ability to concurrently assess quality and innovative outcomes (Prajogo & McDermott, 2011). It is against this backdrop, that this study seeks to empirically investigate the relationship between organisational culture and performance, using the Nigerian banking sector as a reference point.

1.2 Statement of the problem

Service organisations around the world are faced with the challenges of technological innovations and sustainable competitive advantage (Mahmood, Iqbal, & Sahu, 2014; Smart Oruh, 2013). The Nigerian banking sector is no exception. To survive in this competitive environment, banks have to integrate electronic banking applications and comply with the reform policies of the apex bank (Osabuohien, 2008; Sanusi, 2012). This suggests that corporate culture in the Nigerian banking sector must be flexible in responding to variations in the internal and external business environment. Previous studies (Kotter and Heskett, 1992; Desphande and Farley, 2004; Ezirim et al., 2012) have shown that organisations that have a proactive market orientation and a strong competitive orientation as well as professional knowledge management stand a better chance of gaining competitive advantage. This informs the utilisation of human resource development policy (Guest, 2011) as a mediating variable in this study on the relationship between organisational culture and performance in the Nigerian banking sector.

On-going reform policies in the financial sector by the Central Bank of Nigeria (CBN) also pose challenges to the sustainability of commercial banks in the Nigerian banking sector. For instance, due to the consolidation of this sector through minimum capital requirements, the number of commercial banks in the country was reduced from eighty-nine (89) to twenty (20) as at the end

of fourth quarter of 2012 (Sanusi, 2012). This is a substantial reduction that illustrates the impact of external or environmental factors on banks' internal business operations. Adjusting to external variations in the world of business underlines the importance of competitive and entrepreneurial values (Desphande & Farley, 2004) in the Nigerian banking sector. On the other hand, responding to internal variations requires bureaucratic and consensual cultural dimensions as crucial control mechanisms (Desphande & Farley, 2004; Ezirim et al., 2012). Bureaucratic values could be useful in shaping internal operations to ensure compliance with the strict reform policies of the apex bank in Nigeria. Consensual values may assist in shaping attitudes towards the maintenance of high levels of commitment, loyalty and satisfaction among employees in the Nigerian banking sector. However, few studies have been conducted in the Nigerian banking sector on the relationship between organisational culture and performance utilising those cultural dimensions. This is the rationale for the current study.

Commercial banks tend to give higher priority to financial and structural capital over human capital in the Nigerian banking sector (Goh, 2005; Kehinde, Jegede & Akinlabi, 2012). This explains why workers experience much stress in achieving organisational goals and objectives (Oke & Dawson, 2008; Samuel, Osinowo, & Chipunza, 2009). Oke and Dawson (2008) found that workers had excessive workloads and long hours of work; sometimes, even taking a lunch break became an issue. Despite the importance of financial and structural capital in the banking sector, no bank can achieve its goals and objectives without adequate human capital performance. This study explores human resource outcomes as the second mediating variable in the link between organisational culture and performance in the Nigerian banking sector. This is based on the association between learning and development policy as the first mediating variable and human resource outcomes factors such as employee skills, workers attitudes to work and employee work behaviours as the second mediating variable (Katou and Budhwar, 2010; Hung et al., 2010; Thang et al., 2010; Zhu et al., 2013; Auernhammer and Hall, 2014). Human resource outcomes can be seen as major determinants of operational efficiency, commercial banks' effectiveness, customer satisfaction and sustainable competitive advantage (Thang et al., 2010; Kehinde et al., 2012; .Liao, Chang, Hu & Yuch, 2012). Hence, this study also seeks to observe the variations explained by human resource outcomes in the link between organisational culture and commercial banks' performance in Nigeria.

Finally, there is a dearth of literature that explains the relationship between organisational culture and performance in the Nigerian banking sector. Previous studies only found a direct or positive relationship between these two variables (Kotter and Heskett, 1992; Desphande and Farley, 2004; Ezirim et al., 2012; Ojo 2012). This suggests the need for comprehensive explanations on the link between organisational culture and performance in the Nigerian banking sector. To fill this gap, the current study utilises human resource development policy and human resource outcomes as mediating variables in the link between culture and performance. Concurrently, it offers an explanation of the interplay between human resource development policy and commercial banks' performance in Nigeria, utilising human resource outcomes as a mediating variable.

1.3 Research objectives

The primary objective of this study is to investigate the relationship between organisational culture and performance in the Nigerian banking sector. The secondary objectives of this study include the following:

1. To investigate the relationship between organisational culture and human resource development policy;
2. To examine the relationship between human resource development policy and human resource outcomes;
3. To establish whether human resource outcomes have a direct impact on organisational performance;
4. To ascertain the influence of organisational culture on human resource outcomes; and
5. To measure the extent to which human resource development policy and human resource outcomes mediate the relationship between organisational culture and organisational performance in the Nigerian banking sector.

1.4 Research questions

Following from the objectives, the study raises the following questions:

1. What types of relationships exist between organisational culture and human resource development policy?
2. To what extent does human resource development policy have a direct effect on employees' skills, attitudes and behaviour?
3. To what extent does human resource outcomes have a direct impact on organisational performance?
4. How does organisational culture contribute to employees' skills, attitudes and behaviour?
5. To what extent do human resource development policy and human resource outcomes/performance mediate the relationship between organisational culture and organisational performance?

1.5 Statement of research hypotheses

To achieve the study's stated objectives, the following propositions will be empirically tested:

- 1.5.1** H0. There is no significant relationship between organisational culture and human resource development policy.
H1. There is a significant relationship between organisational culture and human resource development policy.
- 1.5.2** H0. Human resource development policies do not have a direct effect on employee skills, attitudes and behaviour.
H1. Human resource development policies have a direct effect on employee skills, attitudes and behaviour.
- 1.5.3** H0. Human resource outcomes do not mediate the interplay between human resource development policy and organisational performance.
H1. Human resource outcomes mediate the interplay between human resource policy and organisational performance.

1.5.4 H0. There is no relationship between organisational culture and human resource outcomes/performance.

H1. There is a relationship between organisational culture and human resource outcomes/performance.

1.5.5 H0. Human resource development policy and human resource outcomes do not mediate the interplay between organisational culture and outcomes in the Nigerian banking sector.

H1. Human resource development policy and human resource outcomes mediate the interplay between organisational culture and outcomes in the Nigerian banking sector.

1.6 Motivation for the study

The rationale for this study was the gap identified in literature, which led to the need to extend the frontiers of knowledge by offering explanations on the link between corporate culture and performance in the Nigerian banking sector. This was also based on the realisation that the Nigerian banking sector is one of the sectors beset with global challenges in terms of technological innovations, reform policies and sustainable competitive advantage. This study emanates from the need to overcome these challenges by enhancing operational efficiency through a value system, learning and development policies and human resource outcomes. These required consideration in order to achieve the desired organisational outcomes in terms of return on sales, market share, productivity, profitability, efficiency and customer satisfaction.

1.7 Significance of the study

The findings emanating from this study will add to the body of knowledge on the gap identified and serve as a reference point for the Nigerian banking sector on the interplay between organisational culture and performance. The study will explain the link between organisational culture and performance, utilising human resource development policy and human resource outcomes as mediating variables. Therefore, the outcomes of this study will extend the frontiers of knowledge in the field of human resource management and industrial relations.

The importance of this study also rests on the proposed model, which will be tested using confirmatory factor analysis and achieved via structural equation modelling. The outcomes of the model will aid practical implementation by management in the Nigerian banking sector. The model will suggest ways to best communicate core values in the banking industry, leading to skills updates, and enhancing workers attitude's to work and expected work behaviours, culminating in the effectiveness of commercial banks in Nigeria. The study also offers practical solutions to identified problems in the relationship between organisational culture and performance, which will be beneficial to the management of Nigerian banks as well as banks in other countries.

1.8 Scope and limitations of the study

The scope of this study is limited to the relationship between organisational culture and performance in the Nigerian banking sector. Human resource development policy and human resource outcomes are utilised as the mediating variables in the link between organisational culture and performance. These mediating variables were utilised to offer comprehensive explanations on the link between organisational culture and performance in the Nigerian banking sector. As such, the explanations offered in this study are limited to the mediating influence of the two constructs in the interplay between organisational culture and performance. Future studies might consider the utilisation of other mediating variables in this link, focusing on other sectors of the Nigerian economy or in a similar sector in other countries.

The population of this study was limited to the five top performing banks in Lagos, Nigeria. Lagos was selected based on its reputation as the commercial nerve centre of the country. More importantly, the corporate head offices of the selected banks were situated in Lagos. Therefore, the empirical outcomes of this study are limited to the data collected from the two participating banks head offices and 20 selected branches in Lagos Nigeria. Due to high levels of secrecy and business sensitivities in the financial sector, corporate anonymity and confidentiality was respected by presenting the outcomes of the study using a generic name, the Nigerian banking sector.

1.9 Structure of thesis

This thesis is organised into the following nine chapters:

1.9.1 Chapter one: Introduction

Chapter one serves as an introductory chapter. It presents the background of the study, the statement of research problem, research objectives, research questions and research hypotheses, the significance of the study, and the scope and limitations of the study.

1.9.2 Chapter two: Banking policy and regulation in Nigeria

Chapter two marks the beginning of the literature review chapters by presenting the historical background or antecedent of banking reforms or policies in Nigeria. It also assesses the impact of reform policies on commercial banks' performance in Nigeria. This is achieved by examining the impact of the pre- and post-consolidation exercise on commercial banks' performance in Nigeria.

1.9.3 Chapter three: Organisational culture and types of cultural dimensions

Chapter three presents a literature review on the concepts of culture, organisational culture, different cultural dimensions and their suitability in the present day global economy. The cultural dimensions are examined in order to identify their association with business performance in the global economy.

1.9.4 Chapter four: Human resource policy and human resource outcomes

Chapter four reviews the literature on the human resource development programmes applicable in the Nigerian banking sector. These include induction courses, orientation programmes, coaching, mentoring and other management trainee schemes. This chapter also reviews the literature on human resource outcomes and factors used to measure HR outcomes such as employee skills, attitudes and behaviours. Indicators of organisational performance, including profitability, productivity, return on sales, market share, efficiency and customer satisfaction are also presented.

1.9.5 Chapter five: Theoretical framework guiding the study

Chapter five presents the theoretical framework on the link between organisational culture and performance. Three perspectives on this link are examined, namely, strong, fit and adaptive perspectives of organisational culture. Turning to the two mediating variables, human capital theory and human resource management approaches are also examined in relation to their contributions to organisational performance, as well as national economic indicators.

1.9.6 Chapter six: Research methodology

Chapter six presents a discussion on various research philosophies, showcasing their strengths and weaknesses, before adopting pragmatism as an appropriate philosophical stance for this study. The chapter explains the methodology and research design adopted for this study and justifies their use. The study adopted a non-experimental research design of ex post facto type, utilising a correlational approach with advanced explanatory design. This is necessary in order to adequately explain the interplay between organisational culture and performance in the Nigerian banking sector via structural equation modelling. A cross-sectional approach was adopted to collect data utilising the principles of concurrent transformative mixed methods, in which higher priority was given to quantitative data. Chapter six also presents the population of the study, sampling techniques, the research instrument, administration of the instrument, procedures for collection and processing of data, as well as limitations of the study's methodology.

1.9.7 Chapter seven: Data analysis and interpretation of results

Chapter seven presents, analyses and interprets the results emanating from the quantitative and qualitative data on the relationship between organisational culture and performance in the Nigerian banking sector. The results are presented in tables, pie charts and bar graphs. The formulated hypotheses are tested utilising inferential statistics such as correlations, multiple regressions and structural equation modelling.

1.9.8 Chapter eight: Discussion of findings

Chapter eight discusses the findings based on the empirical evidence presented in chapter seven. The discussion is presented in relation to the research questions, objectives and tested

hypotheses. The empirical findings are discussed in order to provide an adequate understanding of the focus of the study, thus expanding the frontiers of knowledge on the traditional direct link between organisational culture and performance.

1.9.9 Chapter nine: Summary of findings, recommendations and conclusion

Chapter nine provides a summary, recommendations and conclusion based of the findings of the study in line with its stated objectives. A conclusion of the entire study is presented, and its scholarly contribution to knowledge in the fields of human resource management and organisational behaviour are highlighted, as well as limitations and suggestions for future research.

1.10 Conclusion

This chapter noted the gap in the literature in terms of empirical explanations of the relationship between organisational culture and performance. The current study explores an alternative route from organisational culture to performance as opposed to the traditional direct relationship between the two variables. This route utilises human resource development policy and human resource outcomes as mediating variables in the link between organisational culture and performance in the Nigerian banking sector. The two variables are instrumental in explaining the stages involved, and the relationship between organisational culture and performance in the Nigerian banking industry.

The chapter also provided background information on the interplay between organisational culture and performance, utilising human resource development policy and human resource outcomes. This laid the foundation for the problem statement, research questions, objectives and the formulated hypotheses. The significance, scope and limitations of this study were presented, as well as the structure of the thesis. The following chapter provides an overview of banking policies and regulations in Nigeria and their impact on commercial banks' performance.

CHAPTER TWO: BANKING POLICY AND REGULATION IN NIGERIA

2.0 Introduction

Nigeria is the largest economy on the African continent ("Country Reports - Nigeria," 2014). The country is home to 47% of West Africa's population, with an estimated population of more than 158 million (World Bank, 2014). Nigeria is one of the most prominent countries in Africa (Okonjo-Iweala & Osafo-Kwaako, 2007), in terms of her population and economic contribution to the continent. The banking sector is a crucial sector for the growth and development of other sectors of the economy as well as the overall economy (Soludo, 2004; Sanusi, 2012; Alade, 2013). This chapter explores the influence of banking policies and regulations as well as the supervisory role played by the Central Bank of Nigeria (CBN) on commercial banks' performance as an antecedent to economic growth and development. This will shape our understanding of the development of organisational culture in line with the basic requirements of banking reforms and the supervisory role of the apex bank (CBN) in Nigeria. This is necessary for an exploratory analysis of the interplay between organisational culture and human resource development policy in this sector

This chapter reviews the literature relating to banking regulations and policies, and provides an overview of the banking sector in Nigeria, recent bank consolidation and its impact on the financial sector. This serves as the background of this study. Such understanding is imperative in investigating the relationship between organisational culture and performance in the Nigerian banking sector. The researcher shows that, if the relationship between organisational culture and performance is direct or indirect, there is need to probe the extent to which human resource policy and human resource outcomes/performance mediate the relationship between these two variables.

2.1 Background discussion

This section explores empirical studies on the influence of banking regulations on commercial banks' performance. It also examines the significance of banking regulations on sustainable competitive advantage from both a global and local perspective. The importance of this

development cannot be over-emphasised due to the level of integration of the world economy propelled by electronic banking applications. Changing information and communication technologies across the globe have threatened traditional banking operations with extinction (Adegaju & Olokoyo, 2008). This explains why the World Bank formulated global banking regulations and policies, leaving countries with little or no choice but to comply. These are required for sustainable competitive advantage in the banking industry, both at international and local levels. Therefore, Nigeria's apex bank had no other choice than to formulate banking regulations and policies in line with the latest developments in the global economy.

Efforts in this direction were also made by central banks in various countries across the globe, demonstrated in the capital requirements or recapitalisation of banks, official supervisory powers, and measuring banks' market power, among others. Barth, Caprio, and Levine (2004) examined the influence of bank regulations and supervisory services of apex banks on commercial banks' performance among 107 selected countries, a survey founded by World Bank in 2001. The data was used to examine the relationship among banking regulations, supervisory services, sustainability and banks' financial performance. They submitted that there is a positive relationship between capitalisation as one of the banking regulations and the financial performance of commercial banks, in terms of their sustainability, stability and development. On the other hand, in terms of supervisory regulations, countries where banks were privately owned easily complied with the monitoring agency and also recorded outstanding financial performance when compared with countries where banks were owned by government. This is further explained by the high level of corruption, and lack of stability, development and efficiency.

Naceur and Omran (2011) investigated the impact of bank regulations and financial reforms on commercial banks' performance in the Middle East and North Africa (MENA). They selected a sample of one hundred and seventy-three (173) commercial banks in ten (10) MENA countries: Egypt, Lebanon, Jordan, Morocco, Tunisia, Bahrain, Kuwait, Oman, Saudi Arabia and United Arab Emirates. They classified the first five North African countries as non-oil countries, while the remaining five Middle East countries were classified as Gulf countries. The study made use of secondary data collected from the Bankscope database provided by Fitch/IBCA/BureauVanDijk, where the annual reports of all the banks investigated were

extracted to investigate the performance ratio from 1988 to 2005. Their submission was that bank regulations and financial reforms, specifically recapitalisation, have a positive influence on bank performance as indicated by all the banks' performance indicators (net interest margin, cost efficiency and rate of return on investment) covered in the study. The findings also corroborated the directions of banks' performance recorded in the stock markets of the various countries investigated. This confirms that consolidation of commercial banks in MENA countries has a significant (positive) impact on banks' financial performance.

Nigeria's apex bank (CBN) has not been left behind in formulating banking regulations and policies. The banking regulations and policies that were periodically reviewed include bank capital requirements, lending and interest rates, maximum daily withdrawal limits on electronic banking applications and official supervisory powers, among others (Soludo, 2004; Sanusi, 2012; Alade 2013). Bank capital requirements/consolidation (recapitalisation) of commercial banks in Nigeria is one of the banking regulations that has received attention from scholars and has had a fundamental impact on the performance of these banks (Adegbaaju & Olokoyo, 2008; Anifowoshe, Genty, & Atiku, 2011; Onaolapo, 2008; Somoye, 2008; Umoren & Olokoyo, 2007).

Somoye (2008) conducted an empirical examination on the impact of the 2005 post-consolidation of commercial banks on performance. The study used published statements of accounts from twenty (20) of the twenty-five (25) commercial banks in existence. The data collected from the apex bank (CBN) also forms part of his sources. The submission was that the post-consolidation exercise has not significantly increased the aggregate performance of commercial banks in Nigeria, but had a slight impact on the sustainable development of the real sectors of the economy. The major shortcoming of the study was over-reliance on the 'cooked' statements of accounts by these commercial banks, which were often biased, based on reasons best known to them. This explains the discrepancy between the bank's improved performance on the stock market after the consolidation exercise and the submission that, the post-consolidation exercise has not significantly increased the aggregate performance of commercial banks in Nigeria. In reality, the recapitalisation exercise led to an increase in the commercial banks' capital base, resulting in expansion of networks and branches, creating more employment and

competition in the sector, and acquisition and adoption of the information and communication technologies required to promote electronic banking applications, among others (Ikoku & Okorie, 2010). Therefore, there is need to devise an objective means that is free from high levels of bias to investigate the relationship between the post-consolidation of commercial banks in Nigeria and performance in the banking sector.

Adegbaju and Olokoyo (2008) investigated the relationship between the recapitalisation and performance of Nigerian banks using secondary data collected from the annual reports of the Nigeria Deposit Insurance Corporation (NDIC). They adopted a ratio analysis to compare the profitability ratio of a three-year pre-consolidation period with other three years of post-consolidation periods, using 2001 as a base year. While they submitted that there were statistical differences between the profitability ratio of the pre-consolidation of 2001 and the post-consolidation of 2001, the post-consolidation profitability ratio does not indicate improved performance. The limitation of Adegbaju and Olokoyo (2008) study was that it was restricted to three years during which time banks had not fully recovered from the huge increase in their capital base.

(Umoren & Olokoyo, 2007)) analysis of the pre- and post-consolidation performance of commercial banks in Nigeria measured the four-year post-consolidation profitability ratio of seven (7) merged commercial banks using the secondary data collected from their respective annual reports and accounting data before their merger. The study revealed significant differences between pre-consolidation (pre-merger) and post-consolidation (post-merger) financial performance. All the commercial banks investigated recorded outstanding performance after the consolidation exercise. This finding is not surprising, since it fits with the banks' performance on the Nigerian stock market in the specified period; the literature on merger and acquisitions also suggests improved performance (Anifowoshe et al., 2011). Furthermore, mergers among the commercial banks investigated reduced the negative effects of the huge capital base requirement on business sustainability and outcomes of commercial banks in Nigeria. The merged banks were able to recover easily from the huge capital base a few years after the consolidation exercise. The historical development of banking operations as well as banking policies and regulations in Nigeria are discussed below.

2.2 Overview of bank consolidation in Nigeria

The historical development of banking operations in Nigeria dates back to 1892 and was subject to the management of the colonial masters (Alade, 2013). The journey which led to the establishment of Nigerian or banks for Africa began in 1945 (Somoye, 2008). The first banking regulation or policy in Nigeria was the banking ordinance of 1952 (Osabuihien, 2008; Alade, 2013). Through this, the colonial government raised the capital base of foreign commercial banks in Nigeria from 200,000 pounds to 400,000 pounds (Adegbaju & Olokoyo, 2008). This marked the beginning of banking regulations and policies, especially bank recapitalisation, in Nigeria.

In 1958, the Loynes Commission was established by the federal government in line with the guidelines of the World Bank report (Somoye, 2008). The result was the promulgation ordinance of 1958, which led to the establishment of the CBN (Somoye, 2008). The year 1959 was a landmark in the historical development of the Nigerian banking system when the Treasury bill ordinance was promulgated (Somoye, 2008). This led to the passage of the first Treasury bill in the second quarter of 1960 (Somoye, 2008). The intention was to make Nigerian banks more internationally competitive. It is also important to note that recapitalisation of banks in Nigeria goes hand in hand with new amendments to existing banking regulations and policies. For instance, in 1969, there were two different sets of minimum capital base (N1.5m and N600, 000) for banks in Nigeria (Adegbaju & Olokoyo, 2008). The N1.5m capital base was meant for foreign banks while the N600, 000 capital base was the required capital base for local or indigenous commercial banks. By 1979, the merchant banks were established in Nigeria with a minimum capital base of N2m (Somoye, 2008). The Structural Adjustment Programme (SAP) in 1986 also liberalised the financial sector (Osabuohien, 2008).

The capital base for commercial banks and merchant banks was increased to N5m and N3m, respectively in February, 1988 (Adegbaju & Olokoyo, 2008). The capital increased again, from N5m in February to N10m in October (Adegbaju & Olokoyo, 2008), while that for merchant banks increased from N3m in February to N6m in October (Adegbaju & Olokoyo, 2008). In 1989, the capital base for commercial banks was upped to N20m, while that for merchant banks was raised to N12m (Adegbaju & Olokoyo, 2008). These increases were based on the

assumption that recapitalisation of the banking sector would strengthen the financial sector, which would have a spill-over effect on other key sectors of the national economy.

The banking sector in Nigeria suffered another huge increase in capital base for commercial banks from N20m to N50m in February, 1990 (Adegbaju & Olokoyo, 2008). The capital base for merchant banks was increased from N12m to N40m the same year. A deadline of 31st March, 1997 was issued to banks whose capital base was below the required minimum paid up capital to comply or face liquidation (Adegbaju & Olokoyo, 2008). By January 1998, 26 of these banks had been liquidated for non-compliance. The capital base for commercial and merchant banks was raised to a uniform minimum capital base of N500 million effective December, 1998 (Adegbaju & Olokoyo, 2008). Universal banking regulations were adopted by the CBN in 2001 and capitalisation was further increased from N500 million to N1 billion for all existing banks and N2 billion for new banks (Adegbaju & Olokoyo, 2008).

Between 1952 and 1978, there were about 45 banks in Nigeria with different minimum capital bases (Somoye, 2008). The number of banks rose to 54 between 1979 and 1987 (Somoye, 2008). There was a huge increase in the number of banks in the country between 1988 and 1996, when 112 banks was recorded due to introduction of the SAP in the mid-1980s (Adegbaju & Olokoyo, 2008; Somoye, 2008). Between 1997 and 2004 the number of banks was reduced to 89 due to the introduction of uniform minimum paid up capital by the CBN, coupled with the adoption of universal banking regulations in 2001 (Somoye, 2008). The universal banking regulations resulted in a huge increase in the minimum capital base to a billion for existing banks and N2b for new banks. The number of banks in Nigeria declined drastically to 25 in 2005, as a result of the huge increase of minimum capital base from N2b to N25b (Onaolapo, 2008). A merger between two commercial banks reduced the number of commercial banks in Nigeria to 24 in 2008 (Sanusi, 2012). At the time of this study, there were twenty (20) commercial banks in Nigeria: First Bank, Access Bank (acquired Intercontinental bank), Citi Bank, Diamond Bank, Ecobank Nigeria (acquired Oceanic bank), Enterprise Bank (formerly Spring Bank), Fidelity Bank, First City Monument Bank, Keystone Bank (formerly Bank PHB), Guaranty Trust Bank, Main Street Bank (formerly Afribank), Skye Bank, Standard Chartered Bank, Stanbic IBTC, Sterling Bank (acquired Equatorial Trust bank), Union Bank of Nigeria, United Bank for Africa,

Unity Bank, Wema Bank, and Zenith Bank. Table 2.1 below illustrates disbursement of loans by commercial banks to key sectors in Nigeria, prior to the year 2005 consolidation of these banks.

Table 2.1: Pre-consolidation of commercial banks and sectorial loans disbursement in Nigeria (Naira in billion)

Sectors	1998	1999	2000	2001	2002	2003	2004
Agriculture	27.18	118.52	146.50	200.86	227.62	242.19	67.74
Manufacturing	96.73	435.58	518.75	717.79	888.08	997.67	332.11
Mining	22.85	112.99	133.14	222.23	295.19	329.23	131.06
Commerce exports	29.77	76.57	98.11	115.41	111.77	136.83	31.35
Other govt. miscellaneous	96.36	522.32	899.26	1,539.84	2,083.57	2,633.53	956.99

Source: Adopted from CBN (2004, p. 41).

As shown in table 2.1, the recapitalisation of commercial banks in 2002 to a minimum of one billion for established banks and two billion naira for new banks, contributed sharply to the total loans allocated to key sectors of the economy. The total loans disbursed by commercial banks to all key sectors of the Nigerian economy from 1998 to 2003 followed incremental trends, despite the review of paid up capital required by the apex bank. Conversely, the total loans allocated to key sectors of Nigerian economy in 2004 dropped drastically as a result of the pronouncement by the then Governor of the CBN. This led to another recapitalisation from two billion naira to twenty-five billion naira in 2005. The 1,250% increments might be responsible for the shortfall in the total loans disbursed in 2004 to key sectors of the economy, since most of the banks were also faced with the challenge of raising funds through acquisitions, mergers and public offers on the Nigerian stock market to meet the deadline set by the apex bank.

2.2.1 Performance indicators of commercial banks in the pre-consolidation period

This covers the performance indicators of commercial banks in Nigeria prior to their consolidation in 2005. Table 2.2 below showcases trends in total credit and level of investments by commercial banks from 1998 to 2004. It shows that total credit and investments increased consistently, with the exception of investments in 2001 with a 148% decrease (CBN, 2004). This was due to the commercial banks' preparations to meet the deadline of the apex bank's 2002 recapitalisation exercise.

Table 2.2: Performance indicators of commercial banks from 1998 – 2004 (Naira in billion)

Year	Total credit	Investments	Deposit liabilities (adjusted)		
			Demand	Savings	Time
1998	272.90	52.99	142.25	101.37	61.26
1999	353.08	193.41	202.15	128.37	110.77
2000	508.30	285.29	345.00	154.41	164.62
2001	796.16	192.73	470.07	217.58	240.68
2002	954.63	435.60	544.70	244.82	311.19
2003	1,210.03	434.30	638.73	313.20	342.54
2004	1,519.24	677.96	808.66	359.47	438.05

Source: Adopted from CBN (2004, p. 60).

However, the integration of the world economy occasioned by globalisation and propelled by rapid innovations in information and communication technology, shifted attention from traditional banking to modern day electronic banking (Adegaju & Olokoyo, 2008). In an effort to move Nigerian banking operations in this direction, the CBN came up with series of regulations and standards to match global standards.

One such measure was the consolidation/recapitalisation of commercial banks from a two billion naira (N2 billion) capital base in 2002 to a twenty-five billion naira (N25 billion) capital base in 2005 (Somoye, 2008). Prior to the bank recapitalisation of 2005, there were eighty-nine (89)

banks with three thousand, four hundred and ninety-two (3,492) branches in urban and non-urban centres as at December 2004 characterised by structural and operational weaknesses such as a low capital base, insolvency and liquidity, overdependence on public deposits and foreign trading, and poor quality assets, among others (Soludo, 2004). Shortly after the 2005 consolidation of commercial banks, the number of commercial banks operating in Nigeria declined to 25.

The CBN report cited in Umoren and Olokoyo (2007) notes that, twenty-five (25) banks emerged through mergers, acquisitions and public offers on the Nigerian stock market at the end of the recapitalisation exercise from the existing eighty-nine (89) banks, while 14 were liquidated. Those that survived were able meet the huge increase in capital base from two billion naira in 2002 to twenty-five billion naira in 2005 (Umoren & Olokoyo, 2007).

2.3 Banks and macroeconomic sector indicators in Nigeria in the post-consolidation period

Table 2.3 below provides an overview of the impact of banking reforms on macroeconomic sector indicators in Nigeria during the post-consolidation period from 2005 to 2011.

Table 2.3: Banking and macroeconomic indicators

Indicators	2005	2006	2007	2008	2009	2010	2011
Lending rate (%)	17.8	17.3	16.4	15.3	19.6	15.7	16.8
Fixed deposit rate per annum (%)	8.8	7.5	8.0	12.4	12.2	3.5	7.1
Inflation rate (%)	11.6	8.5	6.6	15.1	13.9	11.8	10.3
Growth rate (GDP %)	6.5	6.0	6.5	6.0	7.0	7.9	7.7
Number of banks	25	24	24	24	24	24	24
Bank Branches (No)	3535	4579	4579	5134	5656	5799	5810
Average exchange rate (\$/#)	132.2	126.6	125.8	118.5	148.9	150.3	153.7

Source: Adopted from Sanusi (2012, p. 121).

This Table shows that the consolidation/recapitalisation of the banking industry had a fundamental impact on the viability of commercial banks in Nigeria. It created solid purchasing power for the acquisition of more assets required for the expansion of bank networks across the country. As evident in Table 2.3, the number of bank branches in Nigeria rose from 3,535 in 2005 to 4,579 between 2006 and 2007, and subsequently to 5,810 branches in 2011. This created more employment opportunities and enabled the acquisition of information and communication technologies to fully integrate electronic banking operations (Anifowoshe et al., 2011; Atiku, Genty & Akinlabi, 2011). Electronic banking applications call for a continuous learning and development culture or values in line with technical know-how (Kehinde et al., 2012). Although, the number of banks was drastically reduced to 24 in 2006 (Sanusi, 2012), this implies that the surviving banks are sufficiently financially viable to compete at international level, considering the drastic increase in their networks across the country. GDP rose from 6.0% in 2006 to 7.7% in 2011 (Sanusi, 2012). The percentage lending rate, fixed deposit rate and inflation rate mainly followed the same trend from 2005 to 2011 (Sanusi, 2012).

2.4 Post-consolidation of commercial banks and sectorial disbursement of loans/advances in Nigeria

The consolidation of commercial banks had a fundamental influence on the sectorial disbursement of loans and advances in Nigeria (Alegieuno, 2010). The huge capital base serves as an enabler for other key economic sectors. For instance, 67.74 billion naira in loans was disbursed to the agricultural sector in 2004 shortly after the consolidation exercise and to 48.56 and 49.39 billion naira in 2005 and 2006, respectively (Alegieuno, 2010). The reason for this may be attributable to the fact that most commercial banks had not fully recovered from the huge increase in the capital base from 2 billion to 25 billion naira in 2004. The year 2007 marks a period of recovery for most commercial banks in Nigeria, as shown in Table 2.2; the total loans disbursed to the agricultural sector rose from 49.39 in 2006 to 149.57 billion naira in 2007, an increment of over 300%. As illustrated in Table 2.4, loans distributed to this sector decreased by approximately 141% (106.35 billion naira) in 2008 compared with 2007. The global economic meltdown of 2008 might explain this. Finally, loans worth of 135.7 billion naira were allocated to the sector in 2009; this represents a percentage increase of 127.6 from the previous year (Alegieuno, 2010).

The manufacturing sector is also critical sector to economic growth and the development of a nation (Sanusi, 2012). Total annual loans distributed to the manufacturing sector increased from 332.11 to 993.46 billion naira between 2004 and 2009, as illustrated in Table 2.4. Despite the global economic meltdown of 2008, the most significant loans disbursement was recorded; from 487.58 billion naira in 2007 to 932.8 billion naira in 2008, an increase of 191% (Alegieuno, 2010). The manufacturing also sector received the highest amount of loans in 2008. This may be attributable to the efforts of the CBN to boost the economy via funding interventions in the manufacturing sector. This is illustrated in Table 2.4 below:

Table 2.4: Latest recapitalisation of commercial banks and sectorial loans disbursement (Naira in billion)

Sectors	2004	2005	2006	2007	2008	2009	2010
Agriculture/forestry	67.74	48.56	49.39	149.57	106.35	135.7	128.41
Manufacturing	332.11	352.04	445.8	487.58	932.8	993.46	987.64
Mining and Quarrying	131.06	172.53	251.48	490.71	846.94	1,190.73	1,178.10
Real estate	-	-	-	-	466.8	778.14	670.30
Commerce exports	31.35	26.43	52.69	66.55	75.2	45.87	44.81
Imports	-	-	-	-	144.88	1,199.21	898.38
Service/public utility	-	-	-	-	45.85	74.78	50.63
Transport and Communication	-	-	-	-	1,304.45	776.58	821.02
Financial institutions	-	-	-	-	714.47	352.2	871.44
Government	-	-	-	-	714.47	352.20	374.41
Miscellaneous	956.99	77.15	1,724.95	3619.07	2,622.12	2,890.61	1,681.29
Total	1,519.25	676.71	2,524.31	4,813.48	7,706.43	8,912.14	7,799.40

Source: Adapted from Alegieuno (2010, p. 168).

2.5 Post-consolidation supervisory roles

In 2009, the CBN in conjunction with Nigeria Deposit Insurance Corporation (NDIC) evaluated the financial strengths of the country's 24 banks. The report revealed that eight were insolvent and their Chief Executive Officers (CEOs) were found guilty of double standards on loans disbursement, as well as a lack of financial discipline (Alade, 2013). This led to indefinite suspensions of the affected banks' CEOs and interim management boards were appointed to run them with the sum of N620 billion.

Part of the joint efforts by the CBN and the NDIC was strengthening supervisory services. This led to the establishment of electronic Financial Analysis and Surveillance System (eFASS) (Sanusi, 2012), an online platform that enables banks and other financial institutions in Nigeria to upload data electronically to the CBN and NDIC. This made the day-to-day supervisory role of these two regulatory bodies much easier and reduced the level of human error in the returns.

Another initiative by the CBN led to the establishment of the Asset Management Corporation of Nigeria (AMCON) in line with the promulgation of its authorising Act by the National Assembly in 2010 (Sanusi, 2012; Alade, 2013). The corporation is mandated to curb the challenge of non-performing loans in the banking sector. According to Alade (2013), the ratio of non-performing loans to the aggregate credit system has been significantly reduced from 34.4% as at 4th quarter, 2010 to less than 5% as at end of 4th quarter, 2011.

2.6 Conclusion

This chapter provided a basic understanding of banking policy and regulation from a global and local perspective. It presented the background of the study and a review of previous studies on this subject. The historical development of banking operations as well as an overview of banking reforms in Nigeria was briefly highlighted. This was instrumental in establishing the effects of various banking reforms on commercial banks' performance.

The impact of banking reforms on commercial banks performance was assessed by evaluating selected performance indicators in the pre- and post-consolidation periods. The total loans disbursed to key sectors in the Nigerian economy in the pre- and post-consolidation periods was

used to measure the impact of banking reforms on commercial banks' performance. It was concluded that CBN's banking reforms in terms of recapitalisation of commercial banks contributed significantly to the performance of the financial sector in Nigeria as it enabled the expansion of bank networks. The huge capital base enhances these banks' purchasing power in acquiring the information and communication technology required to fully integrate electronic banking operations in Nigeria. Demand for labour in the banking sector during the post-consolidation period was high. The agencies and other platforms established to assist the apex bank, in terms of CBN's supervisory role were instrumental in the realisation of financial credibility and sustainability in the financial sector. The following chapter focuses on organisational culture and its different dimensions.

CHAPTER THREE: ORGANISATIONAL CULTURE AND DIFFERENT TYPES OF CULTURAL DIMENSIONS

3.0 Introduction

This study refers to organisational culture as the value system, orientation, principles or procedures and standards held by all members or employees in organisations. Due to the variations in the business environment, this chapter explores various cultural dimensions that are flexible in adjusting to internal and external variations in this environment. A flexible values system or orientation is necessary in shaping or updating employees' attitudes and behaviour towards electronic banking operations. It is also significant in enforcing or taking proactive steps in line with variations in the external business environment. These include banking reforms by the regulatory body (CBN), and being conscious of customers' tastes, competitors' strategies and latest practices in modern banking operations across the globe.

This chapter presents a review of related literature on organisational culture in the Nigerian banking sector. It explains the concept of organisational culture, identifies different types of organisational culture and reviews the cultural dimensions suggested by various scholars. The link between corporate culture and business outcomes is also discussed. The gap identified in the literature on this linkage, led to the establishment of a proposed model on the interplay between organisational culture and business outcomes as a theoretical framework for this study. In this model, human resource development policy and human resource outcomes are proposed by the researcher as the mediating variables in the link; this is discussed in more detail in chapter four (4).

3.1 Culture

The term culture was coined from the German word "kultur" in the late 18th century to indicate achievements in civilisation (Tseng, 2001). In 1871, Tylor in Tseng (2001, p. 23) defined culture as *"that complex whole which includes knowledge, belief, art, law, morals, custom, and any other capabilities and habits acquired by man as a member of society."* This definition offered insight to many scholars in social/management sciences and subsequently resulted in various

debates and definitions (Denison, Haaland, & Goelzer, 2004; Ezirim et al., 2012; Hofstede, 1981; Poundstone, Strathdee, & Celentano, 2004; Schein, 1992). This definition is all encompassing and comprehensive in referring to culture as a complex phenomenon involving knowledge, belief, art, law, morals, customs and any other capabilities and habits acquired by members of society. Therefore, organisational learning culture is the as the acquisition of knowledge, skills, experiences, attitudes and dynamic capabilities (Argyris & Schon, 1996; Hung, Yang, Lien, McLean, & Kuo, 2010) is within the scope of this definition, and organisation in this context is synonymous with work society. Law was also incorporated in the definition, suggesting why most organisational cultures are communicated through organisational policy or human resource policy to all members/stakeholders (Stone, Stone-Romero & Lukaszewski, 2007). Beliefs, art, morals and customs are emphasised, suggesting why there were work ethics and ethical codes of conduct in organisations (Nelson & Quick, 2006). However, despite the broad view of culture as a phenomenon demonstrated in the definition, the purpose or objectives of culture was not emphasised.

Sociological perspectives referred to culture as a set of beliefs, customs, norms, values and others symbolic factors required to shape human behaviour as well as artefacts that emerge via human behaviour (Kroeber & Pearsons, 1958). These perspectives pinpoint shortcomings in Tylor's earlier definition of culture which lack purpose or objectives. In this context, culture is expected to shape the attitudes and behaviours of members of a particular community or society. It varies from one society to another, making it difficult to identify a uniform or universal culture and tradition (Yusoff, 2011). The sociological perspective of culture was incorporated in the business world, which led to the introduction of the concept of organisational culture, by referring to community or society in this context; as a work community or work society (Cakar & Erturk, 2010). The literature on organisational culture is reviewed in the following section.

3.2 Background of the concept of organisational culture

World-renowned writer and scholar, Hofstede (1981, p. 24) defined national culture as follows:

Culture is the collective programming of the human mind that distinguishes the member of one human group from those of another. Culture in this sense is a system of collectively held values.

Hofstede's classification of culture is well known based on its relevance to national culture, as well as its unique contribution to effective cross-culture management. This perspective is applicable to the social or national environment (Senior & Swailes, 2010). What occurs in social environments also has bearing on business organisations. The business organisation has the ability to transform inputs from the social environment to meet its corporate objectives (vom Brocke & Sinnl, 2011). This study therefore suggests that measuring organisational culture with the same cultural dimensions used to assess the culture of a society or nation without any transformation or modifications to suit the objectives of business organisations has limitations. This is due to the fact that a nation and business organisations' objectives are different, and cultures are directed at shaping members' attitudes and behaviour towards the realisation of certain objectives. For instance, the overall objective of a nation might be to protect the interests of her citizens in terms of lives and property. On the other hand, the overall objective of a business organisation might be to maximise profit through effective utilisation of human resources. Can the same set of cultural dimensions be used to achieve these two distinctive objectives? This question is the reason why the researcher considered suitable business based cultural dimensions in measuring the interplay between culture and performance in the Nigerian banking sector.

Dennison (1990) observed that organisational culture consists of standards, philosophies, policies and principles that are management control mechanisms to reinforce expected work behaviours among workers in corporate organisations. His investigation of the relationship between organisational culture and firm effectiveness / efficiency, found that organisations with a participatory culture outsmart most organisations with other types of cultures. Van der Post, de Coning, and Smith (1998) used the dimensions of the organisational culture survey (OCS) dimensions to investigate the relationship between organisational culture and business effectiveness in South Africa. The researchers sampled forty-nine (49) organisations with two or three managers from each as respondents. The findings revealed that corporate culture has a

positive relationship with the economic success of the firms examined. The missing link in their study is the extent to which two or three managers' perceptions or opinions can be used to generalise the type of culture adopted by the organisation and its economic performance, since managers are likely to want to present a good image of their organisations to the public and researchers. Therefore, there is a need to devise a means to objectively measure or investigate the relationship between organisational culture and performance in the 21st century global economy. Hence, this study explores the relationship between organisational culture and performance in the Nigerian banking industry.

Schein (1992) defined organisational culture as a group of elementary expectations created, learned or established by a group of people in order to overcome the challenges of the external environment and internal assimilation. This suggests that organisational values, norms, beliefs and principles are taught to newly employed members of staff in order to guide and shape employees' attitude and work behaviour. In the same vein, Schmidt (2002) maintained that organisational culture is the standards, rules and conduct that shape the corporate identity, as well as its work environment. Schmidt (2002) identified sets of cultural traits, such as entrepreneurial spirit, innovation, creativity, the value of team work, performance accountability and reward philosophy, the degree of customer commitment, the decision making process, power relationships and management style.

Brown (1998, p. 9) defined organisational culture as follows:

Organisational culture refers to the patterns of beliefs, values and learned ways of coping with experience that have developed during the course of an organisation's history, and which tends to be manifested in its material arrangements and in the behaviours of its members.

This is in line with Jaques' definition of corporate culture in 1951. However, it only considers the influence of this shared value system on employees' attitude and behaviour and fails to consider the effect of improved employee attitudes to work and their work behaviours on organisational effectiveness. Thornhill, Lewis, Millmore, and Saunders (2000) note that culture can be used to achieve a competitive edge and enhance a firm's effectiveness. They affirm that a

change in culture can also be useful in creating a more effective organisation. Similarly, Debowski (2006) held that firms with strong cultural dimensions achieved a uniform value system as an operating mechanism, while firms with weak cultural dimensions are often confronted by a wide range of subcultures that unconsciously undermine the general value system (Debowski, 2006). This suggests the importance of strategic alignment of subcultures with the overall cultural dimensions of the organisation.

Sadris and Lees (2001) regard organisational culture from two perspectives, namely positive and negative. In a positive organisational culture, it is assumed that culture shapes employees' attitudes to work and sets standards for expected work behaviour, leading to sustainable competitive advantage. On the other hand, a negative organisational culture focuses on the rigid culture of the organisation without adequate consciousness of changes in the external business environment, negatively affecting organisational performance. This is reflected in rigid internal bureaucratic cultural values. A change in customers' tastes/demand or the strategies employed by the organisation's strong competitors may negatively affect organisational performance. While it is very important to have internal control mechanisms to stimulate employees' attitudes to work and encourage outstanding work behaviour, these mechanisms should be sufficiently flexible enough to accommodate variations in the external business environment.

Hofstede (2001) observed that organisational culture varies from one organisation to another, depending on its work practices. This illustrates the dynamic nature of organisational culture and also suggests that, the type of cultural dimension adopted by management will have a significant effect on the functioning of the organisation and performance. Variations in cultural dimensions across various organisations, businesses and countries, render it practically impossible to achieve a uniform or universal, generally acceptable culture. Nonetheless, Yusoff (2011) notes that despite differences in terms of definition and measurement, culture is a significant issue that determines the way in which an employee fits into an organisational setting.

Ezirim et al. (2010) described organisational culture as the mind-set, experience, philosophies, and norms of an organisation. It is a set of standards and disciplines that shape the conduct of individual employees and teams in an organisation, as well as other stakeholders. Ezirim et al.'s (2010) definition of organisational culture is silent on these variations but perceives corporate

culture as the mind-set, norms, philosophies and standards that guide and nurture organisational members' attitudes and behaviours. However, the researcher regards organisational culture as the shared norms, beliefs, and principles that shape employees' attitudes and behaviour in order to accomplish organisational goals and objectives (organisational Performance).

3.3 Types of organisational culture

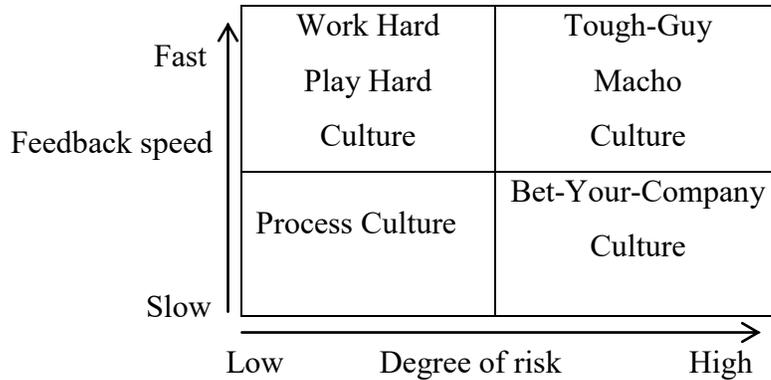
This study explores the various indicators, measurements and dimensions to measure or explain organisational culture identified in the literature. It assesses these cultural dimensions in relations to operational efficiency in the past three decades. This is necessary to in order to identify which cultural dimensions are obsolete and which will have greater influence on operational efficiency in today's knowledge-based global economy. The various types of organisational culture assessed in this study are discussed below:

3.3.1 Deal and Kennedy's types of corporate culture

Deal and Kennedy (1982) approached organisational culture from a different perspective. They identified two elements as significant: the level of risk the organisation is exposed to and the promptness with which it and its workers react by successfully implementing mitigating strategies. As illustrated in Figure 3.1, they plotted a 2×2 matrix using the factors as axes and inserted four types of corporate culture: The *tough guy culture* is risk-taking that is characterised by a quick reaction to assess the success or otherwise of risk taking. The *work hard, play hard culture* is associated with a high-level response and little risk. The *bet your company culture* implies high risks with slow feedback on the risk taking. The *process culture* is the type of culture held in organisations where there is less risk taking and considerable delays in action and decision making (Senior & Swailes, 2010). The challenge of the process culture is the difficulty in responding urgently to environmental changes. This is because the emphasis is the procedures or techniques of getting things done, rather than the situational requirements of pending issues. However (Deal & Kennedy, 2007) notes that despite technical variations in the 21st century's business environment, organisations that adopt strong values still achieve better performance. Drawing insights from this perspective, this study explores the relationship between

organisational culture and commercial banks' performance in the 21st century, using the Nigerian banking sector as a case study.

Figure 3.1: Deal and Kennedy's types of corporate culture



Source; Adopted from Deal and Kennedy (1982)

Deal and Kennedy's (1982) perspective of corporate culture concurs with Deshpande and Farley's (2004) entrepreneurial and competitive cultural types involving risk taking and using opportunities to ensure competitive advantage. These types of culture are common among ambidextrous organisations that use exploratory and exploitative approaches to secure sustainable competitive advantage. The shortcoming of this typology of organisational culture is that, it places too much emphasis on risk taking. Therefore, managers should only take calculated risks in order to guard against huge losses for the organisation.

3.3.2 Hofstede's cultural dimensions

Hofstede (1984) examined work related values at IBM to assess national culture, using a large sample of employees from more than fifty (50) country locations in three global regions. Hofstede (1984) identified four aspects of job interrelated cultural transformations: *power distance*, *uncertainty avoidance*, *individualism / collectivism* and *masculinity / femininity*. *Long-term vs short-term orientation* was proposed in 1991 as the fifth element (The Hofstede Centre, 2014). The fifth element was applicable in twenty-two countries. Furthermore, *indulgence vs restraint* was proposed in 2010 as the sixth element in the cultural dimension using the *World Values Survey* data collected by Micheal Minkov in 2010 (The Hofstede Centre, 2014). The sixth

element was applied in ninety-three countries (The Hofstede Centre, 2014). Power distance focused on employees' acceptance of authority at every functional structure of the organisation. Organisations characterised by a high level of power distance tend to be autocratic and make decisions unilaterally. Members of such organisations are expected to comply with such decisions. On the other hand, in organisations characterised by a low level of power distance members are involved in decision making process which enhances their level of commitment and satisfaction (Cakar & Erturk, 2010). Uncertainty avoidance refers to the extent to which members of a particular organisation try as much as possible to avoid doubt in terms of its objectives, rules and regulations. Individualism / collectivism relate to whether employees are comfortable to be referred to as individuals or as a team/group. In individualism employees are comfortable with being referred to as a unique individual or expert, whereas, under collectivism, members are happy to be referred to as united group. Masculinity/femininity examines the type of culture employees are content with. A masculine culture is very assertive and tends to be results oriented and insensitive to others' aspirations, while a feminine culture is less assertive and is more emotionally oriented, focuses on interactions among members and values individual requests (Cakar & Erturk, 2010). Hofstede's culture dimensions Table for ten countries are presented below:

Table 3.1: Hofstede’s culture dimensions for ten countries.

Country	Power distance	Individualism	Masculine	Uncertainty avoidance	Long-term orientation
China	High	Low	Moderate	Moderate	High
France	High	High	Moderate	High	Low
Germany	Low	High	High	Low	Moderate
Hong Kong	High	Low	High	Low	High
Indonesia	High	Low	Moderate	Low	Low
Japan	Moderate	Moderate	High	High	High
Netherlands	Low	High	Low	Moderate	Moderate
Russia	High	Moderate	Low	Low	Low
United States	Low	High	High	Low	Low
West Africa	High	Low	Moderate	Moderate	Low

Source: Adapted from Hofstede (1993, p. 91).

However, Hofstede’s cultural dimensions are more national cultures than corporate or organisational cultures (Javidan et al., 2006). Serious academic debate took place between a group of researchers called GLOBE (Global Leadership and Organisational Behaviour Effectiveness) that conducted a study in 2006 and Hofstede on the measurement/approaches to cultures. GLOBE (2006) suggested the need to develop a strong and extensive measurement of organisational culture by developing an integrated theory based on the assumption that the attributes of a specific culture are predictive of the managerial approach and organisational practices in that culture. They also suggested that the selected dimensions of cultural practices should be used as a predictor of national economic growth, organisational financial advantage and members’ psychological well-being. The dimensions of national culture from the GLOBE study are shown in Table 3.2 below:

Table 3.2: National culture of nine dimensions developed by the GLOBE research programme

GLOBE Dimension	Summary
Achievement, performance orientation (ACH)	Focus on performance improvement and reward
Future orientation (FUT)	Focus on short-term or long-term results
Assertiveness (ASS)	Focus on dominating others
Collectivism (COLL 1)	Focus on group ideology in society or organisation
Gender egalitarianism (GEN)	Focus on gender balance
Humane orientation (HUM)	Emphasis on fairness and tolerance
Power distance (POW)	Examines the extent to which power is unevenly spread
Family collectivism (COLL 2)	Focus on how people are integrated into the family
Uncertainty avoidance (UNC)	Focus on management of foreseen and unforeseen circumstances

Source: Adapted from Koopman, Den Hartog, and Konrad (1999, p. 508), and Senior and Swailes (2010, p. 154).

In reaction to GLOBE's critique of his study on account of its decentralisation to the data collected in the United States (US), Hofstede (2006) argued that his studies were never decentralised, but that local organisational researchers were involved for interviews and administration of questionnaires. Claiming that the data were personally analysed based on his proficiency in Dutch, English, French and German. Hofstede (2006) accused the GLOBE study as being US-based on the grounds that, the data were analysed and interpreted by a group of 25 authors and editors with degrees in management and psychology from universities based in the US.

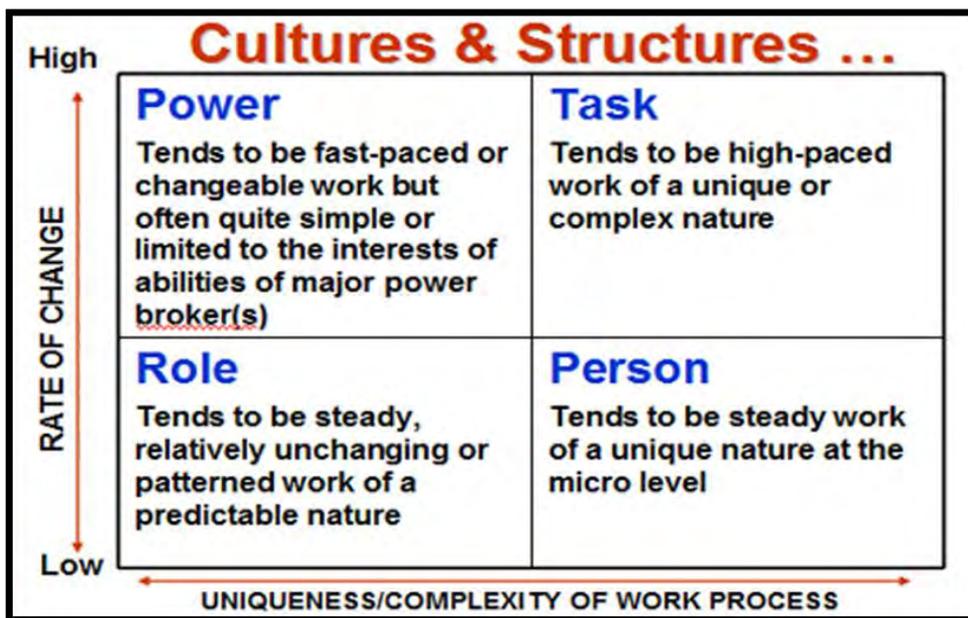
GLOBE also stated that Hofstede's studies were based on a consulting project for IBM; as such, the research instrument was designed based on the needs and interests of the company. For this reason, caution must be exercised in adopting or making generalisations using Hofstede's

cultural dimensions. Finally, Javidan et al. (2006) submitted that it is high time that researchers look beyond Hofstede's cultural dimensions and develop new constructs and scales that are more robust, cross-culturally established, theoretically excellent, and empirically verifiable. This provides the basis for this empirical investigation on the relationship between organisational culture and performance in the Nigerian banking sector.

3.3.3 Handy's four types of organisational culture

Handy (1985) identified four different organisational cultures, namely, a power culture, role culture, task culture and people culture. In the *power culture* (the web), power resides at the centre of the organisation. The *role culture* (Greek temple) is based on the assumption that power resides between the centre and the functional areas of the organisation. The *task culture* (lattice) is characterised by and dependent on the demands of a particular project. On the other hand, the *people culture* (cluster) is where individuals cluster within the organisation in a substantially autonomous way and power is shared and based on professionalism. Figure 3.2 provides a pictorial illustration of Handy's cultural dimensions.

Figure 3.2: Handy's cultural dimensions



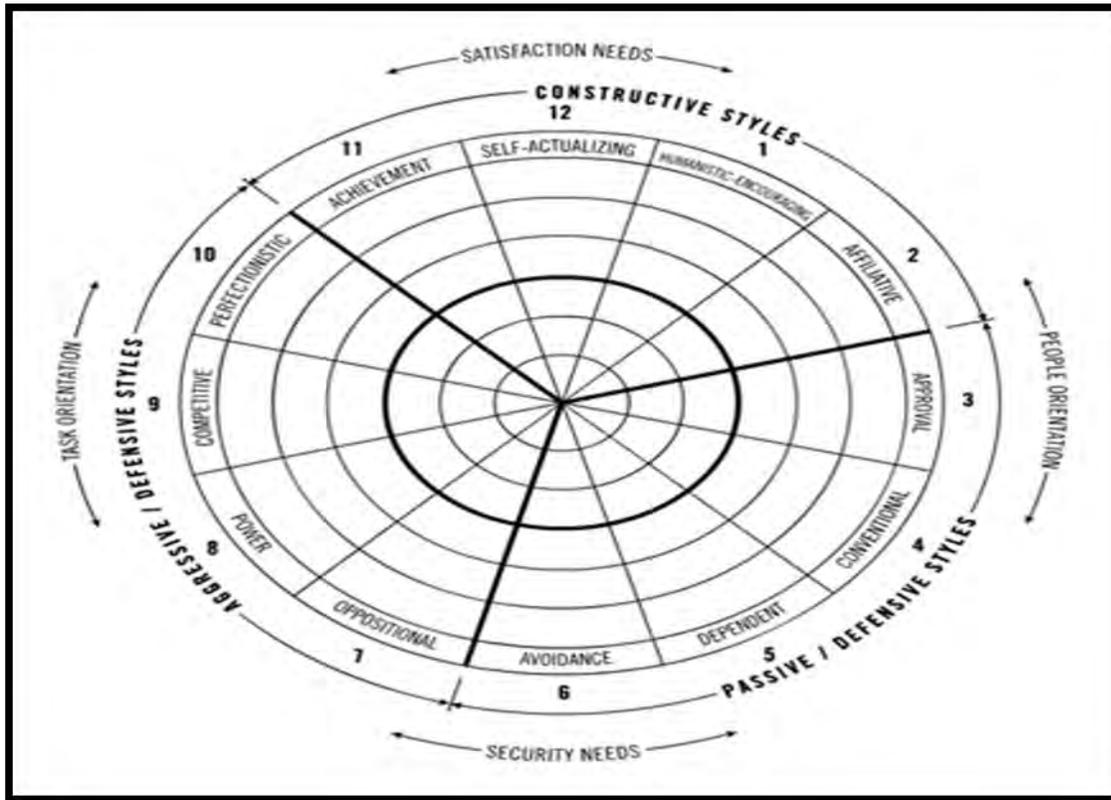
Source: Adapted from Warner (2013, p. 1).

Handy's typology of corporate culture follows the traditional or bureaucratic structure of an organisation common government agencies or establishments. The major shortcoming of this type of organisational culture is that, decision making is delayed because power resides at the centre of the organisation. This does not provide much space for delegation. Rules and procedures are strictly adhered to with little or no autonomy on the part of subordinates (Nelson & Quick, 2006). It does not recognise the contingency or situational managerial approach; this suggests why most organisations that adopt this type of organisational culture do not compete effectively with their competitors that adopt more flexible cultural typologies (Nelson & Quick, 2006). Since power resides at the centre and in functional areas of the organisation, members and other stakeholders are not involved in formulating policies; this could negatively impact the implementation of such policies.

3.3.4 Cooke and Lafferty's organisational culture inventory (OCI)

Cooke and Lafferty (1987) developed the organisational culture inventory (OCI) which differentiates three major classes of corporate cultures. They proposed twelve norms or types of organisational culture from three major classes. Figure 3.3 provides a pictorial illustration of the organisational culture inventory.

Figure 3.3: Organisational culture inventory



Source: Adopted from Balthazard, Cooke, and Potter (2006, p. 714).

The constructive cultural norms were developed into four cultures. A **humanistic-encouraging culture** encourages employee relations and joint consultation as a form of decision making in the organisation (Klein, 2011; Klein, Wallis, & Cooke, 2013). Employees are required to be helpful, and positive, and cooperate with other members of the organisation (assisting other members to develop their potential). An **affiliative culture** exemplifies establishments that place great importance on productive and interactive affiliations among members (Balthazard et al., 2006). Employees are expected to be responsive to their team mates (having a sense of belonging and valuing members' aspirations). An **achievement culture** values members' outstanding contributions to the organisational goal and objectives. Management of this of this type of organisation sets challenging but realistic objectives, provides adequate plans to achieve these objectives, and ensures strict compliance. A **self-actualising culture** is common among

organisations that value a creative mind set among employees, outstanding performance in terms of service delivery, and improved quality and quantity of the product or service and encourage individual development at all levels of the organisation (Balthazard et al., 2006; Klein et al., 2013).

The passive / defensive cultural norms were also developed into four cultures. An **approval culture** is prominent in organisations that understand that conflict is inevitable in any human interaction and provide adequate control mechanisms to check or avoid industrial conflict (Balthazard et al., 2006). **Conventional culture** exists in traditional organisations with high levels of bureaucracy and internal control mechanisms that ensure effective compliance with rules and regulations in order to accomplish organisational goal and objectives (Nelson & Quick, 2006). A **dependent culture** is common among organisations that are controlled by the centre; members in this type of organisation adhere strictly to the rules and regulations guiding its activities (Nelson & Quick, 2006; Warner, 2013). An **avoidance culture** is a feature of most organisations that are slow to reward outstanding performance but quick to punish unexpected behaviour among employees (Balthazard et al., 2006). Most members of the organisation are therefore afraid of taking on responsibilities and fond of shifting blame when mistakes occur.

The aggressive / defensive cultural norms were developed into an **oppositional culture**, that exists in organisations where confrontation is celebrated and constructive criticism is rewarded (Balthazard et al., 2006). A **power culture** surfaces in an autocratic organisation, where management takes decisions unilaterally without consultation with worker representatives (Handy, 1985; Nelson & Quick, 2006; Warner, 2013). Members are expected to follow instructions from authorities in the functional areas of the organisation. A **competitive culture** is common among organisations that embrace a performance related pay system; in which members are rewarded based on their contribution to the organisational goal and objectives (Klein, 2011). Members in this type of organisation turn work into a contest, as workers are rewarded for outsmarting one another. A **competence/perfectionistic culture** is common among organisations in which perfectionism, perseverance and determination are cherished (Balthazard et al., 2006). Employees understand that they must avoid mistakes at all costs, are conscious of every activity and work long hours in order to meet the set standards (Cooke & Lafferty, 1987).

Klein et al.'s (2013) recent study found that organisations that adopt constructive cultural values perform better than their competitors that adopt defensive cultural values.

An organisational culture inventory is hence a robust numerical measure of organisational culture involving twelve (12) dimensions developed from the cultural norms discussed above and one hundred and twenty (120) items, which takes every aspect of the organisation into account (Balthazard et al., 2006; Bellot, 2011). Despite its robustness and comprehensive measures of organisational culture, finding respondents that would be willing to spend their precious time completed a 120 items questionnaire is a serious challenge (Bellot, 2011). This is particularly true of this study utilising respondents in the Nigerian banking sector with busy work schedules and high level of secrecy, due to the business sensitivities of financial institutions.

3.3.5 Goffee and Jones classification of organisational culture

Goffee and Jones (1998) referred to organisational culture “as glue that holds organisations together” and classified it into four typologies from two major dimensions known as sociability and solidarity cultures. Sociability refers to a friendly relationship between members and the management of the organisation. It is believed that this type of relationship enhances organisational performance (Rashid et al., 2003). The solidarity dimension of organisational culture emphasises shared standards, philosophies and principles that support the overall interests of the organisation as opposed to individual interests. For Goffee and Jones (1998) this will enhance organisational goals and objectives. These two dimensions yielded four types of organisational culture: *communal culture*, *fragmented culture*, *networked culture* and *mercenary culture*

Figure 3.4: Classification of organisational culture

High	Networked	Communal
Low	Fragmented	Mercenary
	Low	High

Source: Adopted from Rashid et al. (2003, p. 164).

As illustrated in Figure 3.4, the communal type of organisational culture is characterised by high sociability and high solidarity. This is common among small and medium-size enterprises (Rashid et al., 2003). Employees are bound together by common aims and solid social connections (Goffee & Jones, 1998). The fragmented type of organisational culture is characterised by low sociability and low solidarity which totally lack the functional attributes of a productive organisation (Rashid et al., 2003). The networked type of organisational culture is characterised by low solidarity and high sociability (Green, 2012). This suggests a high level of social connections among workers outside the work place or working hours. Finally, the mercenary type of organisational culture is categorized with by low sociability and high solidarity with an emphasis on strategic implementation and consciousness of internal and external environmental changes in order to gain competitive advantage.

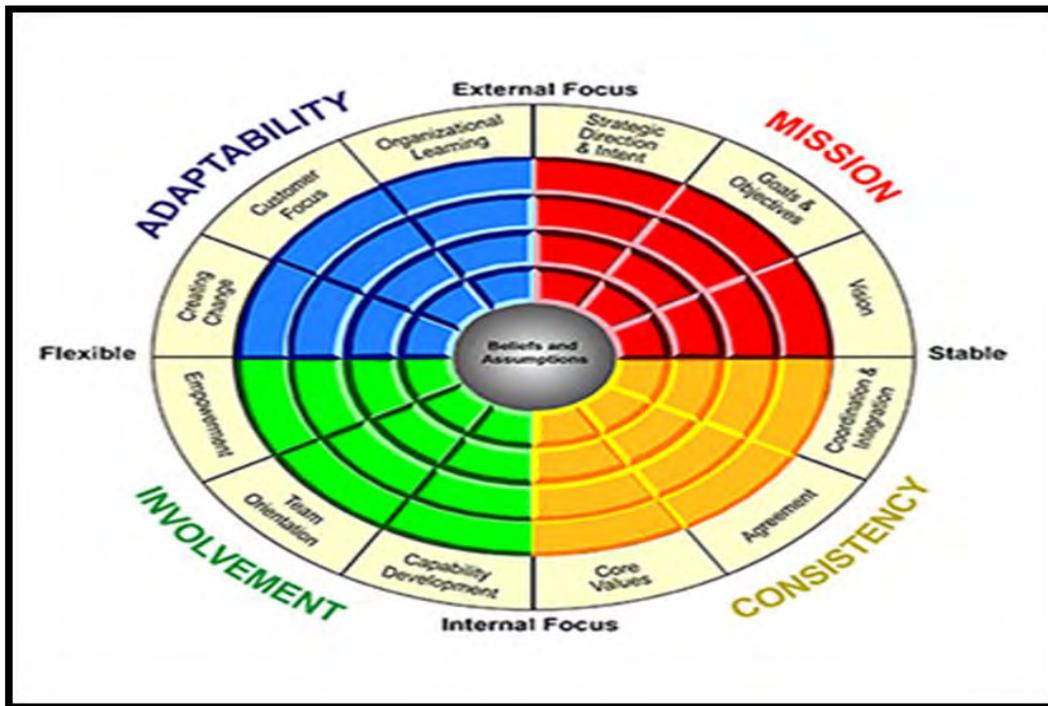
However, this cultural dimension is more applicable to the measurement of the relationship between organisational culture and members' attitudes to organisational change, because it offers various perspectives on the determinants of members' attitudes toward change; solidarity and sociability (Rashid et al., 2003). These combinations are useful when it comes to the determination or prediction of members' acceptance or resistance to implementation of organisational change. It is therefore suggested that managers seeking proper implementation of organisational change test run the policy or strategy by taking full advantage of the solidarity and sociability aspects of members' attitudes towards change prior to implementation. Therefore,

caution must be exercised in adopting these cultural dimensions because this is not a balanced cultural typology suitable to measure the link between organisational culture and performance. This suggests the need to investigate the relationship between organisational culture and performance using realistic cultural dimensions as a measurement.

3.3.6 Denison’s organisational culture model

This model measures the association among four cultural values and firms’ effectiveness (Denison, Lief & Ward, 2004). It assesses culture in business organisations using four distinctive dimensions, mission, consistency, involvement and adaptability (Kotrba et al., 2012). Figure 3.5 presents a pictorial representation of the interplay between the cultural dimensions and the environmental focus as well as the stability and flexibility of the cultural dimensions.

Figure 3.5 Denison’s organisational culture model



Source: Adopted from Denison, Lief, and Ward (2004, p. 66).

As illustrated in Figure 3.5, involvement as a cultural dimension assesses the extent to which workers are dedicated to their responsibilities, and their level of commitment and participation in

group activities, leading to the realisation of business goals and objectives (Kotrba et al., 2012). Consistency enhances shared values and directs workers' behaviour in line with corporate strategies (Denison, Nieminen, & Kotrba, 2014). Denison and Mishra, 1995 in Kotrba et al. (2012, p. 245) referred to adaptability as firms' ability to direct internal operations in order to meet business demands or variations in the external environment. On the other hand, the mission showcases the extent to which an establishment or business empire has been able to clearly define or structure its purpose for existence (Kotrba et al., 2012).

Nazir and Lone (2008) conducted an empirical analysis of the association between culture and performance in selected manufacturing companies in India. The study adopted Denison's Organisational Culture Model as well as the measuring instrument. The study found that there is a positive relationship between cultural dimensions and effectiveness of manufacturing firms in India. This supports Denison's propositions. The relevance of these cultural dimensions in the 21st century design of organisational culture should not be under-estimated. Based on the considerations of flexibility in responding to external variations as embedded in Denison's organisational culture model, the current study shares these principles in investigating the relationship between culture and performance in the Nigerian banking sector.

3.3.7 Deshpande and Farley's types of organisational culture

Deshpande and Farley (1999) identified four dimensions of organisational culture in their comparative study of the relationship between organisational culture and market orientation among Japanese and Indian firms in Asia. The four types of corporate culture are *competitive culture*, *entrepreneurial culture*, *bureaucratic culture* and *consensual culture*. In a competitive culture, the emphasis is on standards connected to difficult goals, marketing superiority, competitive edge and profit (Deshpande & Farley, 1999; 2004). Entrepreneurial culture placed emphasis on invention, creativity and higher levels of dynamic capability (Deshpande & Farley, 2004; Hung et al., 2010). In a bureaucratic culture, the focus is standards such as guidelines, regular operating measures, and formalisation as well as ranked management (Deshpande & Farley, 1999; 2004). In consensual culture, standards such as commitment, tradition, extensive socialisation, personal commitment, teamwork, social influence and self- management are emphasised (Ezirim et al., 2010; 2012; Nweberi, 2013).

Deshpande and Farley's types of organisational culture are useful in 21st century management practices in a global economy characterised by vast technological innovations, sustainable competitive advantage and total customer satisfaction in relation to their entrepreneurial, competitive and consensual cultures, respectively. However, the major shortcoming of their study is that the findings emanating from two countries on one continent might not be sufficient to make generalisations about the phenomenon across the globe. Thus the current study explores the relationship between organisational culture and performance in the Nigerian banking sector, using Desphande and Farley's cultural dimensions.

Ezirim, Nwibere, and Emecheta (2010) examined the relationship between organisational culture and performance in Nigeria using Deshpande and Farley's cultural types to measure the performance of oil companies in the southern part of Nigeria. The study examined seven (7) major oil companies in the region and three hundred and fifty (350) questionnaires were distributed to managerial employees among at these companies. The data were analysed using spearman rank correlation coefficient and multiple regression analysis. Their findings revealed that competitive, entrepreneurial and consensual cultures are positive and significantly influence organisational performance.

Although, these results are similar to those of Deshpande and Farley (1999), this is still not sufficient to generalise, as oil companies around the world are known for their outstanding performance, because of the demand for and price of crude oil on the world market. It is also not appropriate to use one region and seven companies to predict the relationship between organisational culture and performance in Nigeria. Finally, it is not wise to use oil companies which constitute only one sector to generalise or make predictions for the entire economy.

Ezirim et al. (2012) confirmed that shared norms and a value system in a business organisation have a major impact on employees' loyalty to the organisation as reflected in the psychological contract between the organisation and individual employee. The study proposed that proper management of shared norms and value systems in the form of internal control mechanisms will lead to employee loyalty. Members' loyalty is seen as a strong indicator of outstanding organisational outcomes (Nwibere, 2013). The shortcoming of this study is that, the scholars used the same set of data collected in 2010 from major oil companies in Nigeria to predict the

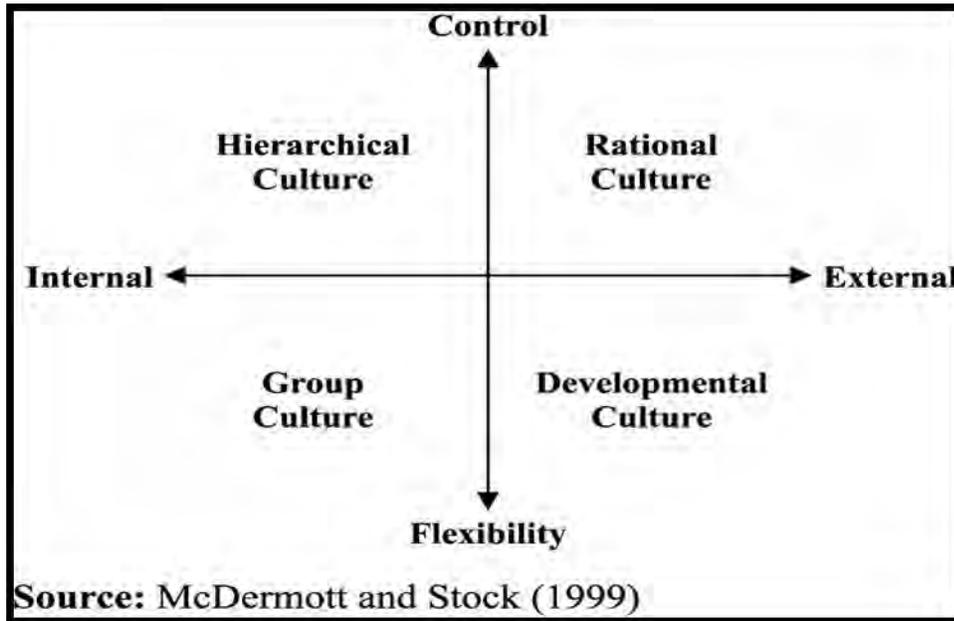
impact of culture on employees' loyalty. This may not be wise as variation in the external business environment often affects internal control mechanisms. These variations cause changes in shared norms and values system within the organisation. Ezirim et al.'s (2012) study was conducted two years after the data on which it was based were gathered. This is too long considering the extent of changes in technology, client tastes and demand in the knowledge-based global economy.

This suggests the need to not only investigate the relationship between organisational culture and performance, but to explain the relationship between the two variables focusing on other sectors of the Nigerian economy. This study sought to fill this gap by utilising human resource policies and HR outcomes as mediating variables in the corporate culture-performance link, specifically in the Nigerian banking sector. The strongest justification for adopting Deshpande and Farley's cultural dimensions for the current study was the ability of the dimensions to concurrently measure items of quality and innovative outcomes (Prajogo & McDermott, 2011).

3.3.8 Competing value framework

The *competing value framework* (CVF) is a model to explain organisational culture was initially proposed by Quinn and Rohrbaugh in 1981 (Denison & Spreitzer, 1991). Denison and Spreitzer (1991) identified five different culture domains: group culture, developmental culture, rational culture, hierarchical culture and balanced culture. Figure 3.6 illustrates the competing value approach.

Figure 3.6: The competing value approach



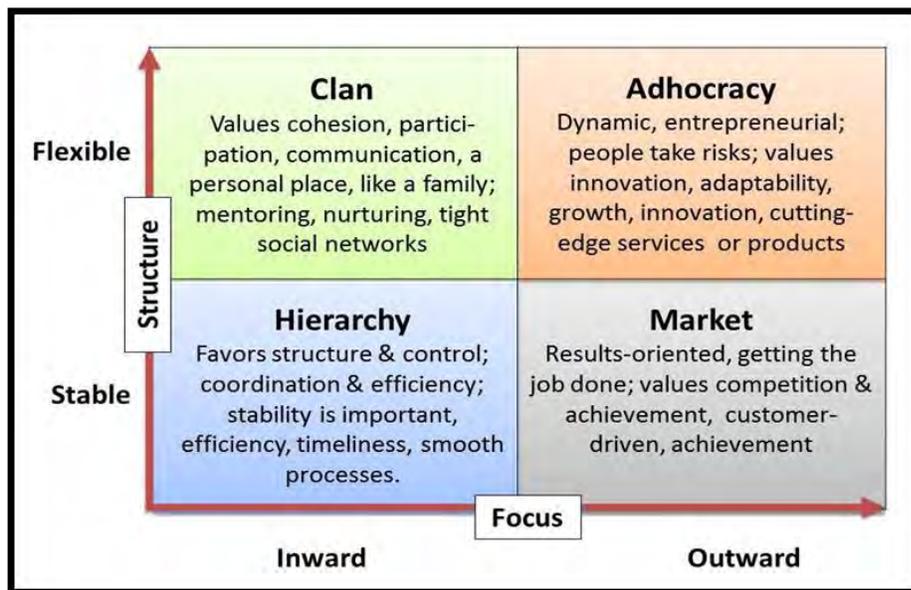
Source: Adopted from McDermott and Stock 1999 in Hassini, Jungbae Roh, Hong, and Park (2008, p. 363).

As illustrated in Figure 3.6, group culture emphasises a higher level of flexibility and internal integration. It values joint consultation in terms of decision making, cooperation among team members, and management cooperation in terms of empowerment, coaching and mentoring (Denison & Spreitzer, 1991). Developmental culture focuses on cultural orientations that support changes in terms of innovations, creativity, risk taking and the development of dynamic capabilities among employees which will in turn affect organisational growth and development (Hung et al., 2010). The rational culture focuses on the organisation's external environment. This shapes employees' attitudes and work behaviour in order to meet customer demand as well as organisational goal and objectives. The hierarchical emphasises internal control mechanisms to shape employees' attitudes and work behaviour towards internal efficiency (Gregory et al., 2009). It ensures strict compliance with rules and regulations to achieve organisational objectives (Cameron, Quinn, DeGraff, & Thakor, 2006). On the other hand, a balanced culture is associated with all the cultural domains in the competing values framework (Gregory et al., 2009). Gregory et al. (2009) maintained that organisations with balanced cultures stand a better chance of

adapting to change in the internal and external environment. The understanding of this cultural domain is beneficial to this study, especially the group culture enables members' involvement in certain decision making processes in the organisation. A developmental culture is also instrumental in building cultural orientation toward innovation, creativity, risk taking and dynamic capability (Hung et al., 2010). The group and developmental cultural domains are synonymous with consensual and entrepreneurial cultures (Deshpande & Farley, 2004; Gregory et al., 2009), while the other cultural domains ensure internal efficiency, feedback from the external environment and making an effort to satisfy customers' demands/tastes. Hence, due to the significance of a developmental culture in the knowledge-based global economy, the current study draws insight from this perspective by utilising human resource development policy as a mediating variable in the theoretical framework.

Cameron, Quinn, DeGraff, and Thakor (2006) suggest four types of organisational culture, building their argument from the competing value framework (CVF) on the relationship between organisational culture and corporate efficiency / effectiveness. Cameron et al. (2006) suggested the following types of organisational cultures: clan, adhocracy, hierarchy and market culture.

Figure 3.7: Competing value framework



Source: Adopted from Cameron, Quinn, DeGraff, and Thakor (2006, p. 32).

According to Quinn and Kimberly (1984), the clan type of organisational culture was built on the assumptions of human relations theory; in terms of perceived trust, support and commitment by members of the organisation. It is expected that co-participation, management cooperation, joint involvement and open dialogue will lead to employee satisfaction and commitment.

An adhocracy culture holds that employees act appropriately when they know the importance of a particular task (Cameron et al., 2006). It values the development of dynamic capability, creativity and innovation among employees in order to bring about positive changes in the organisation (Hung et al., 2010).

The market type of organisational culture is based on achievement, i.e., when employees are aware of the fact that their financial and non-financial rewards are related to their outcomes or contributions to the organisational goal and objectives. Employees adopt work behaviour that leads to improved profitability, total customer satisfaction, customer retention and sustainable competitive advantage (Hartnell et al., 2011).

The hierarchical culture type focuses on stability and internal control mechanisms which ensure effective compliance with organisational rules and regulations in order to accomplish the organisational goal and objectives (Deshpande & Farley, 2004). The CVF shares some basic assumptions with Deshpande and Farley (1999) cultural dimensions and Denison and Spreitzer (1991) cultural domains, which are very important for the development of organisational culture in the global economy. This is due to the fact that it accounts for flexibility and discretion, stability and control, an internal focus and integration, as well as an external focus and differentiation that are necessary for the measurement of the relationship between organisational culture and performance.

Deshpandé and Farley (2004) confirmed the similarities between their cultural dimensions and the CVF, indicating that competitive and entrepreneurial dimensions are synonymous with market and adhocracy cultures, while bureaucratic and consensual dimensions are synonymous with hierarchy and clan cultures. They found that external oriented values (competitive and entrepreneurial dimensions) made a higher contribution to organisational performance than internal oriented values (bureaucratic and consensual dimensions) across the countries

investigated. Hence, this study seeks to investigate the impact of internal and external values on human resource development policies and human resource outcomes as antecedents of performance in the Nigerian banking sector.

Despite the effectiveness of the CVF, its major shortcoming is that, it fails to take into consideration the mediating role in the link between organisational culture and corporate effectiveness (Hartnell et al., 2011). The missing link is: to what extent do human resource outcomes (employees' skills, attitudes and behaviours) mediate the relationship between organisational culture and performance? This is part of the rationale for the current empirical investigation on the relationship between organisational culture and performance in the Nigerian banking sector.

3.4 Organisational culture and performance

Evaluating and relating the conceptual clarifications of organisational culture and different cultural dimensions in the literature, the researcher considers the three cultural perspectives by Kotter and Heskett (1992) and Deshpande and Farley's organisational cultural dimensions most appropriate for this study. The justification for adopting Kotter and Heskett's on cultural perspectives is their ability to provide comprehensive and reliable evidence on the link between culture and performance in multiple organisations in the United States of America. The researcher considers this a solid background for this study. These three perspectives are: strong, fit and adaptive perspectives which are discussed in depth in chapter five.

The justification for adopting Deshpande and Farley's organisational cultural dimensions as a measurement in this study is its ability to concurrently assess quality and innovative outcomes (Prajogo & McDermott, 2011). The relevance of these cultural dimensions for operational efficiency in the banking sector and the knowledge-based global economy cannot be underestimated. The competitive culture could be used as a yardstick to overcome the challenges of sustainable competitive advantage in the global economy (Madu, 2011). The entrepreneurship culture as an antecedent of entrepreneurial orientation can be used to stimulate innovativeness and pro-activeness among members of the organisation (Engelen, 2010). Entrepreneurial orientation may also greatly influence operational efficiency in the banking sector, while

entrepreneurship culture could be used to overcome the challenges vast technological innovations as characterised in the global economy. Consensual culture on the other hand, may be used to shape or nurture employee attitudes and behaviour towards the realisation of total customer satisfaction; which is also key to sustainability in the global economy (Desphande & Farley, 2004; Ezirim et al., 2010; Ezirim et al., 2012).

Ojo (2010) examined the relationship between corporate culture and performance in all commercial banks. These banks were divided into two strata, 'old' and 'new' generation banks, and two banks were randomly drawn from each stratum. Eighty (80) respondents were randomly drawn from the selected banks in the following categories; *senior staff, directors and managers*. The data were analysed using correlation and t-test via SPSS. The study found that organisational culture and banks' effectiveness are positively correlated (Ojo, 2010). However, the study lacks clarity on the cultural dimensions used to measure organisational culture, and suffers from inadequate data and methodological triangulation, and the failure of previous studies to engage adequate inferential statistical analysis to explain 'how' and 'why' corporate culture influence bank effectiveness in Nigeria; this is a major concern of this study (Guest, 2011; Hartnell et al., 2011).

Studies on the interplay between culture and firms' performance by various scholars across the globe, led to the realisation of the need to create mediating variable(s), in order to explain the mediating influence on the link between culture and performance (Cheung et al., 2012; Gregory et al., 2009; Hartnell et al., 2011; Prajogo et al., 2012; Prajogo & McDermott, 2011). These works have failed to provide an adequate explanation of the association between organisational culture and firms' financial outcomes. It is also not sufficient to state the degree of the relationship or indicate that a positive or negative relationship exist between the two constructs. This calls for the utilisation of mediating variable(s) to provide a comprehensive explanation of the relationship between culture and organisational performance (Hartnell et al., 2011; Prajogo & McDermott, 2011).

Gambi, Gerolamo, and Carpinetti (2013) examined the link between organisational culture and performance through quality management procedures. This is based on the assumption that cultural dimensions utilised in corporate organisations will play significantly impact the

outcomes of such organisations. Similarly, Prajogo and McDermott (2011) examined the association between corporate culture and firms' operational outcomes with an emphasis on adaptive perspectives, using operational outcome as a major antecedent of corporate financial outcomes. This study agrees that operational outcomes or efficiency could be used as a mediating variable in the association between organisational culture and firms' economic outcomes (Hartnell et al., 2011). The greatest shortcoming of Prajogo and McDermott's study was the methodology used to analyse their proposed model (Prajogo & McDermott, 2011). The failure to create organisational performance as an endogenous variable and utilise operational outcomes as a mediating variable in the proposed model is a major concern identified by the researcher. The scholars arbitrarily concluded that operational efficiency would influence corporate economic outcomes without any convincing statistical evidence. To fill this gap, this study adopted Human Resource (HR) policy and HR outcomes as mediating variables in the culture-performance link. This is also designed to fill the gap between HR practice and organisational effectiveness (Guest, 2011), utilising HR outcomes as a mediating variable in the link. For the purpose of clarity, this is shown in the proposed theoretical framework presented in chapter five (Figure 5.2).

3.5 Conclusion

This chapter reviewed the literature on organisational culture, and different cultural dimensions as well as relevant measures of the relationship between organisational culture and performance. This was achieved by exploring eight different dimensions or models of organisational culture advanced in the past three decades. This advances our understanding of various perspectives on the relationship between organisational culture and performance. Similarities, differences, benefits and the shortcoming of various perspectives or cultural dimensions were reviewed to effectively investigate the relationship between organisational culture and performance in the Nigerian baking sector.

However, the relationship between organisational culture and performance is not automatic or direct. There are other mediating variables in the relationship. This led to consideration of communicating organisational culture through HR policy (specifically, learning and development policy as reflected in organisational learning culture) as well as HR outcomes/performance

(employee skills, attitudes and work behaviours). The major purpose of HR policy is to shape employees' attitudes and behaviour, leading to the realisation of organisational goals and objectives (organisational performance). The following chapter presents a critical review of the literature and a comprehensive discussion on the mediating variables utilised in this study.

CHAPTER FOUR: HUMAN RESOURCE POLICY AND HUMAN RESOURCE OUTCOMES

4.0 Introduction

This study explores the mediating influence of human resource (HR) policy and HR outcomes on the interplay between organisational culture and performance in the Nigerian banking sector. The researcher refers to HR policies as rules, standards or principles guiding employment relationships in an industry. Human resource outcomes are factors that influence performance such as employee skills, attitudes and work behaviours (Katou & Budhwar, 2010). This chapter uncovers HR policies by reviewing the literature on recruitment and selection stages or models on the one hand, and HR development programmes, namely, induction courses, coaching, mentoring and management training schemes on the other. It also focuses on the learning culture, and organisational learning as well as the organisational learning culture.

Finally, organisational performance measurement is also examined in this chapter by exploring financial/economic and non-financial or HR outcomes measures of organisational performance as well as the balance score card, among others. All the concepts discussed in this chapter are important mediating variables in organisational culture and are linked to corporate performance. Therefore, a proper understanding of these constructs is required to ensure efficiency, technological innovations, creativity, profitability and sustainable competitive advantage through total customer satisfaction.

4.1 Communicating organisational culture through human resource policy

One way to communicate organisational culture is through HR policy (Renwick, Redman, & Maguire, 2013). It is important to note that, each HR function has its related HR policy (training and development policy, compensation policy, recruitment and selection policy, and HR planning policy, among others). Most organisational cultures are factored into the design of HR policies. Becker and Huselid (1998) suggested that HR policies shape employees' attitudes and behaviour, and in turn impact organisational performance. This corroborates one of the objectives of organisational culture which aims to guide, nurture and shape members' (employees') attitudes and work behaviour. Zheng, Yang, and McLean (2010) observe that the

interplay between corporate culture and firms' performance is indirect, rather, the impact comes about through members' improved attitude to work which is achieved via learning and development. Zheng et al. (2010) regard learning and development at organisational level as a mediating mechanism that shapes members' attitudes and behaviour in the link between corporate culture and performance. Similarly, Gregory et al. (2009) perceive members' attitudes as a prospective mediator in the interplay between a corporate value system and operational effectiveness. Communicating organisational culture through HR development policy can therefore be seen as way of achieving an organisational culture of learning.

Guest (1987) established a model which shows how HR management policies could influence employee outcomes / performance and organisational performance. The model explores the interplay between HR policy and organisational outcomes. Guest proposed employee loyalty as a strong outcome that will positively influence organisational outcomes. Hence, HR development policy plays a significant role in managing human resources and shapes workers' attitudes to work and expected work behaviour; which will ultimately impact on organisational outcomes (Thang, Quang, & Buyens, 2010).

Wright and Snell (1998) confirmed that HR policy will increase competence and influence workers' attitudes and behaviour, enhancing organisational outcomes. The impact of HR policy on organisational outcomes is mediated by HR outcomes/performance; and employees' skills, attitudes and behaviour (Katou & Budhwar, 2010). This finding emanated from Katou and Budhwar (2010) study on the manufacturing sector in Greece involving 178 respondents. This missing link is identified by the researcher and suggests the need for further investigation of HR outcomes/performance as a mediator in the relationship between HR policy and organisational outcomes in other sectors of the economy or countries. To fill this gap, the current study explores the extent to which HR outcomes/performance mediate the relationship between HR policy (an HR development programme such as an induction course, mentorship, coaching, and management trainee scheme) and organisational outcomes in the Nigerian banking sector.

Sanz-valee et al. (1999) in Katou and Budhwar (2010, p. 27) noted that organisations with an innovative strategy invest more in employee training and development to enhance workers' competence, skills and abilities and at same time inspire innovativeness and cooperation among

workers. This suggests that the implementation of an innovative strategy by a business organisation is a fundamental requirement for sustainable competitive advantage in the knowledge-based global economy. To remain in business in this type of economy, there is need for continuous review or update of skills, knowledge, experience, attitudes, and dynamic capabilities as well as other attributes through adequate investment in technological innovations and creativity (Prajogo, McDermott, & Jayaram, 2014). This form of capacity building could result in a competent workforce which may be a significant organisational asset. Hence, efforts must be made to develop a human capital retention strategy as a form of sustainable competitive advantage.

4.2 Recruitment and selection policy

Recruitment and selection policies provide guidelines to HR specialists to ensure that the recruitment and selection process comply with the principles of equity, fairness and justice as well as equal employment opportunities (Hunter, 2010). This makes it mandatory for the HR department in any organisation to align the organisation's recruitment and selection principles with national or regional recruitment and selection guidelines. Organisations across the globe are under pressure to comply with equal employment opportunities through social justice (Taylor, 2006). The recruitment procedures observed in the literature are discussed below.

4.2.1 Recruitment policy

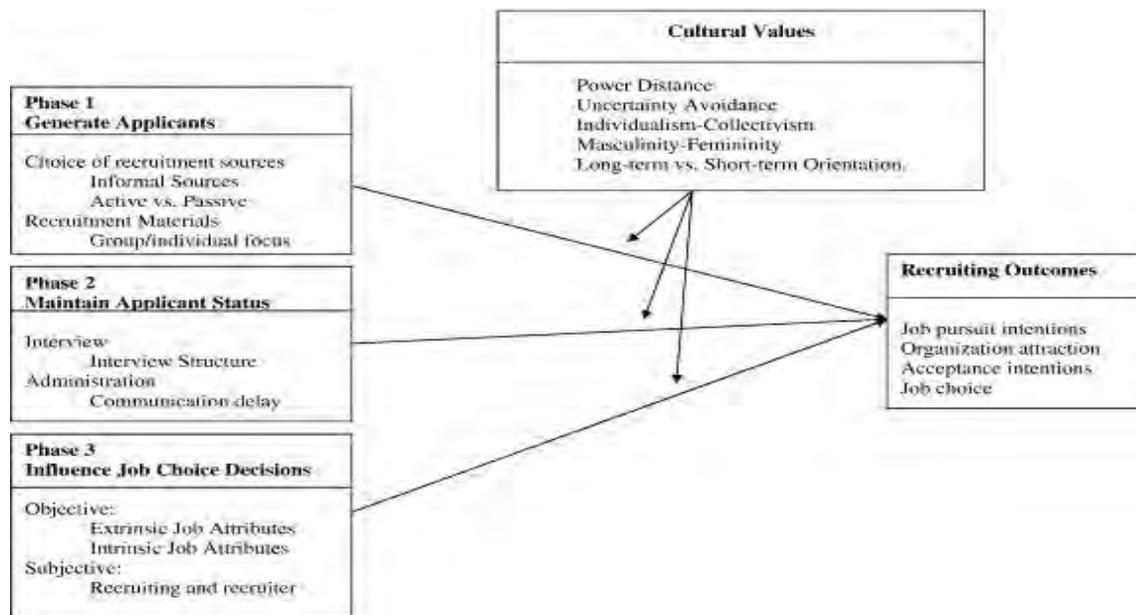
The recruitment policy incorporates internal or external recruitment and recruitment techniques (Hunter, 2010). Recruitment is the process of attracting a large pool of job applicants in order to fill the vacant position (Stone, Lukaszewski, Stone-Romero, & Johnson, 2013). This is usually done by advertising in print, audio or audio-visual media in the case of external recruitment (Price, 2011; Snell & Bohlander, 2010). An internal recruitment exercise is limited to existing staff and is advertised by means of an internal memo or bulletin (Snell & Bohlander, 2010).

Hay (2006), suggests a seven stage recruitment process to fill vacant positions in organisations, namely, preparation, definition, recruitment, selection, placement, induction and evaluation. The first stage is the preparatory stage which has to do with making adequate plans for the exercise. The second stage ensures proper provision of information on job descriptions and the

specifications of vacant positions. The third stage aims to attract a large pool of prospective job applicants. Once a large number of job applicants have applied for the vacant positions, the objectives of this stage are accomplished. The fourth stage involves pruning the job applications using appropriate selection tests that identify applicants with the right knowledge, skills, abilities and other attributes needed to perform the tasks inherent in the vacant positions. The fifth stage is placement of the best candidates on the job with an emphasis on fairness, equity and justice. The sixth stage involves an orientation programmes, induction course and introduction of successful job applicants to co-workers, supervisors or their direct reporting line among others. The final stage focuses on the evaluation or assessment of the successful job applicants' performance. This is necessary to determine whether applicants' performance during the interview translates to actual job performance and to recommend training and development if otherwise.

Ma and Allen (2009) maintained that specific cultural values interact with recruitment activities during the recruitment stages. They set out a model which shows the stages involved and the benefits of recruitment across cultures. This is evident in Figure 4.1 below:

Figure 4.1: Values-based model of recruitment

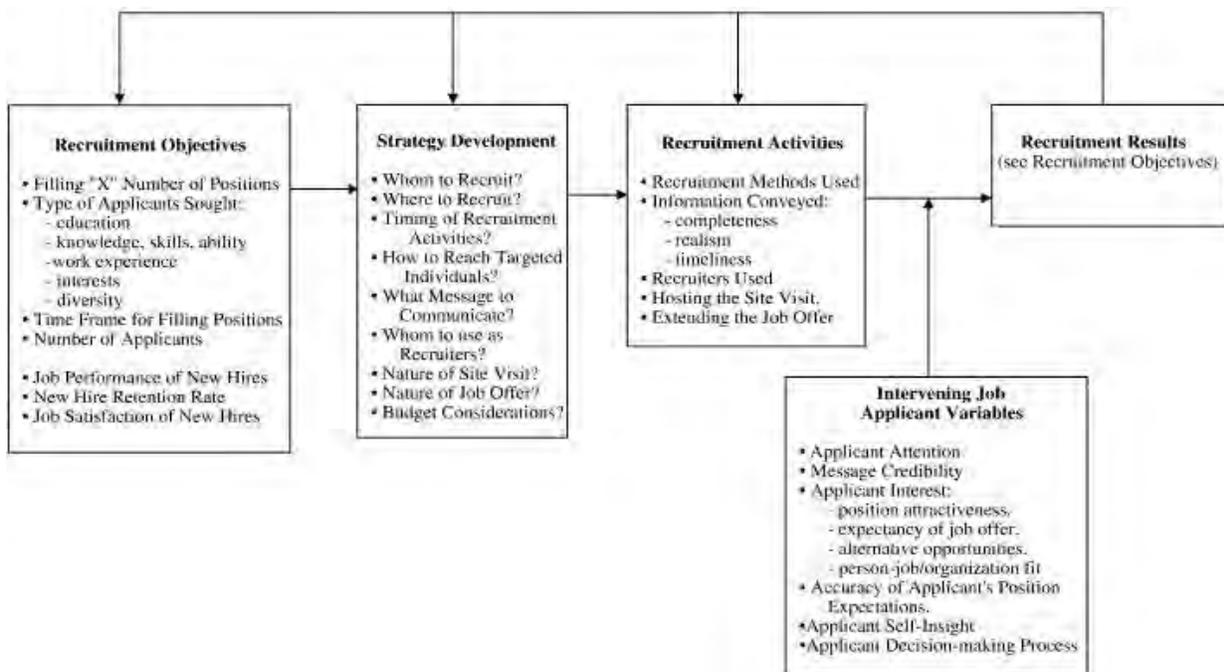


Source: Adopted from Ma and Allan (2009, p. 335).

As illustrated in Figure 4.1, stage one focuses on how to generate a large pool of job seekers with the required competence and experience. Stage two focuses on the selection process by engaging the shortlisted job applicants in face-to-face interaction with a panel representing the interests of the employer. Having completed the selection process and decisions having been made on the most suitable candidates, stage three considers the factors determining whether or not the best candidates will accept the offer of employment. The link between these three stages and recruitment outcomes is influenced by national orientations. The model utilises Hofstede's cultural values; *power distance*, *uncertainty avoidance*, *individualism/collectivism*, *masculinity/femininity* and *long-term vs short-term orientations as mediating variables*.

Breaugh (2008) also came up with a model explaining the recruitment process which begins with setting effective recruitment objectives by determining the number of vacant positions to be filled, the number of applicants to attract for the job, the types of skills, knowledge and abilities required by the organisation to get the job done and the expected time frame to fill the vacant positions. Figure 4.2 illustrates the recruitment process model.

Figure 4.2: The recruitment process model



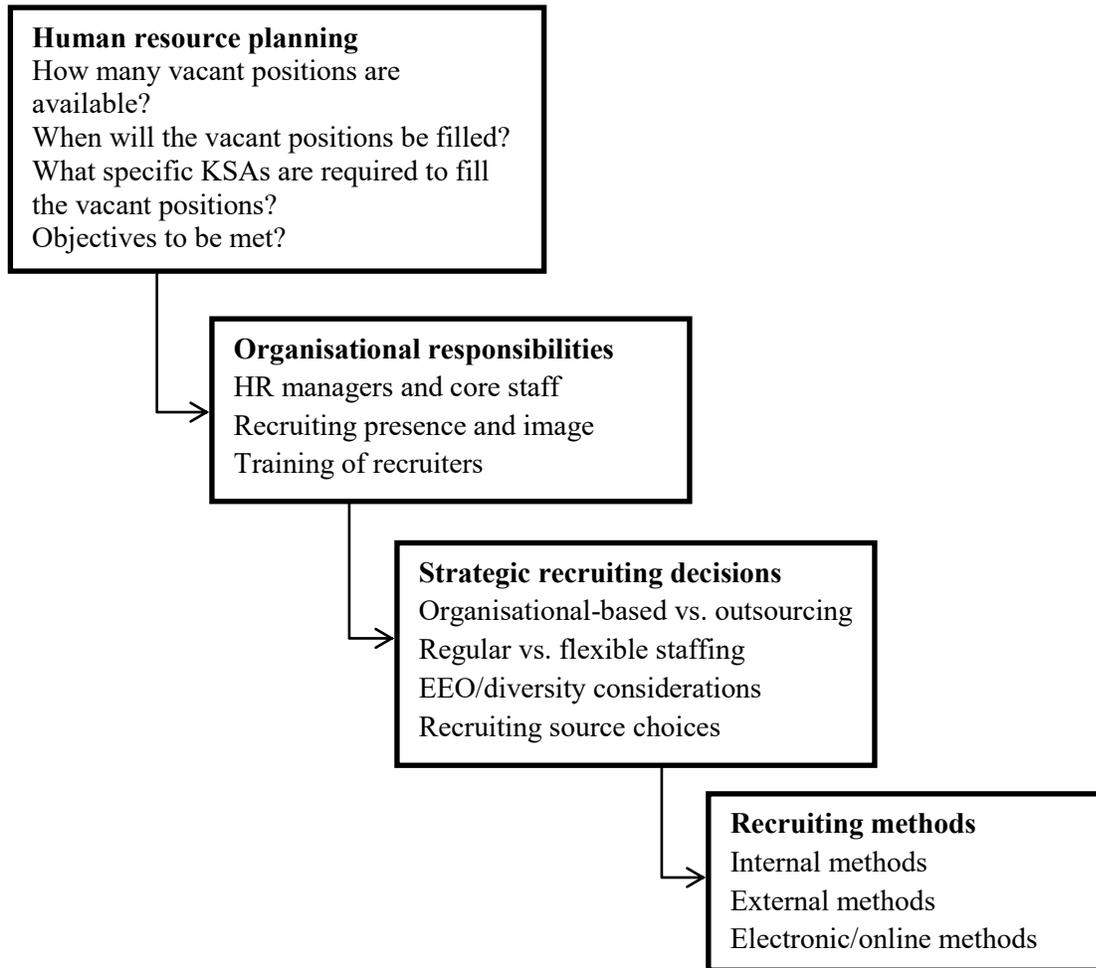
Source: Adopted from Breaugh (2008, p. 104).

Breaugh (2008) suggests that these recruitment objectives will lead to other stages which have to do with strategic development for successful implementation of the programme towards effective recruitment outcomes. The model seems to rely heavily on setting effective recruitment objectives before the recruitment exercise and assumes that desirable recruitment outcomes will naturally fall into place. The missing link is that when critical factors that were not factored in to the design of recruitment objectives are encountered in the implementation stage, the outcomes may lead to selection error (Snell & Bohlander, 2010). This is a limitation of the model. Although it is very important to set realistic objectives for the recruitment process, that does not mean that other critical stages should be ignored; such as implementation and re-evaluation stages.

Therefore, management/recruiting agencies should take all the stages in the recruitment and selection process seriously, especially the initial stage of setting realistic/effective objectives for the exercise, and the implementation as well as the re-evaluation stages to avoid making selection errors. The obvious reason is that the recruitment, selection and placement process is time consuming and expensive considering the costs of advertising (Snell & Bohlander, 2010).

Mathis and Jackson (2003, p. 206) developed four stages of strategic recruitment which include HR planning, organisational responsibilities, strategic recruitment decisions and recruitment methods. These are shown in figure 4.3 below:

Figure 4.3: Strategic recruitment procedures



Source: Adapted from Mathis and Jackson (2003, p. 206).

The HR planning stage involves a process which seeks to answer to the questions such as: how many vacant positions exist within the organisation and needed to be filled? What types of knowledge, skills and attitudes are required from prospective job applicants? What types of diverse goals should be met? The organisational responsibilities stage seeks answers to the vital questions raised in the first stage of strategic recruitment by directing HR officers to kick-start the recruitment exercise or outsource it to consultants that are experts in recruitment and selection (Mathis & Jackson, 2003). Outsourcing the exercise to consultants is the next stage, which involves making strategic recruitment decisions and selecting appropriate recruitment methods. This involves consideration of different methods of recruitment: internal recruitment,

internet recruitment and external recruitment. The strategic recruitment procedure is comprehensive when compared to Breaugh's model discussed above. The model provides more guidelines for the strategic recruitment exercise and encourages the recruiting organisation or agency to carefully study it in relation to the requirements of vacant positions. The advantages and disadvantages of the guidelines prescribed in each stage of the strategic recruitment exercise should be considered in order to avoid selection error.

4.2.2 Selection policy

This policy presents the guidelines, procedures, philosophies, standards and principles adopted by the organisation to prune the large pool of job applicants (Armstrong, 2009; Hunter, 2010; Osemeke, 2014). It refers to different stages undertaken by organisations to appoint the most qualified candidate using specified selection tests or criteria. Stone et al. (2013) suggest six interconnected stages in the selection process. The first is job analysis to define the specific job description and specifications in terms of knowledge, skills, abilities and other attributes required of job applicants. The job specifications determine selection procedures and the appropriate selection batteries to predict the job applicants' success or otherwise in the job (Stone et al., 2013). The second stage in the selection process is to ensure that the job applicants complete the appropriate application form. This is usually used by the HR department to determine how many job applicants have the required competence, experience and attitudes to succeed in the job. The third stage is a critical assessment of applicants' test scores in order to predict their success. The fourth stage consists of the actual interview process where an applicant's communication and interpersonal skills are determined. Applicants also get the opportunity to learn more about the organisation. In the fifth stage, the information obtained from job applicants is collated and analysed in order to make selection decisions. The sixth stage of the selection process is the final stage, where the whole process is evaluated to ensure the validity and reliability of the test batteries (Cascio & Aguinis, 2010).

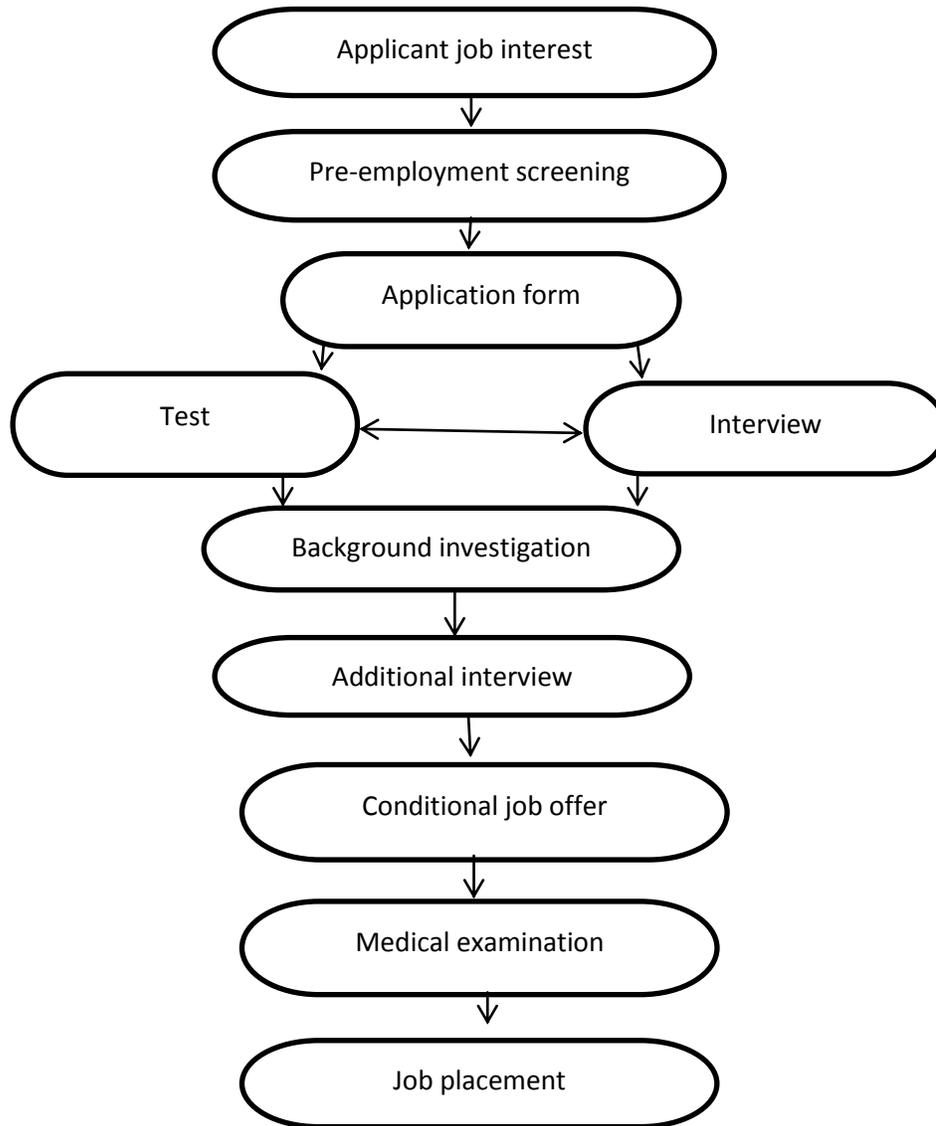
The six interconnected selection stages were proposed for the electronic selection process (i.e., telephone interviews). The stages may be prone to errors due to inaccurate data. For instance, inaccurate data may lead to selection error which of course will have a negative impact on the organisation (Snell & Bohlander, 2010). Inaccurate data may also negatively impact the rating

job seekers, which may lead to the best applicants not being shortlisted (Armstrong, 2009). Another shortcoming of an electronic selection test is that prospective job candidates are rated lower when compared with the traditional selection process, that is, face to face interviews (Silvester, Anderson, Haddleton, Cunningham-Snell, & Gibb, 2000). Competent job applicants may be lost when the electronic selection process is not based on merit. Therefore, despite the fact that the e-selection process is faster, more convenient and offers a wider reach to job applicants, management and recruiting agencies, such processes must avoid errors due to inaccurate data.

Celani, Deutsch-Salamon, and Singh (2008) provided a causal pathway on job applicants' reactions to organisational selection processes. Their model suggests types of selection tests, racial difference, self-perceptions and technology as moderators of the interconnectivity between selection process and organisational justice. Organisational justice is measured in terms of procedural justice that was considered as job relatedness, the chance to perform, opportunity for reconsideration, consistency of management feedback, honesty, two-sided interactions and appointment information. On the other hand, distributive justice on the other is measured based on the principles of fairness, equity and justice. The authors maintain that organisational justice is the intervening variables mediating the relationship between the selection process and job applicants' attitudes/behavioural outcomes.

Mathis and Jackson (2003, p. 240) developed a selection process flowchart which comprises of nine selection process stages ranging from applicant job interest, to pre-employment screening, the application form, selection tests, background investigation, additional interview, conditional job offer, medical examination and finally job placement. This is shown in Figure 4.4 below.

Figure 4.4: Selection procedure flowchart



Source: Mathis and Jackson (2003, p. 240).

According to Mathis and Jackson (2003), the selection process begins the moment job applicants decide to apply for the job. The second stage has to do with pre-employment screening that emphasises minimum educational requirements as well as knowledge, skills, and abilities to excel in the job. The third stage starts when job applicants complete the application form and submit it to the HR department. This is necessary to ensure that adequate information about the job applicants is available before the formal interview. The fourth stage covers the use of various

selection tests; interviews, ability tests, personality tests and integrity tests. At the fifth stage, the HR department conducts a background investigation to ensure that references are checked and to avoid falsification of information by applicants who were shortlisted during the fourth stage. The sixth stage involves further interviews; this is optional but some organisations conduct first and second interviews to minimise the level of selection error. At the seventh stage, successful applicants are given a conditional job offer, while they go for further examination. At the eighth stage, the successful applicants that were given conditional job offers are subjected to comprehensive medical or drug examinations to determine if they are fit for the job in line with the national or global employment policies. The ninth stage, which is the final stage, is where successful job applicants with conditional job offers are finally placed in the job (Mathis & Jackson 2003). If properly implemented by management and recruiting agencies, this holistic approach to the selection process could be effective. Its shortcoming is that, it is cumbersome and time consuming. Electronic selection could be of assistance in streamlining the cumbersome and time consuming stages, but caution must be exercised in order to avoid inaccurate data in the e-selection process.

4.3 Human resource development policy

The HR development policy covers the standards, principles and philosophies guiding the development of human resources in order to shape employees' attitudes and work behaviours, which ultimately impact organisational outcomes (Thang et al., 2010). The literatures on the organisational learning culture, organisational learning, learning and development which includes an induction course, mentoring, coaching, and management training scheme, as well as strategic HR is discussed below.

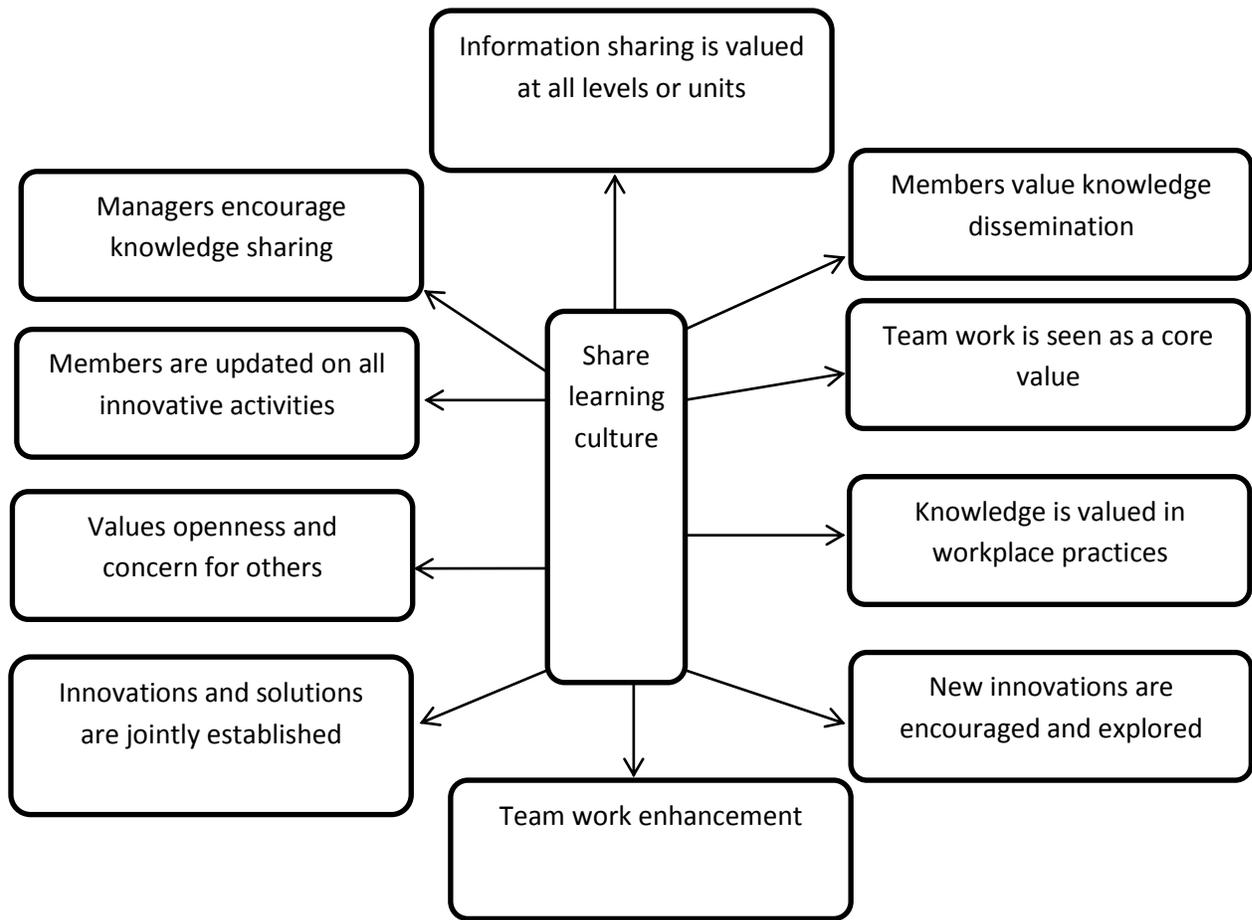
4.3.1 Organisational learning culture

The concept of an organisational learning culture metamorphosed from the terms organisational learning and learning organisation. Argyris and Schon (1996) defined an organisational learning culture as fault discovery as well as correction. They consider that an organisation acquires information via individual employees and groups within its ranks. Marquardt (2002) referred to an organisational learning culture as that type of organisation where learning is accepted as

completely necessary for organisational outcomes/performance. In this type of organisation, learning is a typical activity that is incorporated in all organisational activities. From a strategic perspective, the development of an organisational learning culture starts with individual employees, teams and at organisational level as institutionalised in the structural design of the organisation (Garvin, 1993; Goh, 1998; Watkins & Marsick, 2003). An organisational learning culture represents the knowledge-based view (KBV) of the firm that recognises knowledge as a major determinant of sustainable competitive advantage (Hung et al., 2010). Wilkens, Menzel, and Pawlowsky (2004) maintain that an organisational learning culture is both a resource and a dynamic capability of a firm. Their empirical study argues that the social-technical process of knowledge management and organisational learning culture will generate organisational dynamic capabilities and core competences. However, this study suggests that the effect of the organisational learning culture on performance is indirect and mediated by HR outcomes (employee skills, attitudes and behaviour).

Werner and DeSimone (2009) described learning as a critical aspect of the entire HR development effort. According to them, learning can be defined as a relatively permanent change in behaviour, cognition or affect that occurs as a result of one's interaction with the environment. Armstrong (2009) referred to a learning culture as a type of culture that emphasises learning and involves the acquisition of knowledge, skills and dynamic capabilities which are widely shared and held in esteem by all members of an organisation as absolutely necessary for essential organisational processes. Members of this type of organisation are committed to continuously updating their knowledge as a critical factor influencing organisational outcomes (Hung et al., 2010; Škerlavaj, Song, & Lee, 2010). Debowski (2006) perceives a learning culture as a knowledge culture through which an employee sees knowledge dissemination as acceptable behaviour within an organisation. A knowledge culture is a way of ensuring sustainability in the knowledge-based global economy. A shared learning culture conveys the principles shown in Figure 4.5 below:

Figure 4.5 Implicit values of shared learning culture



Source: Adapted from Debowski (2006, p. 85)

The principles displayed in the above figure revolve around what Debowski referred to as *knowledge culture enablers*. These are classified into four categories. The first focuses on knowledge dissemination as a core value system within the organisation to achieve innovative capabilities among members. The second enabler or category (structural support) ensures that knowledge is communicated at various levels or units in the organisation. The third enabler is referred to as enacted values; this encourage joint consultation or participative management in decision making and knowledge sharing. The fourth enabler has to with the quality of interactions among members of the organisation; this is achieved through coaching, mentorship and team learning programmes. Examples of organisations where a knowledge culture is practiced are universities, colleges and other institutions of higher learning, as well as

information technology organisations. In these organisations, research is vital and the outcomes of studies are adequately disseminated.

Reynolds (2004) describes a learning culture as a medium that encourages employees' commitment to a range of positive discretionary behaviours and learning. This suggests that the development of organisational practices could enhance employee commitment, and offer practical support for knowledge creation, which is required to create a learning culture among employees. The following ways of developing a learning culture were suggested by Reynolds (2004) and supported by Cummings and Worley, (2009). The first stage states that the vision must be developed and shared by all members of the organisation. Employee commitment is created at the second stage. The third stage emphasises the implementation of a participative management style (Eramus et al., 2013). The fourth stage provides a conducive environment for learning and adopts mentoring to duplicate talents (Okurame, 2013). The fifth stage supports employees with the resources required to perform challenging tasks, encourages management to act as role model for employees, and supports teamwork (Cummings & Worley, 2009; Eramus et al., 2013). Finally, a bureaucratic structure is avoided, as it creates problems rather than facilitates activities and aligns structures to the vision (Nelson & Quick, 20006).

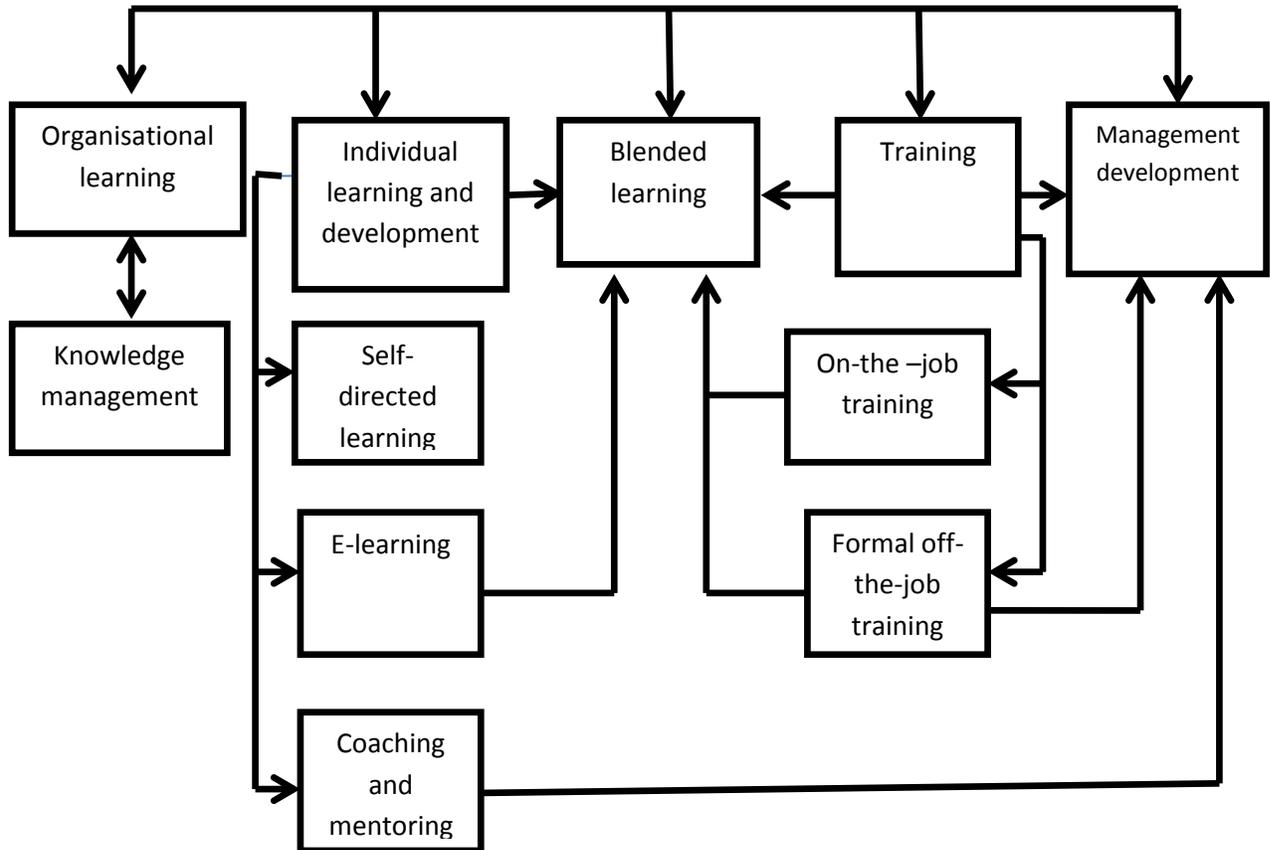
4.3.2 Organisational learning

Senge (1990) regarded organisational learning as an endless analysis of knowledge and its conversion into experience that is accessible to the entire organisation and applicable to their mission statement. Huber (1991) on the other hand, stated that it is an arrangement of four procedures: acquisition of knowledge, sharing of acquired knowledge, clarification of facts and organisational memory. Argyris and Schon (1996) regarded an organisational learning culture as the ways in which an organisation chooses to gather technical knowledge, skills, experience, abilities, capabilities and essential principles for the benefit of the organisation. Slater and Narver (1995) in Škerlavaj, Štemberger, Škrinjar, and Dimovski (2007) referred to organisational learning as a complex process that seeks to enhance innovative and creative thinking among employees in order to improve their attitude to work and work behaviour. Murray and Donegan (2003) observe that organisational learning has to do with the development of potential to shape employee and organisational behaviour.

Organisations that adopt solid learning values, standards, beliefs and principles are usually disseminating information, developing dynamic capabilities and changing behaviours to reflect on creativity and innovations (Garvin, 1993). Jones (2000) highlighted the influence of learning and development on firm outcomes. He sees organisational learning and development as a procedure that management uses to enhance employees' abilities for proper understanding and running of the organisation and its environment. Dimovski (1994) conducted a review of the literature on organisational learning and identified four different perspectives on organisational learning: gathering facts, clarification of facts, modifying behaviour and intellectual modifications, which positively impact an organisation's success. Armstrong (2009) suggested that a learning organisation integrates concepts such as HR development, systematic training, action learning, organisational development and knowledge management.

Armstrong (2009, p. 664) defines learning and development as "the process of acquiring and developing knowledge, skills, capabilities, behaviours and attitude through learning or developmental experiences". He referred to learning as the means by which an individual acquires and develops new knowledge, skills, capabilities, behaviours and attitudes. Learning is a continuous process that ensures the development of existing capabilities and enhances the development of new skills, knowledge and attitudes to prepare employees for higher level responsibilities in the future (Mondy, 2010). This will enhance an organisation's competitive advantage (Daneshvar & Ramesh, 2011; Liu, 2013). On the other hand, development is concerned with the growth of an individual's ability and potential through experiences or self-directed learning to prepare them for both present and future work challenges or decision making in the organisation (Armstrong, 2009).

Figure 4.6: Elements of learning and development



Source: Adapted from Armstrong (2009, p. 666).

Mello (2011) maintained that learning and development focus on the micro aspect of firm needs and responsiveness while organisational development takes an holistic approach that focuses on the macro aspect of firm needs and responsiveness to environmental variations in order to boast corporate performance. Hence, organisational development could be referred to as an initiative for the enhancement of a firm’s overall effectiveness or efficiency through strategic interventions undertaken to achieve sustainable competitive advantage (Mello, 2011).

4.3.2.1 Contribution of learning and development to organisational performance

Wright and Snell (1998) confirmed that HR development policy will increase competence and influence workers' attitude and behaviour, enhancing organisational outcomes. Sanz-valee et al. (1999) in Katou and Budhwar (2010, p. 27) observed that organisations with an innovative strategy invest more in training and development to enhance workers' competence, skills and abilities and at the same time inspire innovativeness and cooperation among workers. This strategy will enhance sustainable competitive advantage in a global economy driven by technological innovations. Salas and Cannon-Bowers (2000) state that the investment in human capital development does not merely create competitive advantage for a firm, but also offers opportunities to study new technologies and expand employees' skills, knowledge and organisational performance. Hence, the impact of HR development policy (an HR development programme such as an induction course, mentorship, coaching and management trainee scheme) on organisational outcomes is mediated by HR outcomes/performance (Katou & Budhwar, 2010).

Similarly, Latif (2012) suggested that learning and development are linked to improved organisational performance and are also a major factor in shaping employees' attitude to work and work behaviour. He set out an integrated model of learning and development effectiveness and submitted that employee satisfaction with the training programme is a major determinant of improved organisational performance. Mondy (2010) describes learning and development as a continuous process aimed at improving employees' dynamic capabilities, as well as organisational outcomes. He is of the opinion that a well-developed workforce will distribute their capabilities to ensure organisational effectiveness and efficiency. The effects of learning and development will include positive changes in employees' attitudes to work and behaviour, commitment and fulfilment, and will result in lower absenteeism and labour turnover, and improved customer satisfaction and retention (Nadarajah, Kadiresan, Kumar, Kamild, & Yusoff, 2012).

Banabou (1996) also maintained that a well-designed learning and development programme could be linked to improved organisational performance as well as higher returns on investment in learning and development. Banabou (1996) suggested that improved organisational

performance could only be achieved through appropriate learning and development needs determination prior to any training programme. Clarke (2004) noted that when an organisation ensures proper evaluation of learning and development (both formal and informal), its impact on organisational performance becomes positive. He identified a positive link between learning and development and organisational performance, where learning outcomes lead to improved employees' attitudes to work and outstanding work behaviour.

Stavrou, Charalambous, and Spiliotis (2007) submitted that learning and development practices are solidly associated with organisational performance and are also useful in achieving sustainable competitive advantage. They explained that the investment in human capital development, in terms of the discovery of new ideas and the development of potential to bring about technological innovations and a higher level of creativity among employees is a major source of sustainable competitive advantage. This suggests why Singh, Motwanis, and Komar (2000) maintained that the challenges of globalisation and the need to remain competitive in the global economy force many business organisations to place greater emphasis on learning and development in order to shape employees' attitudes and behaviours towards the latest developments and in turn ensure effective human resource utilisation. Zeithaml, Berry, and Parasuraman (1996) stressed the significance of HR outcomes in business performance; sound HR development practices will lead to sustainable competitive advantage.

Aggarwal and Bhargava (2009) identified two implications of HR development for organisational performance. The first is that HR development enhances competence, improves attitudes to work and increases employees' commitment, reflected in improved business outcomes. The second is that HR development practices are capable of enhancing organisational performance through fundamental and operational efficiency. Hence, they concluded that learning and development have an impact on the performance of business organisations and also serve as a control mechanism to ensure effective employee attitudes and behaviour.

Slotte, Tynjala, and Hytonen (2004) regard learning and development as an integrated learning process to achieve organisational goals and objectives. Human resource development focus enhancing potential, competence, and the skills and capabilities required to ensure outstanding service delivery (Garavan & Morley, 2006). Liao, Chang, Hu, and Yueh (2012) recent empirical

investigation on the relationship between the culture and innovativeness/effectiveness of the banking and insurance industries in Taiwan found that learning and development at organisational level greatly mediate the relationship between culture and business effectiveness in these sectors. This highlights the importance of knowledge sharing capabilities among members in innovativeness and the effectiveness of an organisation. Kehinde, Jegede, and Akinlabi (2012) observed that a management development and mentorship programme is critical in achieving sustainability among Nigerian banks. This suggests that the competence base level of the leadership structures is a significant determinant of sustainable competitive advantage in this sector.

4.3.3 Induction course

The purpose of a formal induction course is to provide newly employed workers with consistent and comprehensive information about the organisation. For example, induction courses are organised at a bank's school, where lectures are delivered on bank's operations, its products and services, mission and values and the ethics of the profession (Armstrong, 2009).

Most business organisations conduct induction /orientation programmes or short term training programmes for newly employed staff members. The Nigerian banking sector is no exception. New intakes are usually sent to the training centre/school to learn how to render services to customers, job abilities and technical know-how, discipline and management expectations, and the profession's ethical code of conduct, among others. These values are taught to the newly employed staff in the organisation in order to guide and shape their attitudes towards work and expected behavioural patterns (Rashid et al., 2003).

Armstrong (2009) identified five aims of an induction course: (1) to put new employees at ease, (2) to interest them in the job and the organisation, (3) to provide basic information about working arrangements, (4) indicate the standards of performance and behaviour expected from employees and (5) inform employees about training and how they can progress in the company.

4.3.4 Mentoring

The concept of mentoring can be traced back to Greek mythology when Odysseus left his son, Telemachus in the care of his friend called Mentor for learning. Traditionally, mentoring was defined as a relationship between a more experienced mentor and a less experienced protégé for the purpose of developing the protégé's career (Kram, 1985; Wanberg, Welsh, & Hezlett, 2003). Hence, it is a developmental relationship centred on career development and growth.

Kram (1985) submitted that mentors perform two major types of functions. The first is career development which involves a variety of behaviours that assist protégés to acquire skills, experience and competence, as well prepare them for hierarchical advancement within their organisations. These may include coaching protégés, increasing their positive exposures and visibility, offering protection and giving challenging assignments to prepare them for future work challenges (Okurame, 2013). The second role of mentors is the provision of psychosocial support which includes building trust, intimacy and personal bonds in the relationship and shaping behaviour to enhance professional and personal growth, self-worth and self-efficacy. This includes mentoring behaviours such as counselling, friendship and role modelling (Ragins & Kram, 2007).

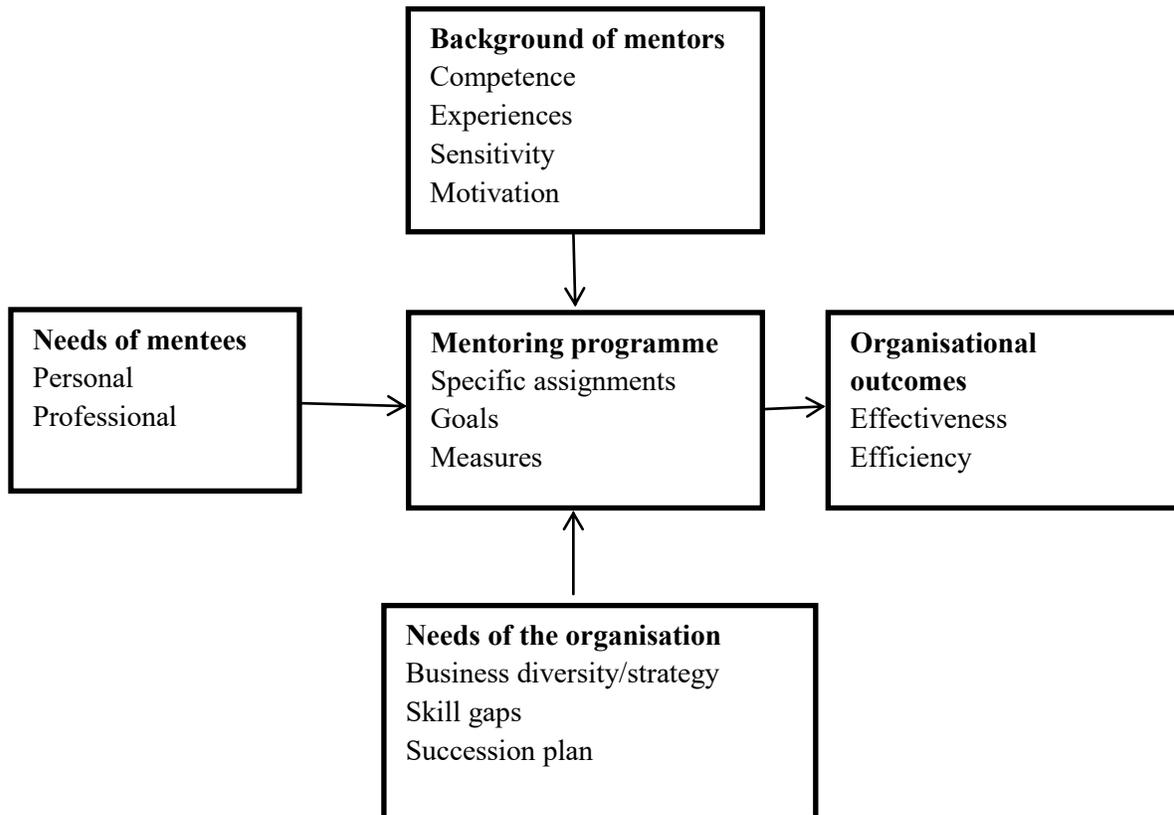
Allen, Eby, Poteet, Lentz, and Lima (2004) found that mentored individuals are rapidly promoted and earn more than their non-mentored counterparts. Ragins and Kram (2007) added that employees or managers that undergo mentoring enjoy more career or job satisfaction, and have more commitment and high expectations of progression than those without mentors. Singh et al (2007) in Ragins and Kram (2007) confirmed that mentored individuals or managers experience an increase in salary, career satisfaction, loyalty to the organisation and expectations of career advancement. This shows that the mentoring relationship is positive and beneficial to organisations as well as individual employees.

Kram (1985) proposed four stages in mentoring relationships. The first is the initiation stage which has to do with the expectations of the relationship and lasts between six and 12 months. The second stage is called a cultivation which lasted for two to five years. At this stage, the mentor provides challenging work, coaching, visibility, protection and sponsorship. The protégé

gains self- confidence, and imbibes the values and operating system. The third stage is referred to as separation stage, which lasted for six to 12 months. By this stage, the protégé has acquired the relevant experience, and become independent and anxious to move to the next level. The fourth stage is referred to as redefinition which is on-going; the mentor continues to be supportive and take pride in the young manager's accomplishments. The protégé appreciates the efforts of his or her mentor during the early years; and their relationship becomes a friendship (Mathis & Jackson, 2003).

A more holistic and effective mentoring programme can be seen as an alternative way to cope with the global challenge of competing organisations poaching talents. Mello (2011) proposes a model to enhance mentoring programmes in business organisations. The first stage is consideration of how best to factor in mentees' personal and professional needs into the mentoring programme. In the second stage, mentors background and orientation are given priority in terms of their competence, experience, skills and ability to inspire mentees to achieve high levels of creativity within the organisation. More importantly, business diversity/strategies, skill gaps, succession plans and the needs of the organisation must be prioritised in the development of an effective mentoring programme. The mentoring programme also covers specific assignments, the organisation's objectives and its operating system. These are sensitive issues that must be considered. The model is illustrated in Figure 4.7 below.

Figure 4.7: Effective mentoring programme and organisational outcomes



Source: Adapted from Mello (2011, p. 213).

Hence, an effective mentoring programme contributes to operational effectiveness and efficiency as antecedents of organisational outcomes. In this case, operational efficiency could be achieved through knowledge-based perspectives.

4.3.5 Coaching

Abu Mansor, Syafiqah Abd Rahim, Mohamed, and Idris (2012) pointed out that the challenges of technological innovations and sustainable competitive advantage in the global economy, made most business organisations realise that a coaching culture is beneficial to both the organisation and employees in attaining goals and objectives. Redshaw (2000) maintained that the adoption of an outstanding coaching culture will assist all concerned to embrace the changes required to accomplish outstanding organisational performance. Armstrong and Baron (2004) suggested that

coaching should be seen as means by which employees' potential is developed in order to enhance performance at individual, team or group, and organisational level. The coaching process inspires employees to continuously develop their personal and career objectives, enhances their inspiration and technical know-how, improves their decision-making or problem solving skills, and increases the level of dynamic capabilities, which will ultimately influence organisational productivity (Hafford-Letchfield, 2007).

Clutterbuck and Megginson (2005) described coaching as a procedure that cuts across organisational levels to shape the interaction and behaviour between management and employees in order to enhance organisational performance. Anderson, Frankovelgia, and Broome (2009) referred to coaching as a process by means of which management achieves changes in employees' attitudes to work, and improved team behaviour that enhances organisational efficiency and effectiveness. Douglas and Morley (2000) in Ely et al. (2010) referred to leadership coaching as an interaction between employees and a coach or instructor to accelerate skills acquisition and knowledge management in order to prepare employees for leadership positions and for future work challenges.

Thompson and Biro (2007) developed a model to the management cadre to develop a high performance culture among employees. The model is referred to as the GROW model. The 'G' stands for the goal of coaching which must be spelt out in specific measurable terms; 'R' stands for reality check - the process of checking what needs to be learnt, 'O' stands for option generation - which is the identification of plausible solutions, and 'W' stands for wrapping up - to ensure that the learner is committed to the programme (Armstrong 2009).

Abu Mansor et al. (2012) identified five factors that determine a coaching culture in an organisation: management or supervisors' loyalty to employees learning and development, creating a relationship between the business plan and concentrating on organisational growth, compensating and associating with an outstanding coaching culture and behaviours, creating a solid learning arrangement for coaches and lastly, providing effective training and development opportunities for members.

Ely et al. (2010) described four distinctive ways in which leadership coaching differs from outdated leadership development: (1) leadership coaching centres on the benefits of the process to individuals and groups as well as the organisation as a whole (2) leadership coaching requires that coaches have a set of exceptional skills (3) leadership coaching rests on client-coach interaction and (4) leadership coaching requires procedural flexibility to achieve the anticipated outcomes. They maintained that these four distinctions provide a basis for clarifying leadership coaching as a concept, as well enabling the evaluation of its influence on organisational performance.

4.4 Human resource outcomes

Human resource outcomes/performance are categorised as employee skills, attitudes and work behaviour (Katou & Budhwar, 2010). Guest (1997) observed that, when all HR outcomes are achieved, improved organisational performance can be expected. Researchers such as (Lepak, Liao, Chung, & Harden, 2006; Paauwe, 2004; Wright, Gardner, Moynihan, & Allen, 2005) confirmed that HR outcomes (employee skills, attitudes and behaviour) are usually employed as a set of mediating variables and produce mixed results in terms of causation.

Ojo (2009) examined the influence of corporate culture on HR outcomes in the Nigerian banking sector. The study revealed that the corporate value system has a positive impact on employees' work outcomes. The gap identified in the study is the failure to utilise appropriate statistical procedures to explain 'how' and 'why' the values systems adopted in the Nigerian banking sector influence workers' attitude and behaviour and in turn dictate the pace of banks' effectiveness. This provides a rationale for the current investigation. However, the question is: to what extent do HR policy and outcomes mediate the relationship between organisational culture and firms' effectiveness? The researcher empirically investigated this gap identified focusing on the Nigerian banking sector.

4.4.1. Employee skills

Katou and Budhwar (2010) referred to employee skills as a combination of competence, experience, emotional intelligence, cooperation with management, and cooperation among employees. Ramasubbu, Mithas, and Krishnan (2008) held that technical, behavioural and

interpersonal skills have a positive influence on customer loyalty, satisfaction and retention, as well as organisational performance. They suggested that behavioural and interpersonal skills or ability are required of employees to build interpersonal relationships between employees and the users of services or clients. They added that sound behavioural and interpersonal skills will boost the quality of services or products and help to gain customer commitment, motivation and retention. Hence, employees are encouraged to acquire a high level of interpersonal skills, especially in service organisations, in order to get feedback from customers (Ramasubbu et al., 2008).

Salomonson, Åberg, and Allwood (2012) see sound communication skills as one of the determinants of customer commitment, satisfaction and retention in many service organisations. They suggested that the relationship between employees and clients is enhanced by communication skills which demand three qualities from customer relation officers. The first is the willingness and ability to listen attentively to customers' complaints and to provide adequate information or solutions to the problem with his or her problem solving skills. The second quality is perceptiveness skills that are required of employees to understand the plight of the customer and respond positively to their demands. The third quality is responsiveness skills which are necessary to ensure timely responses to customers' needs and agreements.

Hoyt and Matuszek (2001) submitted that for business organisations to cope with the challenges posed by the global economy there is need to employ or develop a multi-skilled workforce. They added that the relationship between a multi-skilled workforce and organisational financial performance should be closely monitored, considering the costs associated with hiring and developing such a workforce and the benefits in the form of financial returns. They maintained that the costs associated with hiring and developing a multi-skilled workforce sometimes outweigh the benefits.

4.4.2. Employees' attitudes

Schuler and Jackson (1987) referred to employee attitudes as one of the determinants of the extent to which workers are willing to display their skills, knowledge and dynamic capabilities for the purpose of achieving organisational goal and objectives. Katou and Budhwar (2010)

measured employees attitudes in relation to job satisfaction, employee/organisational commitment and worker motivation. Paul and Anantharaman (2003) observed that for an organisation to achieve its goals and objectives; sustainable competitive advantage, productivity, profitability, and return on investment among others, workers need to be inspired, dedicated and satisfied with the activities of the organisation.

Gregory et al. (2009) traced a theoretical linkage between organisational culture and employees' attitude to work, founded on the belief that team standards like commitment, joint consultation in decision making and authorisation will enhance employees' attitudes to work. Ostroff (1992) provided empirical evidence on the relationship between employees' attitudes to work and organisational performance. He held that employee attitudes, job satisfaction, and organisational commitment or loyalty are positively related to organisational performance.

Rashid et al. (2003) identified three levels of attitudes to change in their study of the influence of organisational culture on attitudes to organisational change. These are cognitive, affective and behavioural. The cognitive attitude has to do with having relevant information about the proposed change, while the behavioural attitude involves employees' response to the change (Rashid et al., 2003).

Wang and Wong (2011) identified the major factors that could affect employees' attitudes which include managerial backing, colleagues' influence and a worker's personal qualities. They suggested that management play an active role by persuading and encouraging optimistic attitudes among workers (like job satisfaction, motivation, employee commitment and a decent work environment). Finally, they submitted that employees' attitudes serve as intervening variable that mediates the relationship between managerial behaviours and organisational outcomes.

4.4.3. Employee behaviour

Organ (1997) referred to employees' behaviour as a set of discretionary behaviours displayed by employees in discharging their duties to the organisation with outstanding skills, knowledge, dynamic capabilities and emotional intelligence in order to guarantee competitive advantage. Katz and Kahn (1966) in Fisher, McPhail, and Menghetti (2010) claimed that employees'

behaviours are spontaneous and that inventive behaviours are required in all functional areas of the organisation to realise organisational goals and objectives.

Podsakoff, Mackenzie, Paine and Bachrach (2000), measured employees' behaviours using constructs such as employees' loyalty to the organisation, their compliance, commitment, personal initiative and development, as well as job satisfaction. Fisher et al. (2010) added that employee loyalty and job fulfilment are significantly related to an organisation's economic performance. They submitted that employees' behaviour has implications for the quality of goods and services, productivity, profitability, and customer satisfaction and retention, as well as market share.

Service-oriented behaviour stimulates an outstanding distribution process, delivers improved quality service, creates an interactive employee-client relationship and promotes innovative thinking to ensure total customer satisfaction (Podsakoff, Whiting, Podsakoff, & Blume, 2009). As a typical service organisation, Ojo (2012) assessed the impact of corporate culture on workers' behaviour as an antecedent of bank effectiveness in Nigeria. The empirical study concluded that value systems and beliefs in service oriented organisations influence workers' behaviour, and in turn contribute to banks effectiveness through customer satisfaction. However, the study failed to provide clarity on the cultural dimensions used to measure corporate culture. Its inability to engage in complex statistical analysis to explain the strength of the relationship beyond reasonable doubt, and ensure data and methodological triangulation calls for further investigation (Hartnell et al., 2011; Podsakoff et al., 2009).

Bettencourt, Gwinner, and Meuter (2001) claimed that customer relations officers, particularly in service-oriented organisations must be able to display behaviours that are capable of ensuring customer satisfaction and loyalty, as this will go a long way in ensuring optimal organisational performance and competitive advantage. Service-oriented employee behaviours include three types of behaviour (Bettencourt et al., 2001): loyalty, service delivery and participation. Loyalty tends to create a good image of the organisation's products or services, thereby promoting customer satisfaction. Service delivery behaviour is defined as conscientiousness, responsiveness, flexibility, and attentiveness to client service. Participation refers to client relations officers' ability to interact with management, as well as their associates, to actively

improve the quality of their products or services. This is necessary, due to the fact a service organisation's survival depends on total customer satisfaction and retention (Tang & Tang, 2012). To overcome the challenges of customer satisfaction, service organisations must ensure that their workforce has the attitudes, behaviours and attributes required to provide outstanding service to clients (Bowen & Schneider, 1988).

4.5. Organisational performance

The major goals and objectives of business organisations are profit maximisation and minimising cost, as well as improved financial and human resource performance (Anantharaman & Paul, 2003). Many studies have used economic variables to measure organisational outcomes/performance such as profitability, return on sales, return on assets, return on equity, return on investment, earning per share, market share, stock price, gross profit, liquidity, and operational efficiency (Kotter & Heskett, 1992; Deshpande and Farley 1999; Rashid et al., 2003; Ezirim et al., 2010; Yusoff, 2011). In contrast, Katou and Budhwar (2010) used variables such as effectiveness, efficiency, development, satisfaction, innovation and quality of goods/services to measure organisational performance. This study measures organisational performance using economic / financial variables and HR outcomes variables.

4.5.1. Economic/financial measures of organisational performance

Economic/financial measures of organisational performance could be regarded as a process of determining the success or otherwise of an organisation using financial indicators or variables such as profitability, return on sales, return on assets, return on equity, return on investment, earning per share, market share, and operational efficiency (Deshpande & Farley, 1999; Ezirim et al., 2010; Kagioglou, Cooper, & Aouad, 2001; Katou & Budhwar, 2010; Kotter & Heskett, 1992; Rashid et al., 2003).

Profitability Ratios: the profitability ratio of a firm can be ascertained in relation to investment or sales revenue. Measures of profitability ratios include:

- (i) Return on investment (ROI): This is an indicator of business organisations' financial outcomes (Sonnenreich, Albanese, & Stout, 2006). It is calculated by

expressing the profit of a business as a percentage of the working capital invested in it. The calculation of ROI is given as follows (Meng & Berger, 2012).

$$\text{ROI} = \frac{\text{Revenues} - \text{Expenses}}{\text{Investment}} \times 100\%$$

This measure of profitability compares profits with the level of capital invested in the business (Serfas, 2011). This results in a comparison of different sized divisions in relation to their performance. The shortcoming of ROI is that, it is used as the primary performance measurement for divisional managers. This might lead to behaviours not suitable for the accomplishment of the organisation's common goals and objectives (Anthony & Welsch, 1981; Atrill & McLaney, 2002; Drury, 2000).

- (ii) Return on sales (ROS): This ratio measures the profit on sales (Miller, Washburn, & Glick, 2013; Schönbohm, 2013). It can be measured in terms of Gross Profit percentage or Net Profit percentage subject to the decision of the accountant or analyst (Schönbohm, 2013). The *Gross Profit* percentage is sometimes employed to discover mistakes or fraud affecting items in the trading account. The *Net Profit* percentage is used to measure the business net trading result in relation to other periods or even other divisions or firms in the same industry (Schönbohm, 2013).

$$\text{Gross Profit percentage} = \frac{\text{Gross Profit}}{\text{Total Sales}} \times 100\%$$

$$\text{Net Profit percentage} = \frac{\text{Net Profit}}{\text{Net Sales}} \times 100\%$$

Where sales is the total number of goods or services sold to the public or final consumers in monetary terms (Ma, Yu, & Cheng, 2013; Okyere, Agyapong, & Nyarku, 2011). It is also referred to as total sales revenue or turnover at a given

period of time. Total sales revenue can also be calculated as: Sales = unit price × total number of goods sold (Okyere et al., 2011).

4.5.2. Non-financial or human resource outcomes measures of organisational performance

To avoid the shortcomings of measuring business performance with only financial indicators, it is often better to include non-financial measures (Meng & Berger, 2012; Toms, 2010). Chenhall and Langfield-Smith (2007) observed that ways of measuring HR outcomes or performance are initiated by HR management experts or management accountants. Some of these methods are discussed below:

4.5.2.1 360 degree performance evaluation

The 360 degree performance evaluation came about as a result of the shortcomings of various types or methods to measure employees' contribution to the overall goal and objectives of an organisation. This is necessary in order to identify strengths and weaknesses in employees so as to determine if there is need for learning and development, make plans for skills retention and for compensation purposes Armstrong (2009, p. 644).

360 degrees performance evaluation could be regarded as multiple measures of employees' contribution by all the organisation's stakeholders (Akata, 2003). This involves ratings from supervisors or managers, subordinates, self-appraisal, peers, users of services or clients, suppliers and consultants (Armstrong 2009, p. 644). Chenhall and Langfield-Smith (2007) maintained that evaluation reports from multiple sources with detailed information on employees' performance tend to be more reliable than a single source of evaluation which is highly subjective in nature.

4.5.2.2 Human capital index (HCI)

The human capital index a performance measurement innovation that relates HR outcomes or practices to organisational performance (Bashir, 2013). Wyatt, (2005) in Chenhall and Langfield-Smith (2007) developed a method to calculate the correlation between HR outcomes and shareholders' value. He claimed that this method offers a series of measures to identify which HR outcomes or practices have the highest relationship with shareholder value and organisational performance.

4.5.2.3 Multiple attributes utility (MAU) analysis

Multiple attributes utility analysis is a method of performance measurement that measures HR outcomes from multiple perspectives by probing which aspects of employees' contribution have serious implications for expected organisational outcomes or performance (Roth & Bobko, 1997). This involves determination of the various skills, attitudes, knowledge, dynamic capabilities, experience and other attributes that are related to the outcomes of a decision. For instance, the outcome of a performance related pay system might influence productivity, efficiency, effectiveness, and the rate of staff turnover and absenteeism (Chenhall & Langfield-Smith 2007).

4.5.2.4 Human resource accounting

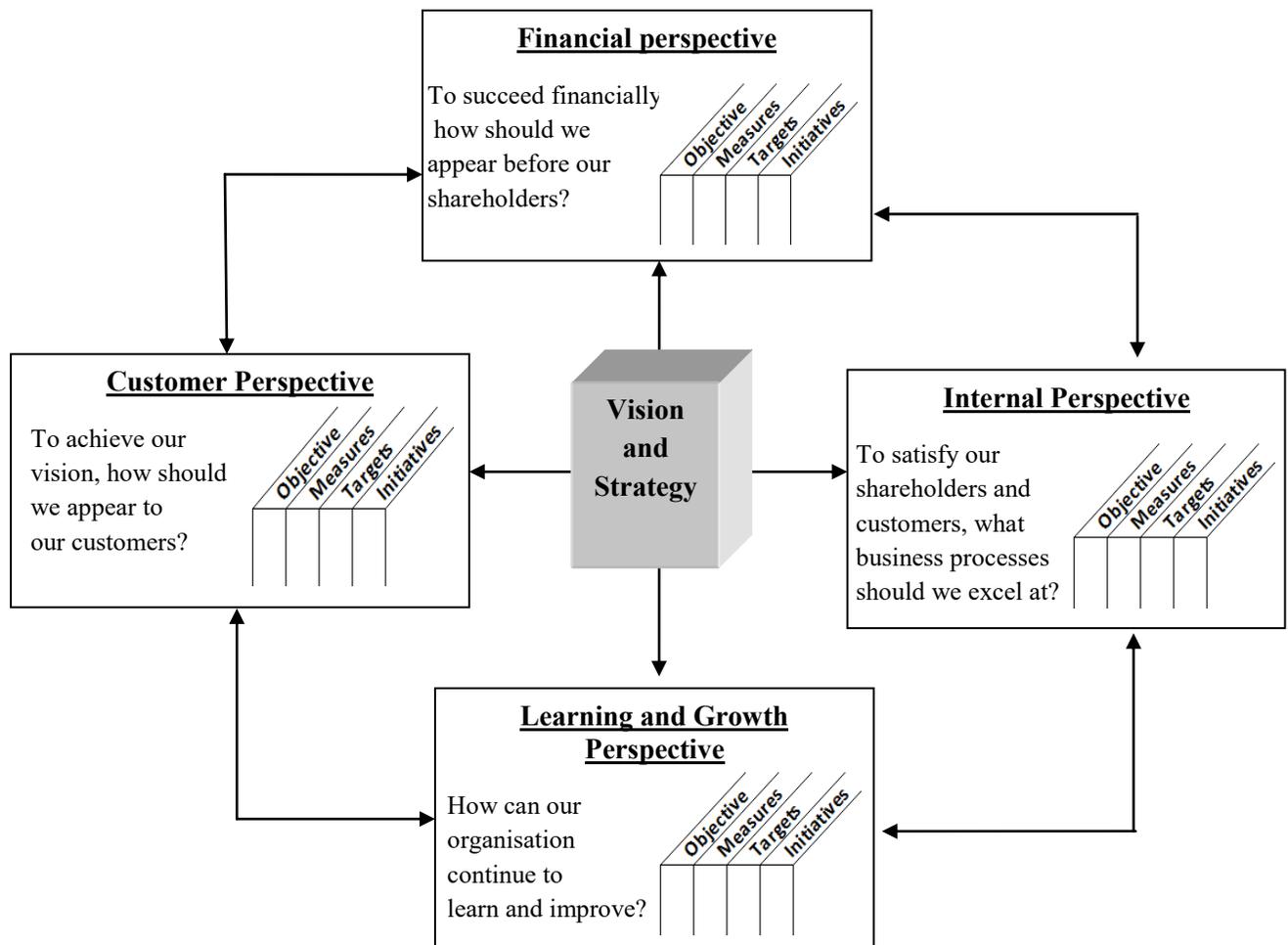
The American Accounting Association's Committee on Accounting for Human Resources (1974) in Chenhall and Langfield-Smith (2007) was influential in promoting consciousness of human resource accounting in human relations research. It identified two sets of implications (1) the impact of human resource accounting on employees' attitudes and performance and (2) the influence of human resource accounting on managerial decision making (Tomassini, 1976). This suggests that human resource accounting could be examined using both quantitative and qualitative approaches, as well as information that cannot be measured (Chenhall & Langfield-Smith 2007).

4.5.3 Balanced scorecards (BSC) and intangible assets

The balanced scorecard was developed by Kaplan and Norton for private companies as a result of their huge investment in human capital (intangible assets) without commensurate financial returns (Kaplan, 2001). Using the balanced scorecard has resulted in organisations experiencing exceptional performance (Kaplan, 2001). Kaplan and Norton (1996) referred to intangible assets (human capital formation) as employees' skills, experience, dynamic capabilities, the creativity required for the development of new products and services, client satisfaction, the retention strategy and employee commitment.

Wu, Tzeng, and Chen (2009) assessment of bank performance based on the balanced scorecard found that, it focuses on monetary and non-monetary, long-term and short-term strategies, as well as environmental control of organisational performance. This suggests why Kaplan (2001) maintained that strategic performance management needs to consider and emphasise the results or outcomes to be accomplished by the organisation, rather than the procedures of strategic implementation. However, the balanced scorecard is usually engaged as guidelines in developing an effective assessment of performance in the banking sector (Davis & Albright, 2004; Kim & Davidson, 2004; Kuo & Chen, 2010). Kaplan and Norton's balanced scorecard examines four perspectives of performance measurement strategies as illustrated in figure 4.8.

Figure 4.8: Balanced scorecard perspectives of performance measurement strategies.



Source: Adapted from Kaplan (2001, p. 355).

4.5.3.1 Customer perspective

This evaluates organisational performance focusing on the client and market by means of results oriented measures such as segments of market control, client satisfaction and retention, ability to attract new clients, ability to create additional benefits for prospective clients and client fulfilment, as well as customer commitment (Kaplan, 2001).

4.5.3.2 Internal perspective

The internal procedure perspective of the balanced scorecard focus on measuring the internal business activities of the organisation which have to do with input-output ratio, cost and quality, as well as the cycle time to evaluate the level of effectiveness and efficiency (Dickinson, 2014). This type of measurement is necessary to minimise operational expenditure and consider total customer satisfaction in internal business activities. It also evaluates the level of internal creativity required to develop new goods and facilities in order to remain competitive (Kaplan, 2001). Therefore, managers are expected to focus on the internal process that will have maximum impact on customer satisfaction and provide opportunities to accomplish financial objectives.

4.5.3.3 Learning and growth perspective

Organisational learning and the development perspective focus on measures of investment in intangibles assets such as human capital, relational capital and organisational capital (Kaplan, 2012). Human capital concerns the level of employees' skills, attitudes and work behaviours based on experience, knowledge, dynamic capabilities and other attributes (Hung et al., 2010; Škerlavaj et al., 2010). Relational capital dwells on the interplay between the company and its major stakeholders. Finally, organisational capital has to do with the level of intellectual knowledge shared by all members of the organisation, as well as the procedures or innovative systems it possesses (Chenhall & Langfield-Smith, 2007). Employees' dynamic capabilities, information system capabilities, satisfaction, authorisation and orientation were identified as major enablers of learning and development objectives (Chenhall & Langfield-Smith, 2007; Kaplan, 2001; Kaplan & Norton, 1996; Wu et al., 2009).

4.5.3.4. Financial perspective

The financial perspective of the BSC addresses the financial success of the organisation as a pointer to whether or not it will be able to withstand competitors in the same industry. This is viewed through return on sales and return on investment as required by shareholders (Kaplan, 2012). The financial objectives may include increased revenue, reduced expenses or costs and asset utilisation (Kaplan, 2001). Financial measurement provides feedback on whether improved operational performance is being transformed to an improvement in financial performance, which in the end is the economic consequence of strategic implementation.

4.5.3.5 Benefits of a balanced scorecard

The adoption of the BSC as a strategic performance measurement in business organisations is widespread, because of its implications for improved organisational performance (Beard & Humphrey, 2014; Hoque & Adams, 2011; Kaplan, Norton, & Rugelsjoen, 2010; Rompho, 2011). In contrast, Rompho (2011) attributed incessant changes in the business plans as a major determinant of failure BSC in small and medium-sized enterprises. Some of the benefits of a balanced scorecard in the banking sector (Frigo, Pustorino, & Krull, 2000; Shaverdi, Akbari, & Tafti, 2011; Wu, 2012) are: (1) it serves as a guideline to measure and improve the business plan; (2) it helps in setting tactical goals as well as measurement indicators to translate a business plan into action; (3) it usually offers an opportunity to evaluate and control employees' contributions by emphasising expected outcomes which may lead to the effective implementation of a business plan; and (4) it serves as an active technique to safeguard the business plan and maintain outstanding operational procedures and efficiency (Frigo et al., 2000).

4.6 Conclusion

This chapter presented a review of the literature on the two mediating variables in the link between culture and performance. This involves communicating core values through human resource development programmes, shaping employees' skills, attitudes and work behaviour. The literature on the indicators of firms' performance, both financial and non-financial was also reviewed. This literature is exploring alternative routes from core values to performance in the

Nigerian banking sector, utilising human resource development policy and HR outcomes as mediating variables.

This study investigates the relationship between organisational culture and performance in the Nigerian banking sector. The literature on types of organisational cultures was examined in chapter three. The researcher considers Desphande and Farley's cultural dimensions, which are *competitive, entrepreneurial, bureaucratic* and *consensual cultures* the most appropriate for this study. This decision was based on the significance of these dimensions in the current global economy, and the ability to concurrently measure items of performance. However, most service organisations in the global economy are conscious of the need for sustainable competitive advantage, investment in technological innovations and creativity, standardised rules and procedures, and employees' loyalty and commitment in order to ensure total customer satisfaction. All these factors are embedded in the cultural dimensions used to measure core values in the Nigerian banking sector. The current study investigates organisational culture from cognitive perspectives. This is achieved through job sited learning and management development programmes ranging from induction courses at the point of entry to the organisation, to management trainee schemes, coaching and effective mentoring. An effective job sited learning and management development programme will result in high levels of employee skills and capabilities, and improve employee attitudes and work behaviour (HR outcomes), translating to enhanced organisational performance. This suggests that the relationship between organisational culture and performance may be mediated by human resource development policy and HR outcomes. The following chapter sets out the theoretical framework that guided this study in line with its formulated hypotheses and objectives.

CHAPTER FIVE: THEORETICAL FRAMEWORK GUIDING THE STUDY

5.0 Introduction

This chapter presents the theoretical framework that guides this study on the relationship between organisational culture and performance in the Nigerian banking sector. The researcher draws on Kotter and Heskett (1992) work on three approaches to this relationship. The researcher is also conscious of the fact that the relationship between organisational culture and performance may be mediated by human resource (HR) policies in the form of the recruitment and selection and the learning and development policies, as well as HR outcomes/performance. Therefore, this chapter also examines human capital theory as well as the HR management approach. These perspectives/theories are discussed below.

5.1.1 The strong culture perspective

This perspective maintains that organisations with a solid culture are able to accomplish goals and objectives better than their competitors (Deal & Kennedy, 1982). The classification of cultural perspectives by Kotter and Heskett (1992) was based on two contexts of organisational culture.

The strong culture perspective is rooted in the strength of organisational culture, where cultural dimensions play an important role in achieving a high level of operational outcomes (Prajogo & McDermott, 2011). The stronger the culture, the better the long term organisational performance (Kotter & Heskett, 1992). An organisation with this type of culture agrees on the values or principles that will enhance its operations. These values are strongly held and extensively shared by all members of the organisation. According to Kotter and Heskett (1992), this enhances organisational activities for a number of reasons. The first reason assumes that cultures are categorised by goal orientation (workers' shared mutual objectives). The second reason assumes that cultures increase the level of satisfaction as a result of the standards held by workers. Thirdly, cultures produce a mechanism without unfair influence on the organisation.

The strong culture perspective was a popular assumption during the 1980s, when strong internal control mechanisms were emphasised in order to enhance performance (Deal & Kennedy, 1982; Linnenluecke & Griffiths, 2010). This perspective placed little or no emphasis on external control mechanisms, such as changes in customers' tastes/demand and major competitors' strategies (Nelson & Quick, 2006). Its shortcoming is that it is resistant to change. Furthermore, if a strong culture is inwardly focused, ignoring competition and customers' preferences, this will negatively affect performance (Nelson & Quick, 2006). In the 21st century, the focus is consumers' preferences, total customer satisfaction, sustainable competitive advantage, innovations and creativity in order to survive in the knowledge-based economy. The strong culture perspective lacks these key determinants of corporate performance in today's economy that is characterised by change. It is therefore imperative for corporate organisations to adopt suitable cultural dimensions in order to strike a balance between internal control mechanisms and external environmental factors, which are also key determinants of performance. This is one of the objectives of this study on the relationship between organisational culture and performance in the Nigerian banking sector. This study adopted Desphande and Farley's (2004) cultural dimensions to measure the influence of culture on performance, because it strikes a balance between items measuring internal control mechanisms and external environmental factors.

5.1.2 The fit perspective

This perspective maintains that an organisational culture is appropriate if well positioned in line with the corporate strategy (Kotter & Heskett, 1992). This suggests that for organisational culture and performance to be linked to produce better results, the cultural dimensions adopted have to align with the business strategy, HR policy and managerial approach. The richer the alignment, the better the organisational outcomes; the poorer the alignment, the poorer the outcomes (Kotter & Heskett, 1992). For instance, a cultural dimension that is strongly rooted in the traditional bureaucratic design will not fit a firm that practises the contingency managerial approach. The fit perspective emphasises compatibility between organisational structure and business strategy, HR policy and managerial approach. In terms of this perspective, three characteristics may affect organisational culture; the competitive environment, customer requirements and society's expectations (Gordon, 1991). These are external environmental

factors that have serious implications for the relationship between the organisational culture and performance. They are also valuable measurements of organisational performance in the short run.

Muafi (2009) investigated the influence of the strategic fit of corporate culture, the business plan and efficiency/innovation on the performance of service organisations in Indonesia. This empirical enquiry selected 200 service organisations ranging from the banking to the hospitality industries. It built on Kotter and Heskett (1992) study of different types of organisations in United States of America. Muafi (2009) findings corroborated existing knowledge on this perspective and noted that the strategic alignment of corporate culture, the business plan and efficiency/innovation have a significant influence on the business performance of service organisations in Indonesia.

This does not suggest that these findings can be generalised across the globe. Hofstede (2001) noted that culture varies from one organisation to another and from one country to another (Javidan et al., 2006). Business activities in Nigeria, especially service organisations, mainly rely on the behaviour of their customers, client needs and demands for their survival. Therefore, it is necessary to empirically investigate the influence of the strategic fit of the business plan, organisational culture, and HR policy, as well as efficiency/innovation on business performance in African countries, specifically Nigeria. However, the shortcoming of this perspective is that it does not explain how firms can adapt to environmental changes (Nelson & Quick, 2006). Therefore, this study intends to make suggestions on how organisations can respond to environmental changes by adopting Deshpande and Farley (1999) cultural dimensions; *competitive, entrepreneurial, consensual* and *bureaucratic culture*. These are appropriate for effective alignment of corporate strategy, HR policy and measuring performance in the 21st century (Prajogo & McDermott, 2011).

5.1.3 The adaptive perspectives

The third theory on the relationship between organisational culture and performance is the adaptive culture perspective. This theory maintains that a flexible culture helps organisations to adjust to both internal and external changes and is related to superior performance (Kotter &

Heskett, 1992). This type of culture enhances self-assurance and entrepreneurial spirit among workers and management that enables transformation, and focuses on clients demands (Kilman, & Serpa, 1986). To test the adaptive culture perspective, Kotter and Hoskett interviewed industrial analysts about culture in 22 firms. They grouped culture into adaptive and non-adaptive culture. They found that adaptive cultures enhance transformation to meet the demands of stakeholders. On the other hand, non-adaptive cultures create a rigid organisation that seeks to safeguard its peculiar benefits. The study found that adaptive organisations perform significantly better in the long-term. However, the authors added that, for organisational culture to result in outstanding long term financial performance, high priority must be placed on major stakeholders such as clients, workers, shareholders, management and suppliers.

Cheung et al. (2012) investigated the interplay between corporate culture and the performance of construction companies in Hong Kong. The study selected 103 respondents from the companies investigated and the data were analysed using structural equation modelling. The results show that success of construction companies in Hong Kong is determined by corporate cultures. The study found that organisational culture is a key factor responsible for shaping internal activities as well as technical innovations through employee learning and development which translates to organisational performance. The shortcoming of this study is that it is limited to construction companies in Hong Kong. The findings may not be applicable to other countries or sectors across the globe. This suggests the need for further investigations on the interplay between corporate culture and performance. The first objective of the current study is to investigate the relationship between culture and human resource development policy in the Nigerian banking sector.

Cui and Hu (2012) observed that studies on the link between organisational culture and performance were based on their association; there is a need to incorporate several intervening variables to explain this relationship. Mărăcine (2012) added that workers' attitudes and work behaviour, as well as clients' attitudes and behaviour are the major mediators of the corporate culture-performance link. Workers' attitude and work behaviour influence organisational performance through the quality of service delivery in line with clients' tastes and demand. This is a strategy to ensure client fulfilment and loyalty (Mărăcine, 2012; Ojo, 2012). This study proposes that the relationship between organisational culture and performance may not be a

direct link, which led to the use of HR policies and outcomes as mediating variables in the link between core values and performance in the Nigerian banking sector. This explains the rationale for objective five of this study, which investigates the extent to which HR policies and outcomes mediate the interplay between corporate culture and commercial banks' effectiveness in Nigeria.

The modern day knowledge-based economy requires a cultural dimension that is flexible in adjusting to variations in the business environment (Cheung et al., 2012). Fayolle, Basso, and Bouchard (2010) affirmed that it is difficult to ignore the influence of the environment on the value system, activities and behaviour of business organisations across the globe. They identified three segments of the environment and cultures (i.e., national, industrial and institutional cultures) that affect business organisations' ability to adopt a creative and innovative mind set. This implies that the emphasis in the knowledge-based global economy is an entrepreneurial and competitive orientation propelled by creativity and technical innovation (Daneshvar & Ramesh, 2011; Sevrani, Gorica, & Kordha, 2013). Organisational performance in this type of economy is subject to the ability to positively adjust operations to the ever-changing business environment (Cummings & Worley, 2009). Sudarmo (2013) posited that business organisations' internal and external activities significantly influence organisational outcomes. This is based on a study of the oil and gas industry in Indonesia. However, these findings cannot be generalised. as these are known for their exceptional performance (Ben-Menahem, Kwee, Volberda, & Van Den Bosch, 2013) which could be due to the price of their products or services in the global market.

Ezirim, Nwibere, and Emecheta (2012) confirmed that shared norms and value systems in a business organisation have a major impact on employees' loyalty to the organisation as reflected in the psychological contract between the organisation and individual employees. They proposed that proper management of shared norms and value systems, in the form of internal control mechanisms, will increase such loyalty. Members' loyalty is regarded as a strong indicator of organisational outcomes. The shortcoming of this position is that, the scholars used the same set of data collected in 2010 from major oil companies in Nigeria to investigate the relationship between organisational culture and performance, to predict the impact of culture on employee loyalty. This might not be appropriate as the level of variation in the external business environment affect internal control mechanisms. Such variations often lead to changes in shared

norms and the value systems within the organisation. Two years is too long considering the extent of change in technology, and client tastes and demand in the global economy. Such data might not be reliable in reaching sound scientific conclusions.

Wanto and Suryasaputra (2012) conducted an empirical study on the impact of organisational learning culture and company strategy on the performance of 143 Small and Medium Scale Enterprises in Indonesia. The study adopted structural equation modelling to analyse the data collected from the selected companies in order to explain the association among the variables investigated. The study found that the organisational learning culture has a significant influence on a business plan, but less impact on business performance. However, it proposed that a business plan has a significant influence on business performance. This implies that the relationship between organisational culture and performance is not direct; hence the need to use appropriate mediating variables. This suggests the need to conduct similar investigations in other countries and economic sectors before making generalisations. The adaptive perspective is relevant in this regard, as it is capable of adjusting to both internal and external control mechanisms in response to variations in the business environment. The current study explores cultural values in the Nigerian banking sector using Desphande and Farley's cultural dimensions.

5.1.3.1 Adaptive perspective and national culture

Eriksson-Zetterquist, Mullern, and Styhre (2011) emphasise the impact and significance of group, institutional, national and professional culture (as reflected in their ethical code of conduct) on day-to-day business decision making processes in organisations. Group norms and value systems influence members' attitudes to participating in day-to-day decision making. Teamwork is embraced by most organisations due to its significant influence on organisational performance (Cummings & Worley, 2009). The institutional culture explains how institutions are developed based on principles and the standards in their environment. It draws on the systems theory developed in the 1940s and 1950s (Eriksson-Zetterquist et al., 2011).

Systems theory regards an organisation as an open system capable of receiving input from the external environment (i.e., raw materials, land and labour among others) and processing it (through the technical and institutional culture) into output in the form of finished goods or

services which are sold to consumers (Eramus, Loedolff, Mda, & Nel, 2013; Linnenluecke & Griffiths, 2010). This means that the outputs are taken back to the external business environment from whence most of the inputs are received. This implies that the relationship between a business organisation and its environment can be referred to as a give and take relationship. This approach perceives the institution as a whole and also explains the relationship between technical and institutional culture/value systems within the organisation (Cummings & Worley, 2009). Variations in a section; technical or value system, will influence other sections as well as the entire system.

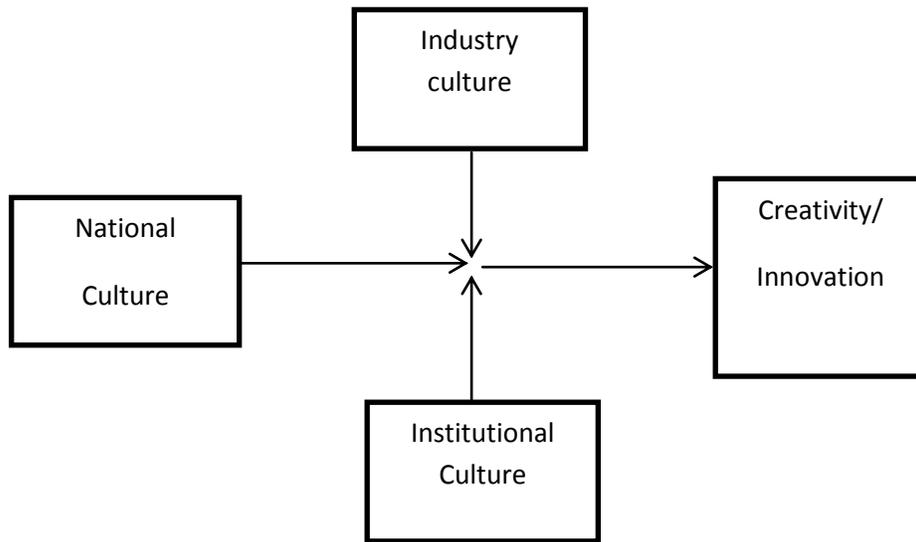
Hofstede (2001) investigated the influence of national culture on business performance and economic growth/development across the globe. of countries across the globe was investigated by Hofstede (2001). Although, Hofstede maintained that principles, standards, beliefs and value systems vary from one business organisation to another, the impact of a national culture on institutional performance, as well as its contribution to the economic activities of a nation cannot be underestimated. Hofstede was criticised for using data collected while undertaking consultancy work for IBM in the US to make generalisations on various national cultures worldwide (Javidan et al., 2006). It was argued that, since Hofstede agreed that culture varies from one organisation to another, it is logical to assume that culture will also vary from one country to another. Unfortunately, Hofstede used the cultural dimensions peculiar to the US to assess cultures across the globe. Cross cultural management came into existence as an area of specialisation due to the realisation that culture varies from one geographical location to another (Yusoff, 2011).

An entrepreneurial culture is a function of technological innovation, and the economic growth and development of nation (Beugelsdijk, 2007). This establishes the link between entrepreneurial abilities developed through continuous learning and economic development (Beugelsdijk, 2007). Beugelsdijk proposed that risk taking begins with the ability to create new and better ways of doing things based on consciousness of the business environment, resulting in the development of new products or services. The aggregates of new products and services will have significant impact on the regional, as well as the national economy (Beugelsdijk, 2007). Although, the study argued that, there is no well-established theory on entrepreneurial traits as a predictor of regional

or national economic stages, there is a need to focus on this area of study due to the importance of innovative and risk-taking capabilities in product or service development which ultimately impact economic growth and development. Hence, this study explores the influence of entrepreneurial values on commercial banks' performance as an antecedent to economic growth and development in Nigeria.

Fayolle et al. (2010) identified national, industrial and institutional cultures as sets of cultures that contribute to creativity and innovative capabilities among business organisations. The ability of most organisations to explore new business opportunities and remain competitive in the knowledge-based economy is facilitated by these three set of cultures. These shape business plans, and mission and vision statements, and facilitate HR policy in order to shape members' attitudes and behaviour towards the realisation of corporate goals and objectives (Cummings & Worley, 2009). For instance, most national cultures of developed countries embraced creativity and technological innovation as a major determinant of sustainable development (Fayolle et al., 2010), while the national culture of most African countries is over-dependent on natural resources and lacks sound leaders that are concerned with the needs of the citizenry (Oketch, 2006). This is one reason why the economies of most developed countries thrive more than those of African countries. The national culture dictates the direction of industrial and institutional cultures. It serves as the foundation for industrial and institutional cultures where structures are built, leading to creativity and technological innovation (Fayolle et al., 2010). This analogy is demonstrated in Figure 5.1. Mahrokian, Chan, Mangkornkanok, and Hee Lee (2010) stated that organisations within the same industry often share the same value systems and beliefs. This is why most organisations in service industries value customer relations, tastes, demand and retention. The reason for this is not hard to find; remaining in business is subject to customers' patronage.

Figure 5.1: A cultural model influencing creativity and innovation



Source: Adapted from Fayolle et al. (2010, p. 717).

The above figure demonstrates that the association between national culture and creative/innovative mind sets is mediated by two types of culture, namely, industrial and institutional cultures (Fayolle et al., 2010). The national culture serves as an exogenous variable, while industrial and institutional cultures moderate the relationship between national culture and the creative/ innovative mind set of a business organisation. On the other hand, a creative and innovative mind set is the endogenous variable that plays a fundamental role in creating sustainable competitive advantage, sustainable development, and outstanding performance and the economic development of a nation (Andrews & Criscuolo, 2013; Fayolle et al., 2010; Linnenluecke & Griffiths, 2010). It cannot be overemphasised that the influence of this endogenous variable (creativity/innovation) in the knowledge-based economy is driven by technological innovation (Andrews & Criscuolo, 2013; Brynjolfsson & McAfee, 2011). This study aims to contribute to the body of knowledge by exploring the relationship between entrepreneurial orientation (creativity/innovation) as a cultural dimension and commercial banks' effectiveness in Nigeria.

Professional culture as reflected in the ethical code of conduct of the profession, also contributes to members' attitudes and ability to participate in business decision making processes in the

organisation (Nelson & Quick, 2006). Professional cultures are communicated to new staff members during induction and copies of the ethical code of conduct of the profession are circulated in order to shape or nurture practitioners' attitudes and behaviours (Fayolle et al., 2010; Nelson & Quick, 2006). The objective is to ensure outstanding contributions from practitioners and portray a good image of the profession at all times. Drawing insight from the foregoing perspectives, this study explores the relationship between cultural values and HR development programmes such as orientation programmes and induction courses in the Nigerian banking sector.

5.1.3.2 Adaptive perspective and entrepreneurial/competitive cultures

Haar, Taylor, and Wilson (2009) examined the impact of entrepreneurial culture on business performance among 146 small and medium scale enterprises in New Zealand. The data collected were analysed using structural equation modelling. The findings of the study revealed a business owner's level of enthusiasm has a direct impact on business creativity, innovation and risk taking ability as constructs of entrepreneurial culture. The study also proposed that creativity, innovation and risk taking ability of the business owner significantly influences economic success. The results supported the outcomes of a comparative study on corporate culture and market mind sets of Indians and Japanese organisations conducted by Desphande and Farley (1999). However, there is a need for a similar study to examine and explain the interplay between these four cultural dimensions and the financial performance of the Nigerian banking sector. This is the primary objective of the current study.

Demirci (2013) investigated the association between organisational culture and the innovative capabilities of five top-rated chemical producing companies in Turkey. Three hundred and seventy-one questionnaires were administered at the selected companies. As indicated in the study's correlation matrix and regression analysis, the independent variables, namely, organisational culture constructs; and group, entrepreneurial, hierarchical and rational cultural dimensions are positively correlated. The regression analysis shows that, as predictors of innovative capabilities, the independent variables are responsible for 59.4% of the variation in innovative capabilities of the companies investigated while the remaining 40.6% are other determinants of innovative capabilities not covered in the study. The correlation matrix also

revealed that group and entrepreneurial cultural dimensions produced the highest correlation coefficient, which confirms the theoretical position on the importance of team work in the development of creative capabilities and technological innovation. The study submitted that these four cultural dimensions and innovative capabilities are fundamental requirements for sustainable competitive advantage in the knowledge-based global economy. The current study draws insight from Demirçi's (2013) empirical evidence in Turkey while investigating the relationship between the four cultural values identified and commercial banks' performance in Nigeria.

Modern day business management requires flexible cultural dimensions in order to remain in business and respond positively to customer demands (Mahrokian et al., 2010). Cultural practices must be sufficiently flexible to respond to variation in customer expectations and state of the art innovation among competitors (Gregory et al., 2009). This suggests that flexible cultural dimensions have serious implications for workers' loyalty, business outcomes and survival. Madu (2011) put it that ethical cultural practices are drivers of business survival. This reaffirms the importance of ethical cultural practices in learning and coaching within the organisation, as well as their implications for long term financial outcomes. These arguments may be questionable because the submissions are not empirically investigated. This calls for further studies on the implications of ethical cultural practices for business outcomes and viable competitive benefits.

Due to the shortcomings inherent in each perspective covered so far, this study adopts the three perspectives as the theoretical framework to avoid the shortcomings of adopting a perspective in isolation. The entrepreneurial (adaptive), competitive (adaptive), consensual (fit) and bureaucratic (strong) cultural dimensions are adopted to measure and explain the relationship between organisational culture and performance in the Nigerian banking sector.

5.2 Human resource management policy

Guest (1997) established a model which shows how HR management policies could influence employee outcomes/performance and organisational performance. He suggested employee loyalty as a strong outcome that will positively influence organisational outcomes. Hence, HR development policy plays a significant role in managing human resources and shapes workers' attitudes to work and expected work behaviour, which will ultimately impact organisational outcomes (Thang et al., 2010). Wright and Snell (1998) confirmed that HR policy will increase competence, and influence workers' attitudes and behaviour, leading to organisational outcomes. Therefore, the impact of HR policies (HR development programmes such as an induction course, mentorship, coaching and a management trainee scheme) on organisational outcomes are mediated by human resource outcomes/performance and employee skills, attitudes and behaviour (Katou & Budhwar, 2007; Purcell & Hutchinson, 2007). Sanz-valee et al. (1999) in Katou and Budhwar (2010, p. 27) put it that organisations with an innovative strategy invest more in employee training and development to enhance workers' competence, skills and abilities and at same time inspire innovativeness and cooperation among workers. This is what this strategy requires for successful implementation.

A review of one hundred and four (104) empirical studies on the association between HR management and organisational outcomes by (Boselie, Dietz, & Boon, 2005) identified three theoretical perspectives, namely, situational and resource-based perspectives, and Abilities, Motivation and Opportunities (AMO). The study emphasised that situational and resource-based perspectives are domiciled at institutional level while AMO is situated at the level of individual employees. This suggests that performance is a function of abilities, motivation and opportunities. While abilities involved workers' competence and dynamic capabilities, motivation is the drive to undertake learning and development to develop these abilities. Opportunities have to do with workers' ability to transfer learning into work outcomes in the form of improved attitudes to work, as well as work behaviour. Situational and resource-based perspectives domiciled at institutional level are the HR practices adopted by the organisation while AMO at individual level relates to an employee's commitment, job satisfaction and improved work behaviour (Paauwe, 2009). These two levels are critical determinants of

organisational outcomes. This informs this study's adoption of HR policies and outcomes as the major intervening variables that mediate the relationship between organisational culture and performance in the Nigerian banking sector.

Wright et al. (2005) made a number of propositions on the HR management-performance link. The first proposition is that organisational performance may impact human resource functions. Outstanding financial performance may lead to increased investment in learning and development, resulting in improved wages and other employee benefits, as well as effective recruitment and selection practices. This implies a reverse causal relationship between HR policies and performance. Put differently, improved financial performance may lead to further development of HR practices within the organisation, rather than such practices leading to improved performance. The second proposition suggests no direct causal association between HR policy and performance, meaning that many factors might impact this relationship. For example, transactional/transformational leadership styles might be responsible for the success recorded in the link between these two variables. Thirdly, Wright et al. (2005) suggested that corporate culture might be responsible for the link between the variables since organisational cultures are communicated through HR policies, the purpose of which is to shape employees' attitudes and behaviour, leading to human resource outcomes/performance and in turn organisational performance. This third assumption forms the basis of this study.

A review of the literature on the relationship between HR management and performance in the past two decades revealed a link between the two, but further explanations are required on how this relationship occurs, why there is a relationship and the causes of the relationship (Guest, 2011; Guest, Michie, Conway, & Sheehan, 2003). Few empirical studies have been conducted to provide answers to these questions (Guest, 2011).

To fill this gap, Guest and Conway (2011) conducted an empirical study on the impact of HR management practices on firms' productivity among 237 organisations in the United Kingdom. The authors interviewed 610 managers of which 36% were senior and middle level managers in service organisations. The study found that the effective application of HR functions is crucial to the realisation of organisational objectives. It established a strong relationship between effective

application of HR functions and organisational performance. Unfortunately, the study also failed to provide convincing explanations on how this relationship occurs, why there is a relationship, and the causes and process of such a relationship. Again, it is also not wise to rely on information from senior and middle level managers to make predictions on the relationship between the proper application of HR functions and firms' performance occasioned by employee attitudes and behaviour (Guest, 2011). It is more reliable to source data from employees who are experiencing such HR policy (Guest, 2011). Hence, the relationship between HR management and performance needs to be analysed using structural equation modelling in order to provide clearer understanding on how, why, and the causes and the process of the relationship (Paauwe, 2009).

It is for this reason that this study investigates the relationship between organisational culture and performance from cognitive perspectives using HR development policy and outcomes as mediating variables in the link between organisational culture and performance. It seeks to provide answers to the questions raised by measuring HR development policy using the induction course for newly employed staff, and mentoring, coaching and management trainee schemes. Human resource outcomes, on the other hand, constitute knowledge, skills and dynamic capabilities, and employee attitudes and work behaviour (Katou & Budhwar, 2010). The researcher proposed that these two mediating variables/constructs could be used as a yardstick to explain the relationship between organisational culture and performance.

5.3 Human capital theory

The development of human capital theory began in 1776 and was subject to critical review up until the end of the 1960s (Sweetland, 1996). Human capital theory is often referred to as the theory of value. It places emphasis on the current value of previous investment in the education, training and development of human resources (Aliaga, 2001). The theory states that the return on such investment is expected to be greater than the return on similar investment in physical capital. It suggests that if the return on human capital is not more, it should at least be equal to similar investment in physical capital or assets. Where return on such investment is not more than or equal to the return on investment in physical capital, the theory attributes this to incorrect

investment in human capital, that is, investment in skills that are no longer required both at macro and micro levels.

Oketch (2006) stated that return on investment in education, learning and development of human resources can be grouped into two categories; financial and non-financial returns. Financial returns are measured in terms of the value of the investment and the monthly or annual earnings of human resources after such learning and development. On the other hand, non-financial returns relate to non-monetary returns on investment in education, learning and development of human resources, including community development services, political development and consciousness of civil rights.

5.3.1 Human capital and economic development

Hava and Erturgut (2010) proposed that enhanced economic growth and development is a function of investment in human resource learning and development, specifically in science and technology. Economic development in the 21st century is achievable by enhancing human capital investment in technological innovation and the use of such applications to enrich human activities across the globe (Hava & Erturgut, 2010). This suggests that investment in human capital contributes more to economic growth and development compared with investment in other physical capital. Although, this might be confusing to those who believe that technology is a major driver of economic growth and development, the fact remains that technologies are developed by humans and as a result of huge investment in human capital (Mokyr, 2013; Teixeira & Tavares-Lehmann, 2014). Furthermore, technological know-how in terms of maintenance and operations relies mainly on human resources. This suggests why human capital is referred to as one of the most important or unique factors of production that has a great multiplier effect on economic growth and development (Kiziloluk, 2007).

Jalil and Idrees (2013) assessed the impact of investment in education, learning and development on economic growth and development in Pakistan from 1960 to 2010. The results showed that there is a direct and positive relationship between investment in human capital and economic growth in Pakistan for the five decades covered in the study. Similarly, Ganegodage and Rambaldi (2011) examined the impact of investment in human capital on Sri Lanka's economic

growth from 1959 to 2008. The study revealed that investment in education, learning and development of human resources did not meaningfully impact the growth and development of the economy when compared to other economies in Asia. Four ethnic wars, civil unrest and the electricity crisis of 2001 (Ganegodage & Rambaldi, 2011) could explain why government intervention, in the form of investment in education from primary to university level, has not resulted in a commensurate return on the economic growth and development of the country.

A comparative analysis of investment in education, learning and development and the rate of return among sixteen (16) East Asian and Latin American countries revealed that, investment in human capital increases the level of inequality and promotes human capital mobility in developed countries (Patrinos, Ridao-Cano, & Sakellariou, 2006). Viewed from a class perspective, investment in human capital by those in the higher socio-economic class produced higher returns on investment among the countries investigated. This extends the gap between the rich and the poor in terms of skills, employment opportunities and income, leading to low skills among low-income earners. Efforts to close the gap may include scholarship programmes for low-income earners.

Most continents across the globe have benefited from the returns on human capital investment. African countries are the exception due to high levels of corruption, civil unrest, a lack of human resource planning and utilisation, and low employment generation as well as high rate of unemployment (Oketch, 2006). This suggests why investment in education, learning and development on the continent has not resulted in meaningful economic performance. The reasons may include the lack of incentives to retain highly skilled human capital and the brain drain (Oketch, 2006; Olaniyan & Okemakinde, 2008). This means that African professionals in the diaspora may not be contributing to economic growth and the development of Africa. Oketch (2006) proposed a combination of human capital and physical capital investment as a major determinant of the economic growth and development of African countries. Therefore, the assumptions of human capital theory have not been fully realised in African countries due to the peculiar nature of management, leadership and other social devices on the continent (Olaniyan & Okemakinde, 2008). Unfortunately, some African countries rely on human capacity and physical capital investment from developed countries for their economic growth and development. The

question is: to what extent will this lead to real economic growth and the development of African countries?

In terms of human capital theory, investment in human resources is expected to have a direct or indirect impact on the economic returns of individuals, corporate organisations, societies and the world at large (Nafukho, Hairston, & Brooks, 2004; Sweetland, 1996). Investment in education and learning and development of human resources is fundamental to the growth and development of the national economy (Garba, 2002; Olaniyan & Okemakinde, 2008). Odekunle (2001) proposed that investment in human capital is positively correlated to the development of creative mind sets and vast changes in technological innovation. Thus, investment in education, learning and development is necessary to guarantee sustainable competitive advantage in the knowledge-based global economy. Such investment is beneficial to individual employees, organisations, communities and the world at large.

The benefit of investment in human capital to individual employees is recognition, incentives and enhanced job security (Ayeni, 2003). The benefit to the organisation is that it enhances creative activity, technological innovation and sustainable competitive advantage (Odekunle, 2001). Finally, the benefit of investment in human capital to a nation includes the growth and development of the national economy (Garba, 2002; Olaniyan & Okemakinde, 2008). It should be noted that for individuals, organisations, societies and governments across the globe to fully tap into the benefits of investment in human capital, the knowledge, skills and dynamic capabilities invested in must be of high value/quality.

Ayara (2002) reported that investment in education and learning and the development of human resources in Nigeria has not produced the desired results in the growth and development of the economy. He identified three factors that could be responsible for this situation. Firstly, learning and development is privately motivated and as such is not productive to the society and the national economy. Secondly, demand for highly skilled human resources is on the low side in Nigeria. Finally, the skills supplied by the education system do not match those required in labour markets. If these factors are not adequately addressed, investment in human capital may not contribute to the growth and development of the national economy. It is against this backdrop that this study seeks to investigate the relationship between organisational learning culture and

performance in the Nigerian baking sector. The results of this study will lead to plausible solutions/recommendations in order to fill the gap identified above.

Examining the predictions of human capital theory in a competitive labour market, Booth and Katic (2011) maintain that employees pay for their investment in dynamic capabilities by receiving low incentives for learning and development programmes and receive higher wages/salary after the programme. This suggests that investment in learning and development is beneficial to employees since the services of highly skilled human resources are in high demand by various organisations. This explains why highly skilled human resources change jobs often in the global economy. The study proposed that management investment in organisational learning and development should be linked to higher employee earnings in current and future firms, but greater earnings in future firms. This is in line with the assumptions of human capital theory on the rate of return on education, learning and human resource development.

5.3.2 Human capital and performance

A recent study found that investment in human resource learning and development has considerable impact on employee productivity in the Indian information technology services industry (Bapna, Langer, Mehra, Gopal, & Gupta, 2013). The study revealed a direct/positive relationship between human capital investment and employee performance. This is due to fact that employee performance in the information technology industry is linked to technological know-how of the equipment. Workers in the IT sector were also able to transfer learning into work outcomes. Hence, caution should be exercised in other economic sectors when investing in human resource learning and development in order to improve employee productivity. The ability of the selected employees to transfer learning to work outcomes should be considered and there should be proper consideration of the factors that mediate the relationship between human capital formation and employee productivity in sectors where such relationship is not direct.

Grook, Todd, Combs, Woehr, and Ketcher (2011) posited that a positive relationship between human capital and overall organisational performance is subject to management's ability to invest in human capital development programmes leading to innovations, as well as to retain a competent workforce with dynamic capabilities. They maintained that human capital demands

adequate investment and considerable time for the development of potential. As such, managers must ensure a greater level of organisational commitment among the highly skilled workforce to avoid workers being trained to the advantage of competitors.

Empirical studies have shown that investment in learning and innovations has a direct/positive impact on organisational performance (Baker & Sinkula, 1999; Bolivar-Ramos, Garcia-Morales, & Garcia-Sanchez, 2012; Bontis, Crossan, & Holland, 2002; Jiménez-Jiménez & Sanz-Valle, 2011; Keskin, 2006; Ussahawanitchakit, 2008). Baker and Sinkula (1999) analysis found that learning orientations and a firm's competitiveness have a direct impact on firm performance. Bontis et al. (2002) measured learning and development at individual, team and institutional levels and found that employee learning and development positively influenced organisational performance. Keskin (2006) and Ussahawanitchakit (2008) measured the relationship between human capital formation and performance from organisational learning culture perspectives which indicated a positive relationship between learning and firm performance.

Recently, Jiménez-Jiménez and Sanz-Valle (2011) measured the influence of investment in learning and innovation at organisational level on firms' efficiency, competitiveness and performance. Their findings revealed a positive relationship among the three constructs of learning, innovation and performance. Bolivar-Ramos et al. (2012), investigated the impact of investment in technological dynamic capabilities and innovation on business performance through learning supported by management across two hundred and one (201) information technology firms in Spain. The study showed that there is a direct/positive relationship between technologically inclined dynamic capabilities, innovation and business performance as well as an indirect relationship between technologically inclined dynamic capabilities and business performance, mediated by technological innovation.

Similarly, Oltra and Vivas-Lopez (2013) examined education, learning and development at organisational level through a team-based approach to talent management and considered the impact of group autonomy and innovation on the performance of 167 large Spanish organisations. The empirical evidence showed that organisations that encouraged group autonomy and dynamic innovation in capacity building are more successful. This shows that

group autonomy in terms of innovation through learning and development as well as participation in managerial decision making is crucial to organisational efficiency.

Linking investment in human capital to performance in the banking sector, Goh (2005, p. 386) referred to intellectual capital as “knowledge, creativity, skills and corporate culture”. As the first scholar that investigated the impact of intellectual capital performance on bank efficiency in Malaysia, Goh (2005) submitted that investment in intellectual capital generated a greater return when compared with returns on investment in physical and structural capital. This result confirms the uniqueness of human capital performance over other capital or assets, which determines the quality of service delivery to customers, efficient development of new products or services and value creation. As this was the first study of its kind, the literature review on the construct was not comprehensive and the period of review was limited to three years.

The results of the empirical studies examined above are not surprising, as they all corroborate the assumptions of human capital theory. However, there remains a need to investigate the relationship between organisational culture and corporate performance from cognitive perspectives in the Nigerian banking sector, as this is one of the sectors impact the national economy. This is in relation to the challenge of not receiving expected returns on investment in education, learning and development in Africa, specifically Nigeria (Oketch, 2006; Olaniyan & Okemakinde, 2008). African countries’ economies have not benefited from investment in human capital, probably due to over-dependence on natural resources which have not produced outstanding results in terms of economic growth and development.

5.3.3 Shortcomings of human capital theory

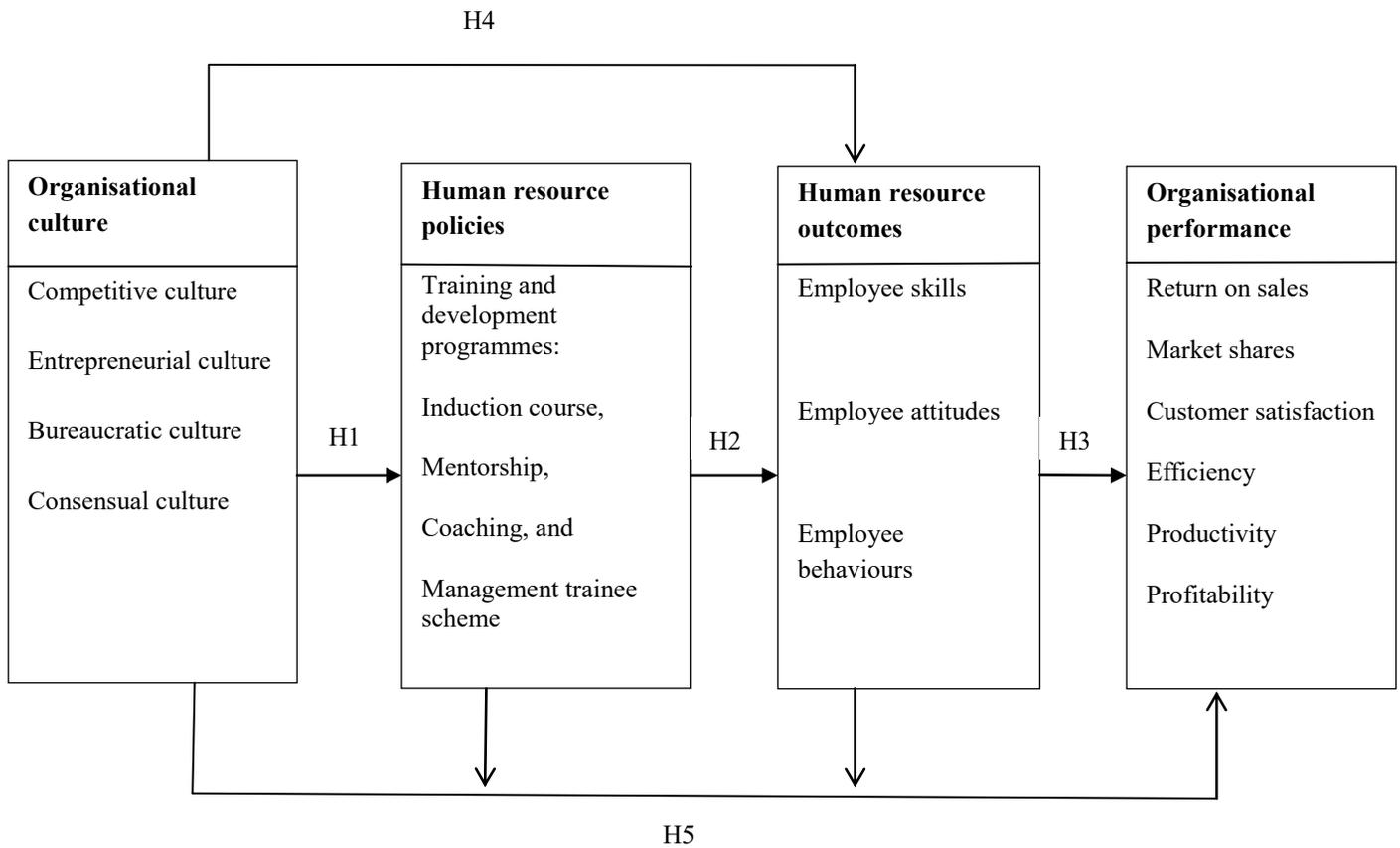
Despite the benefits of human capital theory in measuring HR outcomes in terms of competence and skills development, improved performance, and higher returns as well as its implications for economic growth and development, the theory suffers some limitations. Bowles and Gintis (1975) argued that the explanation for the association between learning/development and the allocation of financial resources is inconclusive within a single model. Bowles and Gintis (1975) noted that institutions of higher learning also contribute to the economic inequalities among members of society. With intensive investment in education, learning and development among

the rich, the gap between the rich and the poor is likely to widen. How will this impact economic growth and development?

Sidorkin (2007) submitted that human capital theory did not consider the costs in relation to learners' time and effort invested in their studies. Workers who choose to work rather than learn put in less effort than those on full-time programmes in higher education institutions. Sidorkin (2007) affirmed that Becker's assumption that school activities are not relevant for immediate compensation may be illogical and require review. Another constructive critique of human capital assumptions is based on their inability to quantify or provide an objective analysis and financial value for human assets and incorporate the value into the organisation's balance sheet in the same way that physical or current assets are incorporated (Lajili, 2012; Mello, 2011). This critique is based on one of the recent submissions in the field of human resource management, which referred to human capital as the unique assets that are crucial for sustained competitive advantage.

Hence, the current study is appreciative of the unique contribution of human capital theory, but sensitive to its limitations in adopting HR development policy and outcomes as mediating variables in the link between culture and performance in the financial sector as shown in the Figure 5.2 below.

Figure 5.2: Theoretical framework on the relationship between organisational culture and performance



Source: Own compilation

5.4 Conclusion

This chapter presented and discussed relevant theories underpinning the relationship between organisational culture and performance in the Nigerian banking sector. The theories were carefully selected based on the conceptual framework and underlying objectives of the study. On organisational culture as an independent variable in this study, the three perspectives of organisational culture proposed by Kotter and Heskett (1992), as well as Desphande and Farley's (2004) four cultural dimensions were considered instrumental in meeting the research objectives. The first perspective, the strong culture perspective, maintains that solid cultural practices or dimensions will result in better economic outcomes among corporate organisations. Strong cultural practices are useful to instil discipline among organisational stakeholders, respect law

and order, and maintain workers' loyalty, as reflected in bureaucratic and consensual cultural practices. The shortcoming of this perspective is that it focuses inwardly without proper consideration of external variations that are crucial for business survival in the 21st century. The second perspective is the fit perspective that proposes that cultural practices that aligned with business plans, HR policy and the organisation's objectives will result in outstanding business outcomes; the better the alignment the greater the business outcomes. Despite the benefits of the fit perspective, the limitation is that it relies mainly on strategic alignment of the internal control mechanisms without adequate attention to external variations in terms of change in technological innovations, customers' tastes and demands, and efforts to outsmart competitors. The third perspective demonstrates its uniqueness in relation to the other two perspectives by considering the influence of both internal and external variations on cultural practices as well as corporate performance. This perspective is considered useful in the 21st century's turbulent business environment. This study will benefit from the knowledge of this perspective and suggest ways to overcome any inherent shortcomings.

This study also adopted HR development policy and outcomes as mediating variables in the interplay between organisational culture and performance. This study considers human capital theory, and the HR policies model developed by Guest (1997) valuable in meeting the research objectives related to the mediating variables. Guest's (1997) model on the interplay between HR practices and organisational outcomes created a need to extend the frontiers of knowledge by explaining the interplay between HR practices and business outcomes, as studies in the past two decades have failed to explain the interplay between these variables (Guest, 2011). This current study fills this gap by using HR outcomes which comprise employees' skills, dynamic capabilities, attitudes and behaviour (Katou & Budhwar, 2010) to explain the link between HR practices and business outcomes.

Organisational culture from a cognitive perspective led to the need to revalidate human capital theory. This emphasises the current value of previous investment in education, learning and development to individual employees, and current and future organisations as well as to the national economy. Previous studies revealed that investment in education, learning and development in most developed countries has produced the desired results in terms of economic

growth and development. On the other hand, most developing and underdeveloped African countries have not benefited from the return on investment in education (Oketch, 2006). This suggests the need to conduct further investigations on investment in education and economic development in African countries. The researcher also offers insight on the shortcomings of human capital theory and suggests measures to overcome the limitations. The following chapter focuses on the research methodology adopted to investigate the relationship between organisational culture and performance in the Nigerian banking sector.

CHAPTER SIX: RESEARCH METHODOLOGY

6.0 Introduction

This chapter explains the research methodology and research methods adopted to empirically investigate the interplay between organisational culture and performance in the Nigerian banking sector. Careful selection of a research methodology is necessary to avoid selecting inappropriate research methods for the study. The choice of research methods in terms of research design, population of the study, sampling techniques, research instruments and statistical tools for data analysis have implications for the results of the study.

The researcher reviewed the literature on research methodology in order to be conscious of the strengths and weaknesses of different research methods. This assisted the researcher to select appropriate research methods for this study.

This required alignment of the research methods with the research objectives and questions. Hence, this chapter presents a restatement of the research objectives, questions and hypotheses.

6.1 Research objectives

The broad objective of this study is to investigate the relationship between organisational culture and performance in the Nigerian banking sector. The specific objectives of the study are highlighted below:

1. To investigate the relationship between organisational culture and human resource development policy;
2. To examine the relationship between human resource development policy and human resource outcomes;
3. To establish whether human resource outcomes have a direct impact on organisational performance;
4. To ascertain the influence of organisational culture on human resource outcomes; and

5. To measure the extent to which human resource development policy and human resource outcomes mediate the relationship between organisational culture and performance in the Nigerian banking sector.

6.2 Research questions

Following from the objectives of this study, the following questions were raised:

1. What types of relationships exist between organisational culture and human resource development policy?
2. To what extent does human resource development policy have a direct effect on employee skills, attitudes and behaviours?
3. To what extent do human resource outcomes have a direct impact on organisational performance?
4. How does organisational culture contribute to employee skills, attitudes and behaviour?
5. To what extent do human resource development policy and human resource outcomes mediate the relationship between organisational culture and organisational performance?

6.3 Statement of hypotheses

To achieve the stated objectives of the study, the following propositions were tested empirically.

The first null hypothesis for this study is:

HO1: There is no significant relationship between organisational culture and human resource development policy.

The following alternative hypotheses were tested against the null hypotheses formulated for this study:

HA1: There is a significant relationship between organisational culture and human resource development policy

HA2: Human resource development policies have a direct effect on employee skills, attitudes and behaviours.

HA3: Human resource outcomes mediate the interplay between human resource development policy and organisational performance.

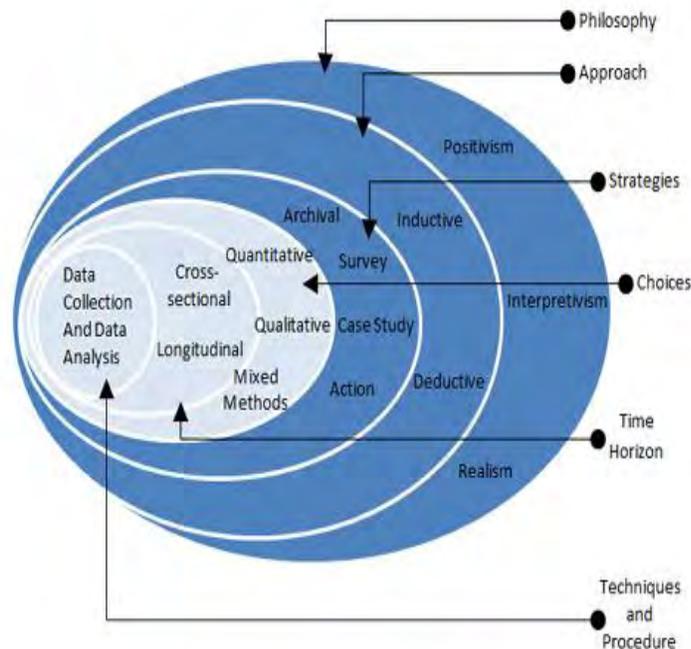
HA4: There is a relationship between organisational culture and human resource outcomes.

HA5: Human resource policy and human resource outcomes mediate the interplay between organisational culture and performance in the banking sector.

6.4 Research philosophies

This refers to different types of beliefs or worldviews about a chosen enquiry, which determines the design, process, strategies and techniques of investigating or reinvestigating the nature of existing knowledge on the object or construct (Saunders, Lewis, & Thornhill, 2009). The object is used in the case of a natural or scientific enquiry and a construct or phenomenon is used in the case of social/management sciences research (Creswell, 2009). This study discusses research philosophies in line with Saunders et al. (2009, p. 108) research ‘onions’. This is shown in figure 6.1 below:

Figure 6.1: Research ‘Onions’



Source: Adapted from Saunders et al. (2009, p. 108).

6.4.1 Positivism

Positivism is a research philosophy that follows the path of natural scientists and is often referred to as an objective research strategy (Saunders et al., 2009). Researchers that share this belief are referred to as positivists. Positivists from epistemological perspectives affirm that objects which are visible and assessable can be generalised as true knowledge. They conclude that the object under investigation and the meaning attached to such object have a separate existence different from that of the researcher (Bryman, & Bell 2011, p. 15). This is evident in most natural sciences or pure scientific research where the realities of the objects are external to the actors. Objectivism from the perspective of ontology maintains that social phenomena and their understandings have a reality that is external to that of the researchers or actors (Bryman, 2012, p. 32). For instance, a business organisation and its culture is a social entity which has an identity and reality that is distinct from that of the social actors. Interestingly, it also has features of an object, beliefs and value system, as well as objectives in reality.

Alternatively, constructivism from the ontological perspective stipulates that social constructs are products of the point of views of social actors and researchers' actions (Bryman, 2012, p. 32). This suggests that social constructions are built on the basis of a deep understanding of reality and interactions among social actors, as opposed to being perceived as something external to social actors. Maylor and Blackmon (2005, p. 157) noted that constructivists are interested in a joint effort to build social phenomena. Again, the positivists' axiological beliefs show that the scientific research process is value free, as the investigator is separated from what is being investigated, but regard the concept as an object (Samuel, 2012). This is very unlike management research in which the values and perceptions of researchers usually influence the interpretation of the results (phenomenologists). Due to the objectivity of positivism, researchers adopting this philosophy often adopt a quantitative research approach.

6.4.2 Realism

Realism observes two major attributes of positivism: an assumption that scientific and social science research has to use a uniform method of data collection, and an orientation that is completely different from the object under investigation (Bryman & Bell, 2011, p. 17). This led

to two different types of realism; empirical and critical realism. Empirical/direct realism emphasises that the adoption of proper techniques will aid knowledge advancement on a particular phenomenon (Bryman & Bell, 2011). Saunders et al. (2009) maintained that direct realism has to do with social actors' perception through their senses in order to provide a true picture of the world. This may not be totally acceptable in business research, although applicable in natural science because of its objectivity.

This argument led to the second realism, critical realism. As its name implies, critical realism questions the extent to which a social actor's perceptions give a true picture of the world. It cites instances where human senses deceive social actors, leading to a wrong account of the world. Social actors see things differently depending on the circumstances or situation at hand. Dabson (2002) in Saunders et al. (2009) argued that critical realism maintains that human knowledge of reality is based on shared training and cannot be expected if the actors are not involved in the learning process. Direct realism may take the stance that the world is relatively stable based on the orientation of what we see is what we get. Critical realism on the other hand, suggests that the business world is changing dramatically making it impossible to affirm that what we see is what we get. In this context, what you see may not translate to what you will get due to fluctuating and wrong perceptions of what seems to be the correct reality. This explains why some business researchers are subjective in nature, particularly in areas of marketing (investigating consumers' behaviour) and organisational behaviour.

6.4.3 Interpretivism

Interpretivism was developed from two logical backgrounds: phenomenology and symbolic interactionism (Saunders et al., 2009). Phenomenology explains the way in which social actors conceive the world around them (Goulding, 2005; Lester, 1999; Saunders et al., 2009). Symbolic interaction on the other hand, explains the continuous interpretations and understanding of the world we live in (Boksberger & Melsen, 2011; Saunders et al., 2009). In other words, it explains the way in which actors interpret and discuss the world through their actions and interactions with others; which often influence/shape their values and activities (Saunders et al., 2009).

Interpretivism is an alternative to positivism as it relates to research in the natural sciences. Interpretivism emphasises the need to reduce the difference between the researcher as one social actor and that which is being researched, which is also part of the social actors (Kelliher, 2011; Saunders et al., 2009). This implies that the researcher and the human behaviour under investigation are inseparable. This is mainly applicable to researchers in the field of social/management sciences. It is necessary to adopt an interpretivist perspective in order to gain full understanding of the social phenomenon under investigation. This is necessity to avoid a situation where the researcher's point of view dominates or influences the interpretation and discussion of the findings emanating from a study (Saunders et al., 2009). Notwithstanding the benefits of interpretivism, Kelliher (2011) identifies reliability, validity and generalisation as challenges.

6.4.4 Pragmatism

Pragmatism, as a branch of research philosophy rests on actions, situations and consequences in contrast with other research philosophies (Creswell, 2009, p. 10). As opposed to focusing on information about truth and reality, it relies on multiple methods to provide solutions to research problems and questions. It emphasises mixed or multiple approaches to arrive at better outcomes. The researcher is at liberty to select an appropriate method or methods based on the need to produce better results using a pragmatic research problem or questions (Creswell, 2009; Freshwater & Cahill, 2013). Pragmatists see the universe as completely diverse in nature which demands different techniques to find better solutions to its challenges (Creswell, 2009; Johnson & Onwuegbuzie, 2004; Hanson et al., 2005). This suggests the need for multiples techniques for data collection and analysis in order to overcome the shortcomings of adopting a mono method. It does not necessarily mean that researchers adopting mixed or multiple methods should not provide strong justification for their choices. Above all, the pragmatic worldview offers an opportunity for different perceptions, approaches, and assumptions, leading to improved data collection, analysis and interpretation of results to produce outstanding research outcomes (Creswell, 2009, p. 11).

Saunders et al. (2009) proposed that the research problem or questions informs the choice of epistemology, ontology and axiology. They added that a specific philosophy may be more

suitable than another; or a combination of the three perspectives in the quest to answer or provide an adequate solution to the problem at hand. This resulted in the emergence of mixed method approaches to solving social problems (Hay, 2011). Table 6.1 presents a summary of the four research philosophies discussed above.

Table 6.1: Comparison of four research philosophies in management research

Research philosophies	Positivism	Realism	Interpretivism	Pragmatism
Epistemology: the investigator's perceptions of what constitutes satisfactory knowledge.	Only observable objects are capable of providing reliable data and facts. Emphasis is on cause, effect, impact and law to make generalisations. It reduces constructs to the simplest elements.	Observable objects offer reliable data and facts. Inadequate data implies imprecisions in feelings (direct realism) while objects provide feelings which are vulnerable to misconceptions (critical realism). Emphasis is on discussions within the framework.	Centres on perceptual meanings and social constructs. Emphasis is on the information surrounding the situation, the background of the information, perceptual values and rationale behind the actions.	Any or combinations of observable constructs and perceptual values can lead to acceptable knowledge. This is dependent on the nature of the research questions at hand. Emphasis is on applied research, adopting multiple techniques for data collection and interpretation of results.
Ontology: the investigator's perceptions of what constitutes the nature of reality.	Objects are seen as external and possess a reality that is different from that of the investigator.	Objective in nature, its existence is completely different from the thoughts, and beliefs of social actors (realist); its interpretation comes from social circumstances (critical realist)	Social constructs built into social interactions and actions of others. Subjective and variation is inevitable	Emphasis is on better ways to provide answers (solutions) to the research questions (problem). The decision on the suitable techniques is dependent on the research questions.
Axiology: the investigator's perceptions of the role of values in investigation.	The investigation is carried out in a value-free way; the investigator is alienated and upholds an objective mind set.	Investigation is value loaded; the investigator's point of view is subjective based on their social experiences and background which often impact the outcomes of the study.	Investigation is value assured; the investigator is part of the investigation, not possible to be indifferent; this makes the whole exercise sometimes subjective.	Values play a significant role in interpretation of results; the investigator adopts both objective and subjective perspectives.
Main methods of data collection.	Very organised, big samples, measurement, quantitative and permitted to use qualitative when necessary.	Techniques adopted must be align with the research questions, qualitative or quantitative.	Takes small samples with deeper examination, more qualitative.	Takes mixed or multiple approaches, that is, qualitative and quantitative.

Source: Adapted from Saunders et al. (2009, p. 119).

6.4.5 Research philosophy suitable for the study

Having examined the relevant research philosophies, the researcher considered pragmatism the most appropriate research philosophy to guide this study. This suggested the need to effectively investigate the relationship between organisational culture and performance (Bellot, 2011) in the banking sector. The justification is that this study used mixed approaches, that is, qualitative and quantitative, to collect and analyse data.

Creswell (2009, p. 11) observed that the pragmatic worldview offers the opportunity to include different perceptions, approaches, and assumptions, leading to improved data collection, analysis and interpretation of the results to produce outstanding research outcomes. Morgan (2007) maintained that the adoption of pragmatic strategies, as a philosophical stance, is one the best ways of justifying the combination of numerical and non-numerical methods of enquiry in a study in the management/social sciences. Johnson and Onwuegbuzie (2004) stated that the combination of numerical and non-numerical sources of data collection and analysis procedures within a study paves the way for paradigm shifts leading to reliable outcomes, which is more realistic through a pragmatic philosophical stance. Evans, Coon, and Ume (2011) justified the use of a conceptual framework in the process of implementing mixed methods in a study in the social sciences. This implies that the conceptual guidelines must be able to accommodate the choice of mixed methods in a study. Hence, the model in this study supports the integration of numerical and non-numerical information and analysis procedures. The integrated framework of mixed methods impacts the quality of research outcomes of studies investigating culture and well-being (Franz, Worrell, & Vögele, 2013).

This study investigates the relationship between organisational culture and performance in the Nigerian banking sector. Pragmatism was selected as a philosophical stance in order to ensure reliable and quality research outcomes. As evident in the philosophical argument above, pragmatism is the philosophical justification for mixed methods of data collection and data analysis procedures based on the requirements of the problem statement, research questions and objectives of the study (Creswell, 2009; Evans et al., 2011; Johnson & Onwuegbuzie, 2004;

Hanson et al., 2005; Saunders et al., 2009). This study adopts pragmatism as a philosophical stance in its choice of concurrent transformative mixed methods of data collection as illustrated in section 6.7.3.

6.5 Research approaches

Research approaches can be examined from two distinct perspectives; deductive and inductive approaches. It is important to integrate these two approaches in development theories.

6.5.1 Deductive approach

The deductive approach of inquiry is rooted in the positivist philosophy common in the natural sciences (Saunders et al., 2009). This is based on an objective examination of existing knowledge, law and theoretical considerations in order to formulate hypotheses, and data collection and analysis, as well as interpretation of results in order to accept or reject the hypothesis and re-examine theory (Bryman & Bell, 2011, p. 11).

The first stage in the deductive approach of scientific inquiry is a critical review of the literature and consideration of the possible relationships between or among the variables embedded in the theoretical framework (Minner, Levy, & Century, 2010; Saunders et al., 2009). This is necessary to ensure a proper understanding and consciousness of the nature of the dynamism inherent in the subject matter. This knowledge will facilitate sound formulation of hypotheses, which is a basic requirement in the second stage in the deductive approach to scientific inquiry (Bryman & Bell, 2011; Minner et al., 2010; Saunders et al., 2009). The third stage is a very important aspect of scientific inquiry, which demands mental alertness on the strengths and weaknesses of possible methods of data collection and analysis in order to avoid mistakes that would make the results invalid (Saunders et al., 2009). This is why most researchers or supervisors are conscious of the need to justify any approach or method used in a scientific inquiry. Although scientific inquiry relies on a quantitative approach, rigorous research questions that demand first-hand information from respondents sometimes leave the researcher with no other option but to take the path of qualitative or mixed methods. Maylor and Blackmon (2005, p. 150) noted that moving from data back to the hypotheses and then to the theory in scientific inquiry is called verification. The fourth stage has to do with the findings, as well as the interpretation of the results emanating

from the scientific investigation. The interpretation of the statistical significance of the key variables analysed using inferential statistics leads to the fifth stage where the researcher decides whether to accept or reject the hypothesis in question (Bryman & Bell, 2011). The sixth stage is concerned with the re-examination of the theory under consideration in the quest to re-evaluate existing knowledge or to determine the level of variation in the body of knowledge, based on the outcomes of the scientific inquiry (Bryman & Bell, 2011; Saunders et al., 2009). The outcomes of the study may strengthen or weaken the theory under review. This is the final stage of the deductive approach of scientific inquiry where generalisations are made.

The major strength of the deductive approach is that, as positivism implies, it is highly objective (Saunders et al., 2009). The approach uses rigorous scientific methods of data collection and the data is subjected to robust statistical analysis in order to deductively contribute to the body of knowledge on the phenomenon (Bryman & Bell, 2011). However, the main criticism of this approach is that, it is based on complex scientific methodology and rigorous statistical analysis which are sometimes not necessary in social/management sciences research. This does not permit alternative or subjective explanations on the phenomenon in question.

6.5.2 Inductive approach

The inductive approach is rooted in an interpretivist philosophy of inquiry as an alternative to positivist assumptions in scientific research (Thomas, 2006; Kelliher, 2011). Interpretivism became more pronounced in the fields of social/management sciences in the 20th century (Saunders et al., 2009). Researchers in management studies recognised that it could enable in-depth investigation of cause-effect links between two variables in an attempt to inductively develop theories. Studies that adopt this approach are particularly concerned with the methods of data collection to enlist first-hand information on phenomena. This is the reason why a qualitative approach is more likely in an inductive inquiry, specifically the use of interviews and observation to gain in-depth knowledge about a social phenomenon in order to inductively contribute to the body of knowledge (Grouding, 2005; Kelliher, 2011). Saunders et al. (2009) suggested if a researcher seeks an in-depth understanding of how or why the phenomenon occurred, rather than describing it, it might be logical to adopt an inductive as opposed to a deductive approach.

Thomas (2006) identified the following objectives of the inductive approach in health and social sciences. The first emphasises extensive compression of numerous raw data in a sample and a concise format. Secondly, Thomas (2006) proposed the establishment of the perfect link between the objectives of the study and key outcomes resulting from the data collected. This is to ensure that these associations are presented in a clear manner to others. The final objective is the development of a theory or model for the relationship between the variables as evident in the data collected (Kelliher, 2011; Saunders et al., 2009). At this stage, generalisations are inductively made based on the outcomes of the raw data collected and analysed using a robust qualitative approach. A comparison of the different approaches to qualitative analysis proposed by Thomas (2006, p. 241) is presented in Table 6.2 below.

Table 6.2: Comparison of different approaches to qualitative analysis

	General Inductive Approach	Grounded Theory	Discourse Analysis	Phenomenology
Analytic strategies and questions	What are the core meanings evident in the text, that are relevant to evaluation or meet the research objectives?	To generate or discover theory using open and axial coding and theoretical sampling	Concerned with talk and texts as social practices and their rhetorical or argumentative organisation	Seeks to uncover the meaning that lives within experience and to convey felt understanding in words
Outcome of analysis	Themes or categories most relevant to research objectives identified	A theory that includes themes or categories	Multiple meanings of language and text identified and described	A description of lived experiences
Presentation of Findings	Description of most Important themes	Description of theory that includes core themes	Descriptive account of multiple meanings in text	A coherent story or narrative about the experience

Source: Adapted from Thomas (2006, p. 241).

Hence, the strength of the inductive approach is that it emphasises rigorous and in-depth techniques for data collection using an appropriate qualitative approach, in order to obtain fresh

and undiluted information directly from the source (Thomas, 2006). As an alternative to the deductive approach, an inductive approach tends to focus on a small sample with in-depth data collection and analysis procedures. On the other hand, the deductive approach involves a large sample size of quantitative data that is subjected to complex statistical analysis. The major shortcoming of this approach is that it is highly subjective because the investigator's perceptions of the phenomenon play a significant role in data interpretation and discussion of the findings (Saunders et al. 2009). Due to the shortcomings of both approaches, some scholars (Creswell & Clark, 2011; Franz et al., 2013; Johnson & Onwuegbuzie, 2004; Morgan, 2007) recommended a combination of the two to develop new theories or re-examine existing theories. This is discussed below.

6.5.3 Combination of deductive and inductive approaches

The need to address the disparity between objective and subjective processes in the development of new knowledge, or re-examination of existing knowledge in order to provide comprehensive explanations of the key variables, gave rise to the combination of the two approaches in social/management research. Saunders et al. (2009) observed that it is not impossible to combine deductive and inductive approaches. They maintained that, in their experience, the advantages of such combinations are significant. The combination of deductive (quantitative) and inductive (qualitative) methods in a single study based on the topic or research questions is referred to as mixed methods (Creswell, 2009). It is logical to integrate deductive and inductive approaches in management sciences research, due to the peculiar nature of business activities which involves objects, and constructs, as well as social actors. Table 6.3 below provides a comparison of these approaches as prescribed by Ali and Birley (1999, p. 106).

Table 6.3: The integrated approach compared with deductive and inductive approaches

Stage	Deductive	Inductive	Integrated approach
1	Development of theoretical framework	Area of enquiry are identified, but no theoretical framework	Development of theoretical framework based on constructs
2	Variables are identified for relevant constructs	Respondents identify constructs and explain the relationship between them	Some variables are identified for relevant constructs - others can be identified by respondents
3	Development of research instruments	Identification of broad themes for discussion	Researcher converts the a priori theoretical framework into theoretical questions
4	Data are collected from respondents	Respondents discuss general terms of interest	Respondents discuss the seemingly general questions and identify constructs which are meaningful to them and explain the relationships between the constructs.
5	Data are analysed in terms of prior theoretical framework	Researcher develops theory on a purely inductive basis	Data collected from respondents are analysed according to existing theory. Or theory is developed on an inductive basis - without regard to the existing theory.
6	Outcome; theory tested based on decision whether to accept or reject the formulated hypotheses.	Outcome; theory developed.	Outcome; either theory is adapted or alternative theoretical framework is presented.

Source: Adapted from Ali and Birley (1999, p. 106).

6.5.4 The approach adopted for the study

Having considered the strengths and weaknesses of the deductive and inductive approaches (Creswell & Clark, 2011; Franz et al., 2011; Morgan, 2007), the researcher selected an integrated approach as the most suitable approach to investigate the relationship between organisational culture and performance (Bellot, 2011) in the Nigerian banking sector. This is based on the strengths of this approach in providing an advanced explanatory analysis of cause and effect in the relationships between (among) two or more variables (Edmonds & Kennedy, 2012). This is also in line with the assumptions of pragmatism as the philosophical stance adopted for this study. The framework for this study was best achieved by adopting an integrated approach, which enabled the researcher to provide answers to the gap in the link between organisational culture and performance. This was achieved by means of an explanatory analysis of how and

why organisational culture influences performance (Guest, 2011; Hartnell et al., 2011) using numerical and non-numerical data collection and analysis procedures culminating in reliable research outcomes (Evans et al., 2011; Franz, 2013). Many scholars have supported the use of an integrated framework due to its ability to produce quality outcomes in management/social sciences, specifically on the link between culture and other variables (Bellot, 2011; Franz, 2013; Morgan, 2007). A detailed discussion on how integrated approach was utilised in relation to data collection and analysis procedures can be found under section 6.7.3.

6.6 Research strategies

Research strategies or research methodologies (Creswell, 2009) refer to all the methods used by a researcher to collect data with the aim drawing realistic deductions (Azika, 2008). Research methodology is executed through different types of research designs or strategies. Research design is the strategy employed by the researcher to probe the causes of a particular problem by translating research methodology into methods such as techniques, instruments and tools (Maylor & Blackmon, 2005). The three major types of research studies are subdivided into various forms of research design as discussed below.

6.6.1 Exploratory studies

An exploratory research study is a research plan or enquiry undertaken to expand the frontiers of knowledge on a particular phenomenon (Sakeran & Bougie, 2009). Exploratory research is undertaken when little or no investigation has been conducted to provide a solution to the problem at hand. An exploratory research strategy requires preliminary familiarisation with the subject matter to gain additional knowledge on the cause and effect of the problem before the development of key research questions and hypotheses (Sekaran & Bougie, 2009). This suggests that qualitative studies that focus mainly on interviews and observations as sources of data collection to provide a new knowledge on a phenomenon, assume an exploratory research design. When knowledge about a phenomenon is scarce and adequate understanding is required, the study should adopt an exploratory approach (Sekaran & Bougie, 2009).

Saunders et al. (2009) proposed three important steps in conducting exploratory studies, namely, examining the literature, conducting interviews to obtain first-hand information from key

informants in the area of specialisation and conducting focus group interviews. They observed that during the initial stage of exploratory studies, researchers conceive the phenomenon in question from a holistic point of view; and as the study progresses, the phenomenon becomes narrower. This is one of the basic requirements in making a valid contribution to the body of knowledge using exploratory studies (Sekaran & Bougie, 2009).

This study adopted the basic assumptions of an exploratory research design by firstly, reviewing the literature which revealed a huge gap with respect to adequate explanations of the link between organisational culture and performance (Hartnell et al., 2011; Prajogo & McDermott, 2011). The study used qualitative open ended questions in Section 'C' of the questionnaires distributed to elicit vital information in the process of examining the link between culture and performance in the Nigerian banking sector.

6.6.2 Descriptive studies

A descriptive study is undertaken to ensure adequate description of the features of variables or groups in the phenomenon of interest (Sekaran & Bougie, 2009). Such studies provide additional information on the features of numerous variables or social groups/phenomena. As the name implies, the essence of a descriptive study is a comprehensive discussion on the phenomenon in question. This enables a consolidated discussion on previous exploratory studies or sometimes both (Saunders et al., 2009). Descriptive studies build on the foundations laid by exploratory studies in order to provide elaborate discussions or arguments.

Based on the integrated approach proposed by Ali and Birley (1999), this study the principles of descriptive studies by describing the place of HR development policy and outcomes (employee skills, attitudes and behaviours) in the link between core values and performance in the Nigerian banking sector. It also offers a descriptive analysis of the role or influence of HR outcomes, based on the gap identified on the interplay between *human resource management practices* and *performance* (Guest, 2011).

6.6.3 Explanatory studies

The major characteristic of most explanatory studies is the use of hypothesis testing to ascertain or explain the nature of the association or difference between two or more variables embedded in the study (Sekaran & Bougie, 2009). The authors added that most explanatory studies require hypothesis testing in order to provide a constructive explanation of the changes observed in the dependent variables or sometimes to predict the outcomes of the organisation. Data collection and analysis in an explanatory study can take the form of quantitative or qualitative, or mixed methods depending on the nature of the research questions (Bryman & Bell, 2011; Creswell, 2009; Sekaran & Bougie, 2009).

Based on the assumptions of pragmatism (Creswell, 2009; Saunders et al., 2009), this study shares most of the principles of explanatory studies by employing mixed methods of data collection and analysis procedures to provide a comprehensive analysis of the link between core values and performance in the Nigerian banking sector. Research questions and hypotheses were formulated based on the gap identified in the literature and a theoretical framework was developed to provide the missing link. An advanced explanatory design was employed to examine the role of HR development policy and outcomes in the link between organisational culture and performance via structural equation modelling. This explained how HR development interventions and outcomes provided the missing link between culture and performance in the Nigerian banking sector. This is illustrated in the structural model captured in Figure 7.13, judging from the degree of the relationship or correlation coefficients in the link.

6.6.4 Experimental design

Experimental designs can be seen from two distinctive perspectives, laboratory experiments performed in an artificial environment and field experiments in a natural environment where the events often take place (Sekaran, 2003). Laboratory experiments are more common in pure scientific research than in business or social science research, due to difficulties in applying laboratory conditions in the business world or in the study of social constructs (Quinlan, 2011, p. 183). Field experiments on the other hand, are commonly used in business/social science

research which takes place in real-life situations, for example; business organisations and societies (Bryman & Bell, 2011).

The classic experimental design has to do with the manipulation of the independent (predictor) variable in order to establish its cause-effect on the dependent (criterion) variable (Vanderstoep & Johnston, 2009). In this type of research design, experimental subjects are commonly divided into two major groups, treatment and control groups (Sekaran, 2003). The researcher manipulates the treatment group and compares the observation recorded against the control group, which does not receive any form of manipulation. The researcher then compares the cause-effect of the independent variable on the dependent variable. Aside from independent and dependent variables in experimental designs, the extraneous variable is a very important explanatory variable that describes the relationship between independent and dependent variables (Vanderstoep & Johnston, 2009). This leads to what is regarded as confound in the experimental design which makes it difficult to affirm whether the variations in the dependent variable are influenced by the independent or extraneous variable.

An experimental design was not used in this study, because the researcher did not intend to manipulate the independent variables. However, the independent variables, organisational culture and HR development policy were manipulated. The justification rests on the difficulties in incorporating an experimental research design in business and social science studies as pointed out by Quinlan (2011).

6.6.4.1 Quasi experimental design

The independent variables in quasi experimental research design are not subjected to any form of manipulation by the investigator (Sekaran & Bougie, 2009). This is due to the fact that, the independent variables are subject to social situations; which makes it extremely difficult for the investigator to assign experimental subjects to groups (treatment and control groups) for possible manipulation of the predictor variables (Bryman & Bell, 2011). Although experimental and quasi experimental designs measure cause-effect associations between variables; the major difference is that, the former can be assigned to groups and be manipulated by the investigator (Sekaran, 2003). The latter is naturally manipulated by natural/social conditions, which are beyond the

control of the investigator. The investigator can exercise a form of control of the independent variables through statistical procedures (Edmonds & Kennedy, 2012). Sekaran (2003) and Maylor and Blackmon (2005) referred to quasi experimental design as one of the weakest types of experimental designs due to its lack of major scientific procedures in evaluating the cause-effect associations.

Due to the shortcomings of quasi-experimental design, the researcher considered it not useful in providing reliable statistical or significant relationships between organisational culture and performance in the Nigerian banking sector. Again, its lack of major scientific procedures negates the objective of explaining the extent to which HR development policy and outcomes mediate the link between culture and performance in the banking sector. Research should be conducted in accordance with certain ethical procedures, while unethical conduct in experimental research must be avoided at all times.

6.6.4.2 Ethical considerations in experimental research

Sekaran and Bougie (2009, p. 251) highlighted the following practices as unethical conduct in a research exercise:

- Putting pressure on individuals to participate in experiments through coercion or applying social pressure.
- Giving respondents mental tasks and asking demeaning questions that diminish their self-respect.
- Deceiving subjects by deliberately misleading them as to the true purpose of the research.
- Exposing participants to mental and physical stress.
- Not allowing the participants to withdraw from the research when they want to do so.
- Using the research results to disadvantage the participants, or for purposes not to their liking.
- Not explaining the procedures to be followed in the experiment.
- Exposing respondents to hazardous and unsafe environments.
- Not debriefing participants fully and accurately after the experiment is over.

- Not preserving the privacy and confidentiality of the information given by the participants.
- Withholding benefits from control groups.

Such practices should be avoided by researchers at all times in conducting experimental research. The anonymity and confidentiality of the participants in experimental researches must be protected by the researcher. This is not limited to only experimental research, but applies to all research in management and social sciences that involves social actors as well as institutions. Corporate anonymity and confidentiality must also be protected. This can be achieved by using pseudonyms in presenting the outcomes of the study to the public, if the outcomes could negatively impact the image or reputation of the institution involved.

In investigating the relationship between organisational culture and performance in the Nigerian banking sector, the researcher demonstrated high levels of compliance with the ethical guidelines and considerations. Individual and corporate anonymity and confidentiality were protected. Based on the business sensitivity of the financial institutions that participated in the study, the ethical guidelines prescribed by the University of KwaZulu-Natal's ethical committee were strictly complied with.

6.6.5 Survey research design

The survey research design adopts a quantitative approach to data collection using probability sampling techniques to draw an appropriate sample size from the population of the study in order to provide a numerical explanation or description of trends, attitudes or behaviour (Creswell, 2009; Maylor & Blackmon, 2005). Studies that adopt this approach are known for drawing large sample sizes for the purpose of distributing the research instrument – structured questionnaires. The data are then subjected to statistical analysis using both descriptive and inferential statistics after which the outcomes are interpreted, conclusions drawn and recommendations are provided. The study adopted this principle in exploring the interplay between culture and performance in the Nigerian banking sector. The participating commercial bank branches were selected using simple random sampling. A survey research designs can be further subdivided into cross-sectional and longitudinal studies (Edmonds & Kennedy, 2012).

6.6.5.1 Cross-sectional study

A cross-sectional study requires data collection at a particular point in time from respondents in order to answer the research questions (Wilson, 2010, p. 112). It does not require data collection at more than one point in time and is thus less expensive than a longitudinal study as discussed below. Most academic research activities conducted by students for the award of degrees in management tend to adopt a cross-sectional design because, it requires less time and expense in respect of data collection (Wilson, 2010, p. 112). Students' choice of this approach is predicated on the need to meet the deadline for submission of their project/dissertation or thesis.

The researcher adopted a cross-sectional approach because he did not intend to embark on field work on two occasions. Another reason is that, the independence variables in this study were subjected to manipulation. This means that there was no need to collect data on more than one occasion. The time frame for completion of the programme is another reason why the researcher conducted a cross-sectional study. The costs associated with data collection on more one occasion (Wilson, 2010) and the fact that few research grants were available for this field of study informed the choice of such a study. This was a full-time study and hence the researcher had limited funds to conduct field work on more than one occasion. However to avoid the shortcomings of cross-sectional studies, the research instrument employed for data collection was structured to elicit numerical and non-numerical data simultaneously, based on the principles of concurrent transformative mixed methods (Hanson, Creswell, Clark, Petska, & Creswell, 2005). This saved the researcher the costs, stress and time involved in collecting numerical and non-numerical data sequentially.

6.6.5.2 Longitudinal study

Longitudinal studies are more costly, and more effort and time spend are expended on data collection in order to establish the level of variations between two variables embedded in the study. This requires data collection at more than one point in time in order to provide answers to the research questions (Saunders, et al., 2009; Sekaran & Bougie, 2009). Examples include studies in human resource management and organisational behaviour to measure the level of variations in employees' behaviour with respect to changes in an organisation's HR policy. This

implies that the researcher will have to collect data from the respondents on two occasions, before and after the new policies are implemented.

While this study was not structured along the lines of longitudinal studies, the researcher acknowledges the strengths of longitudinal studies in establishing the cause and effect of the relationship between variables via structural equation modelling (Morin et al., 2011; Škerlavaj et al., 2010). However, the costs and time associated with longitudinal studies are the reason for not employing this approach. This gave priority to the choice of an alternative approach that collected the information required for the study concurrently.

6.6.6 Case study

Case study research is commonly utilised in law, management and social science where life experiences are studied to make inferences on a current or past situation and sometimes serve as a basis for predictions (Sekaran & Bougie, 2009). The focus in case studies is usually on individuals, programmes, companies/organisations or situations. Case study research can employ qualitative or quantitative methods for data collection and analysis (Saunders, et al., 2009). However, it normally adopts a qualitative approach. Data are collected through personal observation, interviews, and private and public annals (Wilson, 2010). This implies primary and secondary sources of data collection in respect of multiple case studies.

The major strength of a case study is that, if well-conducted, it enables in-depth investigation and analysis of data from various sources. Management/social science research may be enhanced through the proper investigation of a number of outstanding current and previous case studies in order to predict the future (Flyvbjerg, 2006). According to Flyvbjerg (2006, p. 221), the following factors are major weaknesses or assumptions, when case studies are not carried out well:

- (a) Theoretical knowledge is more valuable than practical knowledge.
- (b) One cannot generalise from a single case; therefore, the single-case study cannot contribute to scientific development.
- (c) The case study is most useful in generating hypotheses, whereas other methods are more suitable for hypotheses testing and theory building.

- (d) The case study contains a bias towards verification; and
- (e) It is often difficult to summarise specific cases.

Researchers should avoid these weaknesses in conducting case study investigations in order to make valid predictions about the future occurrence of a phenomenon.

This study does not share the principles of a pure case study in exploring the relationship between core values and performance in the banking sector. It was not structured to compare the outcomes of this study with other sectors. The generalisation of this study's results is limited to an explanation of the link between culture and performance in the Nigerian banking sector.

6.6.7 Action research

Action research as a form of research plan or design dates back to 1940s, as a result of concerted efforts by management/social scientists in Europe and America (French, 2009, p. 188). Coughlan and Coughlan (2002) referred to action research as a generic construct, that has to do with numerous action oriented studies in which outcomes are more important in practice than the confirmation of a theoretical proposition. This does not necessarily mean that certain theory should not be followed in problem identification, planning and action taking. In its simplest form, Coughlan and Coughlan (2010) referred to action oriented research as research that is capable of contributing to practice and also aims to extend the frontiers of knowledge. They added that action oriented research concentrates on knowledge in practice. Sekaran & Bougie (2009, p. 31) stated that action research is a type of research embarked on by experts in order to recommend better production processes in organisations after having diagnosed the problem. Saunders et al. (2009, p. 148) proposed four stages in action research: diagnosing, planning, action taking and evaluating.

The first stage in action research is problem identification using appropriate data collection methods and statistical analysis to offer solutions to the problem identified. The solutions are implemented and thereafter re-evaluated to confirm their impact on the organisation. The re-evaluation stage is one of the major differences between basic and action research. While basic research is undertaken to contribute to knowledge on a subject matter or area of interest after a

gap has been identified in the literature, action research is undertaken to provide immediate solutions to current issues faced by organisations and the like, within the shortest period of time. The similarity is that both approaches often adopt scientific forms of enquiry.

This approach was not used in the current study on the relationship between organisational culture and performance in the Nigerian banking sector. Rather, the gap was identified through a literature review which suggested the use of HR development interventions and outcomes as mediating variables in the link between culture and performance. This study aimed to extend the frontiers of knowledge in the field of HR management and organisational behaviour leading to the award of a degree in human resource management.

6.6.8 Grounded theory

Grounded theory was developed by Glaser and Strauss in 1967 (Hallberg, 2006). Hallberg observed that it provides a few procedures to develop a theoretical framework in order to identify the associations between variables. This suggests that, the procedure should be adopted as a flexible tool. According to Saunders et al. (2009, p. 149) grounded theory is better seen as a ‘theory building’ approach through inductive strategies that facilitate the ability to predict and explain human behaviours or social constructs/phenomena. This focuses on the development of new theories or consolidating an existing theory which may be useful to explore management/social challenges. A grounded theory inquiry requires multiple sources of data collection and analyses in the process of developing theory (Creswell, 2009, p. 13). Sekaran and Bougie (2009, p. 297) affirmed that theories are developed from data through an iterative process that requires repetitive sampling, data collection and analysis up to the stage where ‘theoretical saturation’ is achieved. They added that ‘theoretical saturation’ implies that the stage is reached where no novel evidence about the subject matter is achieved in consistent cases.

Suddaby (2006, p. 634) provided a comprehensive discussion on six major misunderstandings of grounded theory. The first is that grounded theory should not be used as a yardstick to neglect a literature review or postpone studying existing theoretical assumptions before data are collected and analysed. The second point maintains that grounded theory is not merely the exhibition of raw data. This makes it mandatory that collected data be measured in relation to the insight from

a theoretical point of view in order to compare the conclusion with the existing theory. The third misconception is to assume that grounded theory has to do with theory testing or content analysis. Fourthly, grounded theory is not a standardised application or automatic connecting technique; rather, it should be seen as an interpretive procedure. Researchers should therefore consider grounded theory a creative research strategy. The fifth misunderstanding is to assume that grounded theory is a perfect research strategy. This requires investigators to be more proactive in the course of the study. Finally, it is erroneous to assume that grounded theory is an easy task. Indeed, it is a challenging task that demands substantial knowledge and resourcefulness for the attainment of the desired outcomes.

The basic principle of grounded theory was not used in the current study in developing the proposed model on the alternative route from organisational culture to performance in the Nigerian banking sector. However, the study adopted an integrated approach in predicting and explaining the missing link between organisational culture and performance in the Nigerian banking industry. This decision also justified the use of concurrent transformative mixed methods design in collecting data for the study.

6.6.9 Ethnographic study

The development of ethnography as an inductive approach can be traced to the field of anthropology. The objective is descriptive and explanatory analyses arising from a study of the culture of a group (Saunders et al., 2009, p. 149). Ethnography is a common research strategy in the fields of anthropology and sociology (Maylor & Blackmon, 2005, p. 144). It is a form of qualitative research in which the investigator examines a cultural group in their natural setting over a long period of time by collecting data via direct or participant observation and personal interviews as well as other qualitative data collection methods (Creswell, 2009, p. 13). This suggests that ethnographic study is a more open-ended strategy to probe meaning rather than simply measuring phenomena as in the scientific approach. According to (Maylor & Blackmon, 2005, p. 161) summary of scientific and ethnographic approaches is presented in Table 6.4 below:

Table 6.4: Summary of the comparison between scientific and ethnographic approaches

Characteristics	Scientific approach	Ethnographic approach
Research philosophy	Philosophy of science	Philosophy of social science
Research perspectives	Positivism Relativism Empiricism	Interpretivism Constructivism Subjectivism
Archetype	Laboratory experiment	Participating in the field of interest
Questions that can be answered	What, how much	Why, how
Starting point	Structure for data - you know what you need to collect as led by theory	Unstructured - what you need to do emerges as led by data
World-view	Objective- the research is independent	Subjective – the researcher is part of what is being researched
Objective of the study	To find general patterns or laws – generality as well as statistically significant results	To understand meaning in one specific situation – depth and valuable, transferable results
Underlying logic	Deduction	Induction
Who uses	Commonly used in economics, finance, operations research, management science and marketing	Commonly utilised in human resource management, organisational behaviour, organisational science
Role of theory	Testing theory through development of hypotheses, collection of data, verification	Generation of theory through pattern analysis
Process	Predominantly linear, sequential, ordered	Predominantly iterative, overlapping, messy
Associated methods	Scientific method of which surveys are as an example. Modeled on closed-system experiments, minimising bias but limiting the possibility of discovery	Video diaries. Recognises social systems, and tries to acknowledge personal biases and tries to keep an open mind
Data type	Predominantly quantitative, predetermined	Predominantly qualitative, for example a series of statements or impressions
Finding	Measure	Meaning
Data analysis	Statistical through rules and procedures	Thematic through intuition
Quality	Validity, reliability, generalisability	Makes good use of a recognised method, neutrality and transparency

Source: Adapted from Maylor and Blackmon (2005, p. 161)

Table 6.4 summarises the difference between scientific and ethnographic approaches using the basic features of any inquiry as a benchmark for comparison. This can also be used as a benchmark for comparison of the deductive and inductive approach using the ethnographic research strategy as a key indicator in the inductive approach.

Due to the business sensitivity of the financial sector in Nigeria, permission was not granted to the researcher to study how cultures were created and communicated to members in the sector by attending sensitive management meetings. The use of video diaries and photographs was not permitted. Hence, this study only used open ended structured questions to collect non-numerical data, in order to elicit undiluted information or texts from participants.

6.6.10 Archival research

Archival research is a research strategy in which the administrative documents of private and public bodies are consulted as major sources of data collection (Saunders et al., 2009, p. 150). Archival studies are secondary sources that are used to answer the research questions, especially in relation to the past and how the phenomenon changed over time. It is necessary to consider the availability of data as well whether or not the private or public body will grant access before adopting this research strategy.

Maylor and Blackmon (2005, p. 172) advised researchers undertaking archival research to consider four key issues at the early stage of their study. These are will access to the data be free or require some form of payment? Are the required data processed or still in raw form? Is the data base on the organisation or the phenomenon focused? How accurate are the data? The ability to address these four issues is what makes a good researcher or renders an archival study outstanding. This does not necessarily mean that archival studies and other research strategies that rely on secondary sources of data are free from shortcomings. Table 6.5 summarises the strengths and weaknesses of research based on an analysis of data collected through secondary sources in three key areas of research; effort, analysis and contribution.

Table 6.5: The strengths and weaknesses of secondary data analysis

Key areas in research	Strengths	Weaknesses
Effort	Less costly and time consuming data collection, allowing more time for data analysis	Researchers need to familiarise themselves with the data. Ability to manage large and complex data set. It may be expensive if payment is required.
Analysis	Access to high quality data, comparing subgroups or subsets within the data sample, Comparing subgroups or subsets in other countries	Researchers lack control of the quality of the data as the data has been already collected. The data may be biased in unobservable ways. The data may lack the ability to answer key research questions.
Contribution	Re-interpretation of original findings by providing adequate analysis of the data set	Lack of rigorous and purposeful data collection from primary sources; does not build as many research skills as direct methods.

Source: Adopted from Maylor and Blackmon (2005, p. 173).

This study used archival research to collect and analyse data from the Central Bank of Nigeria (CBN). This was used to measure the performance of commercial banks in Nigeria with respect to periodic key economic indicators presented by the regulatory body. Archival research approach enabled the researcher to effectively assess the impact of banking reforms, specifically the effect of consolidation/recapitalisation on commercial banks' performance in Nigeria.

6.6.11 Phenomenological research

Phenomenology as a research strategy has been rated one of the best qualitative methods to investigate individuals' experiences in the past three decades (Wimpenny & Gass, 2000). Phenomenology is a research paradigm and a research strategy predominantly used in management research to uncover knowledge on difficulties or challenges that are hard to understand on the surface (Goulding, 2005). This implies a qualitative method of data collection in which data interpretation is complex and requires concerted effort from the researcher to look beyond the face value of responses in order to deduce the actual meaning. Wimpenny and Gass

(2000) noted that concepts in phenomenological research are jointly established by the researcher and the respondents, as opposed to being guided by the researcher's predetermined theoretical interpretation or meaning. Researchers are confronted with numerous issues that could manipulate their description or interpretation of results. Furthermore, respondents' practical experience may be of help in reducing the investigator's bias. A phenomenological strategy is vital in describing or making meaning of individuals' experiences and points of view. The interpretative aspect of this strategy paved the way for the development of practical theory (Lester, 1999).

Colaizzi (1978) in Goulding (2005, p. 303) proposed seven stages to be followed by phenomenological researchers:

- (i) The first stage is to gain full understanding of the non-numerical data collected from the respondents.
- (ii) The next stage has to do with the identification of themes or subthemes relating to the topic under investigation.
- (iii) At this stage, researcher makes meaning of the significant themes and subthemes.
- (iv) The researcher then interprets the results; participants may be consulted again to guide against any form of bias.
- (v) After due consultations with the participants, emerging themes and subthemes in relation to the topic under investigation are described.
- (vi) The themes are reduced to focus on the significant structure of the phenomenon under study.
- (vii) Finally, the researcher may once again consult the respondents for collection of non-numerical data to double check the emerging themes and subthemes.

These stages equip the researcher with the knowledge required to conduct phenomenological studies, particularly through data collection and ascribing meanings to the data based on respondents' experiences and points of view.

The basic assumptions of phenomenological studies were not adopted in describing or making sense of the issues relating to culture and HR development policy or outcomes with respect to

performance in the Nigerian banking sector. Rather, the literature and theoretical framework were used. Having examined the various research strategies ranging from quantitative to qualitative approaches, the researcher selected a suitable design based on the research questions as well as objectives of this study.

6.6.12 Research design adopted for the study

Consideration of the principles, strengths and weaknesses of the various research strategies discussed above, and the objectives of this study enabled the researcher to adopt a strategy to achieve these objectives. Hence, this study adopted a non-experimental research design of ex post facto type (because the researcher did not intend to manipulate the independent variables identified in this study). This was supported with a combination of an observational (correlational) and a cross-sectional approaches, utilising an advanced explanatory design. This arose from the need to collect data at one point in time (Edmonds & Kennedy, 2012) from selected employees using multiple variables in order to validate the direction of the influence between variables (Walker & Greene, 2009). The researcher considered this research design the most appropriate for the current study on the relationship between organisational culture and performance in the Nigerian banking sector. This approach provides the space to infer causation through the application of causal modelling, correlation, multiple regressions and structural equation modelling. It also offers an opportunity to establish the influence of HR development policy and outcomes as mediating variables in the link between organisational culture and performance. Insight from similar empirical studies that used this approach also served as strong justification (Hung et al., 2010; Katou & Budhwar, 2010; Kuvaas, 2008; Liao et al., 2012; Walker & Greene, 2009). This decision informed the various choices available to the researcher in formulating the research designs; these are discussed below.

6.7 Research choices

Research choices are the various techniques for data collection and analysis. These include “mono method, multiple methods and mixed methods research” (Saunders et al., 2009, p. 151). According to these authors, the mono method involves the adoption of a data collection technique and a conforming data analysis procedure. Multiple methods utilise two or more data

collection techniques and corresponding data analysis procedures (Saunders et al., 2009, p. 151). This can be achieved by using different data collection techniques and data analysis procedures in either qualitative (multi-method) or quantitative (multi-method) approaches. On the other hand, mixed methods represent an amalgamation of qualitative and quantitative techniques of data collection and analysis procedures either concurrently or consecutively in a study. These choices are discussed below.

6.7.1 Mono method

A mono method is the adoption of a data collection technique and a conforming data analysis procedure (Saunders et al., 2009, p. 151). Data can be collected and analysed in a non-numerical (qualitative) or numerical (quantitative) form and be subjected to complex statistical analysis, in order to report the findings in numerical form (Saunders et al., 2009, p. 151). As shown in Tables 6.3 and 6.4, the former shares the philosophies of the social sciences to a large extent, while the latter is related to the philosophies of the sciences to a great extent. The major shortcoming of this method is that it lacks data triangulation and the validity and reliability of the instrument might be questionable (Saunders et al., 2009). It may not be an appropriate method to answer complex or dynamic research questions as such questions may require the use of multiple or mixed methods, enabling data and methodological triangulation (Wilson, 2010). Hence, the researcher did not find the mono-method suitable to measure the relationship between core values and performance in the Nigerian banking sector. This decision was guided by the work of Bontis et al. (2002), Poundstone et al. (2004) and Bellot (2011).

6.7.2 Multiple methods

Multiple methods use two or more data collection techniques and corresponding data analysis procedures in a study (Saunders et al., 2009). These authors categorised multiple methods in the four distinctive categories discussed below.

6.7.2.1 Multi-methods quantitative studies

These are quantitative studies that combine two or more quantitative data collection methods and related data analysis procedures in a study (Saunders et al., 2009). This is common in

accounting, economics, finance and other related management disciplines, where quantitative data are collected either from primary or secondary sources, or both and then processed using complex statistical methods of data analysis based on the objectives of the study. Researchers adopting this approach share the principle of objectivity in their inquiry, which guides the interpretation of their results. The strength of this approach in terms of effort is that, data collection is less costly and time-consuming, allowing more time for data analysis when data are collected using different secondary sources (Maylor & Blackmon, 2005, p. 173). However, its shortcomings are challenges of familiarisation with the secondary data set, the ability to manage large and complex data set and the fact that it may be expensive when the data required are for sale (Wilson, 2010).

6.7.2.2 Multi-methods qualitative studies

These studies combine two or more qualitative data collection methods and related data analysis procedures in a study (Saunders et al., 2009, p. 152). This approach is common in anthropology, sociology, marketing organisational behaviour, HR management and related management/social science disciplines where qualitative data are collected by combining different data collection techniques. Data are analysed using non-numerical processes based on the study's research questions and objectives (Saunders et al., 2009, p. 152). The value of this type of qualitative study is the richness of the information gathered using different methods to collecting data. This is evident in the ethnographic and phenomenological research strategies discussed above. This approach does not focus on a large sample size but on the richness of the information gathered until the stage where data saturation occurs. Data saturation implies a stage where new information is no longer collected (Sekaran & Bougie, 2009, p. 297). However, a major shortcoming of this approach is over-reliance on a subjective form of inquiry which, if not properly managed, is often based on researcher bias. This suggests why some researchers prefer mixed methods as this enables them to measure the subject matter in both objective and subjective ways.

6.7.2.3 Mixed methods research

Mixed methods research integrates two approaches; qualitative and quantitative data collection techniques and data analysis processes either concurrently or consecutively in a study (Saunders et al., 2009). The three forms of *mixed methods research strategies* identified by Creswell (2009: p.14) are discussed below.

6.7.2.3.1 Sequential mixed methods

In a sequential mixed methods study, researchers use the approaches one after the other (Cameron, 2009). For instance, a combination of exploratory and explanatory strategies may require the researcher to first collect, analyse and interpret data qualitatively in order to meet the exploratory objectives of the study. Subsequently, the researcher collects data from a large sample and analyses the data using corresponding statistical procedures to objectively interpret it so as to fulfil the explanatory objectives of the study. This depends on the discretion of the researcher; it is not compulsory for the researcher to start with the qualitative approach (Creswell 2009). The most important thing is that it must be done consecutively (Hanson et al., 2005).

6.7.2.3.2 Concurrent mixed methods

In concurrent mixed methods, the researcher concurrently combines numerical and non-numerical approaches to data collection and corresponding data analysis processes (Cameron, 2009). This is necessary in order to provide adequate answers to the research questions or comprehensive interpretation of results. A good example of this type of design is a cross-sectional survey using a structured questionnaire with closed and open-ended questions (Creswell, 2009; Wilson, 2010). This enables simultaneous collection of numerical and non-numerical data while the data can also be analysed either concurrently or sequentially.

6.7.2.3.3 Transformative mixed methods

In this type of research design, numerical and non-numerical data can be collected and analysed either sequentially or concurrently depending on the statement of the problem, and the study's research questions and objectives (Hanson et al., 2005). Different priority may be given to one method of data collection and analysis over the other; sometimes they may be accorded equal

priority (Creswell, 2009). Data are analysed separately but integrated at the interpretation stage, enabling data triangulation in the course of the investigation. Hanson et al. (2005) noted that transformative mixed methods enable access to information from diverse worldviews, encouraging participants' perceptions of the construct to facilitate improved conceptualisation of a phenomenon from the participants' points of view in relation to the theoretical propositions.

6.7.2.4 Mixed model research

This combines numerical and non-numerical methods of data collection and analysis procedures and incorporates these approaches while generating research questions (Saunders et al., 2009). This offers researchers an opportunity to transform numerical data into a narrative form that can be non-numerically analysed. Conversely, it allows researchers to convert non-numerical data into numerical codes for statistical analysis. In this way, narrative data can be converted and analysed quantitatively (Sekaran & Bougie, 2009).

6.7.3 Data collection techniques adopted for the study

This study adopted a concurrent transformative mixed methods research design for data collection and suitable corresponding data analysis procedures. The researcher considered this appropriate to effectively investigate the relationship between organisational culture and performance in the Nigerian banking sector. The justification for adopting a concurrent transformative design is that, it enables simultaneous collection of quantitative and qualitative data. It also offers an opportunity for equal or skewed priority to be given to quantitative and qualitative data (Creswell, 2009; Hanson et al., 2005). In this case, higher priority was given to quantitative data rooted in a non-experimental research design of ex post facto type; utilising a correlational approach with advanced explanatory design. Another justification for adopting a concurrent transformative design is that, it creates an avenue for separate analysis of quantitative and qualitative data, but integrated at the interpretation stage (Hanson et al., 2005; Creswell, 2009; Johnson & Onwuegbuzie, 2004). This enables data triangulation (Wilson, 2010) in the course of the investigation. It provides access to information from diverse worldviews, encouraging participants' perceptions of the construct in order to better conceptualise a phenomenon from participants' points of view in relation to the theoretical propositions (Hanson

et al., 2005). This research design was also adopted to guard against the shortcomings of a non-experimental research design (Johnson, 2001).

Data were gathered for this study utilising numerical and non-numerical approaches including a structured questionnaire containing closed and open-ended questions, and other documented evidence (annual reports/statements of accounts). The annual reports and statements of accounts are categorised as secondary data sources. This enabled the researcher to measure how much was invested in employee training and development in relation to organisational performance.

6.8 Target population

Saunders et al. (2009, p. 212) defined a population as the entire group from which a sample is drawn. This is a simple, concise and straight to the point definition of population. Wilson (2010, p. 306) “referred to a population as “a clearly defined group of cases on which a researcher can draw”. This definition is inconclusive because of its failure to specify what the researcher draws from such cases. Perhaps, researchers draw samples from cases or elements in the population. Sekaran and Bougie (2009, p. 262) defined a population as *‘the entire group of people, events or things of interest that the researcher wishes to investigate’*. This seems to be the most comprehensive definition.

In the context of this study, the population refers to the total group of employees in the selected banks in Lagos, Nigeria. This target population comprised of five competitive banks in Lagos as at the end of fourth quarter of 2012. Lagos was selected as it is the commercial nerve centre of Nigeria. Furthermore, most of the banks’ headquarters were located in Lagos. The estimated research population was 5,387 employees. The names of the banks are withheld due to requests for anonymity from the participating banks. This study explores the influence of core values on commercial banks’ effectiveness in Nigeria due to the impact of the banking sector on other sectors of the Nigerian economy (Alegieuno, 2010; Sanusi, 2012). There is a dearth of literature on the link between culture and performance in the Nigerian banking industry (Ojo, 2012). Therefore, this study investigated the link between core values and performance in the banking sector, using Desphande and Farley’s (2004) cultural dimensions.

6.8.1 Sampling design

There are two major sampling designs, namely, probability and non-probability sampling. Probability sampling techniques include *simple random, systematic, stratified random, cluster* and *multi-stage sampling* (Wilson, 2010). Non-probability sampling includes *quota, snowball, purposive* and *convenience sampling* (Wilson, 2010). These two sampling designs and their techniques are discussed below.

6.8.1.1 Probability sampling

As the name implies, in probability sampling every element in the population has an even or non-zero chance of being selected as a subject (individual case or item of a sample) in the study (Sekaran & Bougie, 2009). The strength of probability sampling is that, it is statistical in nature and has the greatest percentage of freedom from bias (Brown, 1947 in Wilson, 2010). The shortcomings this design are that, it requires a lot of effort from researchers, and is often time consuming and very expensive. Some of the sampling techniques under probability design are discussed below.

6.8.1.1.1 Simple random sampling

In simple random sampling, every element in the population has an equal chance of being selected as a subject in the study. For instance, in a study designed to survey 125 employees in an organisation comprising a total of 500 employees, the probability of being selected as a sample could be given as (Wilson, 2010):

$$P(\text{inclusion}) = \frac{\text{the sample size}}{\text{Total population}} = \frac{125}{500} = 0.25 \text{ (1 in every 4)}$$

Therefore, the probability of being selected as a sample in the study could be given as 0.25, meaning that one subject is drawn from a group of four elements in the population. Given this scenario, the level of bias in simple random sampling is very low and offers high level reliability while making generalisations in relation to the total population of the study (Bryman & Bell, 2011; Sekaran, 2003). The challenges of simple random sampling technique are the complexity

of the selection process, the fact that it is time consuming and above all, the possible non-availability of an updated list of the entire population containing all groups, cases or events under investigation (Sekaran & Bougie, 2009).

This study adopted the simple random sampling technique in selecting bank branches in Lagos, Nigeria. To maintain the anonymity of the two participating commercial banks in Lagos, the researcher uses pseudonyms. Bank ‘A’ had 63 branches, while bank ‘B’ had 67 branches as at the first quarter of 2014. Hence, 10 branches were drawn from each list of the bank branches at regular intervals of 6. In total, 20 branches were selected from the two commercial banks. This technique gave each branch on the list an equal chance of being selected. Questionnaires were evenly distributed among the branches and their respective head offices in line with the convenience sampling technique (see section 6.8.1.2.4).

6.8.1.1.2 Systematic sampling

In this sampling procedure, subjects are drawn at regular intervals from the sampling frame until the required sample size is achieved (Saunders et al., 2009). The determination of the regular intervals to draw items from the sampling frame is based on a sampling fraction (Sekaran, 2003; Sekaran & Bougie, 2009; Wilson, 2011). For instance, if a sample size of 150 is required in a study comprising of a total population of 750 employees, this can be determined using the following formula:

$$\text{Sampling fraction} = \frac{\text{Actual sample size}}{\text{Total population}} = \frac{150}{750} = 1/5$$

This suggests the need to select employees from the sampling frame at every fifth interval (Sekaran, 2003; Wilson, 2011), beginning with the first five employees, drawing the first employee at a random and then selecting the rest at every fifth interval until the actual sample size is achieved. For example, 3, 8, 13, 18, 23, 28, 33, 38, 43, 48, 53, 58, 63, 68, etc. This can be easily achieved using a computer programme (Bryman & Bell, 2011; Wilson, 2011).

6.8.1.1.3 Stratified random sampling

Stratified random sampling is applicable in a situation where the population is divided into strata (subgroups) (Sekaran & Bougie, 2009). A stratum might be based on different categories of employees in an organisation. These may include middle-level manager, lower-level manager, supervisor, computer analyst, and clerical staff, among others. Having divided the population into different strata, the researcher draws sample from each subgroup using either simple random or systematic sampling until the required sample size is achieved (Bryman & Bell, 2011; Sekaran & Bougie, 2009; Wilson, 2011). The major objective of stratified random sampling is to ensure that each stratum is adequately represented in the study. According to Wilson (2010, p. 196) the four stages involved in stratified random sampling are:

- (i) Selecting variable or variables to be stratified
- (ii) Distributing sampling frame into separate sections
- (iii) Numbering the elements within each section with a distinctive figure
- (iv) Drawing your element using the simple random or systematic sampling technique

6.8.1.1.4 Cluster sampling

Cluster sampling enables a researcher to divide the entire population into groups (clusters). A random sample is then drawn from the groups and each sample selected is used in the final sample (Wilson, 2010). The benefit of this sampling technique is that, it saves time and money (Sekaran & Bougie, 2009. According to Saunders et al. (2009, p.230) the three main stages involved in cluster sampling are:

- (i) Select your cluster combination for the sampling frame
- (ii) Number each of the clusters with a distinctive figure
- (iii) Draw your element using simple random sampling as discussed above

6.8.1.1.5 Multi-stage sampling

This is also referred to as multi-stage cluster sampling. It is a technique to overcome the challenges of geographically dispersed population when one-on-one contact is required or in a situation where it is costly and time-consuming to build a sampling frame for a large

geographical area (Saunders et al 2009). This sampling process entails moving from a broad to a narrow sample using a phase-by-phase process (Bryman & Bell, 2011; Wilson, 2010). For instance, a national survey may initially require cluster sampling to select regions. Thereafter, some of the regions are selected at random and subdivisions are made based on local authority areas. Some of the local authority areas are then selected at random and subsequently divided into small town and cities. The objective of multi-stage sampling is to draw samples that focus on a particular area. This technique saves both time and money (Wilson, 2010).

6.8.1.2 Non-probability sampling

Non-probability sampling is an alternative to probability sampling techniques. It includes a number of techniques that are based on a subjective or non-statistical approach to selecting a sample (Sekaran & Bougie, 2009; Wilson, 2010). Case studies, market surveys and qualitative research are some of the business research that utilise non-probability sampling techniques to draw subjects into their samples (Bryman & Bell, 2011; Saunders et al., 2009). Non-probability sampling sometimes relies on a small sample to examine a real life phenomenon, while generalisations are made to theory as opposed to population (Sekaran & Bougie, 2009; Wilson, 2011). The four types of non-probability sampling techniques are discussed below.

6.8.1.2.1 Quota sampling

Quota sampling is a non-random sampling technique through which samples are selected based on programmed features such that the sample size will also possess similar features to the population of the study (Wilson 2010). This is one of the strongest non-probability sampling techniques. Barnett (1991) in Saunders et al. (2009) referred to quota sampling as a type of stratified sampling method through which samples are drawn from different strata in a completely non-random way. The major difference between stratified sampling and quota sampling is that, the former draws subjects from the sampling frame using either simple random or systematic random sampling (Sekaran & Bougie, 2009; Wilson, 2010), while the latter draws samples from each group non-randomly. The determination of sample size in quota sampling is based on the need to collect sufficient information in each quota for proper utilisation of statistical analysis.

6.8.1.2.2 Snowball sampling

Snowball sampling is a non-random sampling technique that is used when it is extremely difficult to identify members of a particular group or population (Goodman, 2011; Heckathorn, 2011). For instance, it may be difficult to identify a certain group of people for the purpose of interviews in a study on Satanism. Utilising this technique, the researcher tries as much as possible to identify a member of the group and encourage him/her to participate and refer the researcher to other members (Wilson 2010). The required sample size is achieved through referrals; the shortcoming is that the researcher has little or no control over subjects within the sample (Kowald & Axhausen, 2012; Sadler, Lee, Lim, & Fullerton, 2010).

6.8.1.2.3 Purposive sampling

In purposive sampling, the researcher uses his/her judgment to draw samples non-randomly in order to answer the research questions and achieve the study's objectives (Smith, Colombi, & Wirthlin, 2013). Thus, purposive sampling is often referred to as judgment sampling (Tongco, 2007). Participants might be selected based on their knowledge of the phenomenon under investigation (Sekaran & Bougie 2009). For instance, in a study designed to measure the effects of the perceived glass ceiling on work opportunities among female workers in an organisation, the population of the study may consist of all the female workers in the organisation. The sample may be selected using purposive sampling techniques based on the researcher's judgment considering the number of junior or senior female staff that has experienced the glass ceiling in one form or another within the organisation. These categories of workers are then selected in a non-random manner. Despite the appropriateness of purposive sampling in this scenario, its generalisation to the entire population of the study may be questionable (Sekaran & Bougie 2009).

6.8.1.2.4 Convenience sampling as a technique adopted for this study

Convenience sampling is another non-random sampling technique adopted by researchers to draw samples due to the fact that it offers convenience, and is less time consuming and less expensive (Sekaran & Bougie 2009) than other sampling techniques. More importantly, the most researchers' choice of convenience is predicated on accessibility and respondents' willingness to

participate in the study. This technique allows a researcher to select subjects based on their accessibility and willingness to participate until the required sample size is achieved (Saunders et al., 2009).

Despite the fact convenience sampling helps to overcome many of the challenges involved in sampling, this technique suffers several shortcomings. These include the fact that it is not free from bias and its inability to infer generalisation with respect to the entire population (Wilson 2010). Recent research has investigated the extent of bias and the inability to make generalisations across a wide range of population when convenience sampling was utilised. Hedt and Pagano (2011), Özdemir, St Louis, and Topbaş (2011) as well as Farrokhi and Mahmoudi-Hamidabad (2012) compared the outcomes of research conducted using convenience sampling and other probability sampling techniques. Hedt and Pagano (2011) found that the shortcomings of convenience sampling could be reduced when combined with simple random sampling, which would result in greater efficiency. On the other hand, Özdemir et al. (2011) found that probability sampling is a better option than convenience sampling when it comes to generalisations.

Having considered the strengths and weaknesses of convenience sampling technique the researcher found convenience sampling most appropriate for this study due to business sensitivities and officials' busy work schedules in financial institutions. The reasons for using convenience sampling in this study is its ease of use, proximity, cost effectiveness and time requirements, accessibility and respondents' willingness to participate in the study. Other approaches to data collection (mixed methods) were used to overcome the challenges associated with convenience sampling. This led to methodological triangulation, because of the use of numerical and non-numerical data collection as well as analysis procedures (Saunders et al., 2009; Sekaran & Bougie, 2009; Wilson, 2010). Generalisations were made in relation to theories on the interplay between organisational culture and performance based on the entire population of the study.

Questionnaires eliciting numerical and non-numerical data concurrently were distributed to respondents in the Nigerian banking sector. Using the convenience sampling technique, 380 questionnaires were evenly distributed between the two participating banks (190 at each bank's

head office and selected branches in Lagos). The branches of the participating banks in Lagos were selected using simple random sampling (see section 6.8.1.1.1). At the end of 12 weeks of distribution and follow-up, a total of 306 questionnaires were returned. One was not properly completed and was left out of the analysis. The remaining 305 questionnaires represent an 80.3% response rate.

6.8.3 Sample size

This study investigated five competitive banks in Lagos, Nigeria with a total population of 5,387. Only two banks agreed to participate in the study. This also justifies the use of convenience sampling. The researcher selected 380 employees, that is, 190 employees per bank, as the required sample size in order to collect primary data with the aid of questionnaires. Based on the first rule of thumb for selecting an appropriate sample size proposed by Roscoe (1975) in Sakeran and Bougie (2009, p. 296), a sample size of 380 is within the range greater than 30 but less than 500. Krejcie and Morgan (1970) Table of minimum sample sizes for different population sizes at 95% confidence level was used to support this decision. The data collection procedures engaged in this study are discussed below.

6.9 Data collection procedures

Data collection procedure simply means the process of gathering or collecting data for the purpose of measuring/proffering solutions to the variables embedded in the problem statement, research questions and hypotheses (Creswell, 2009; Saunders et al., 2009). Data collection procedures were followed by the researcher in line with the study's research objectives. This study used both primary and secondary data sources. The primary sources of data collection included a structured questionnaire. Documented evidence (statements of accounts of the selected banks and Central Bank reports) served as secondary sources of data collection. This was essential to effectively measure the influence of bank recapitalisation on commercial banks' effectiveness in Nigeria.

The data collection procedure utilised in this study required the researcher to approach the HR managers of the selected banks for permission to administer the instrument. The researcher then distributed the questionnaires on the date agreed by the HR managers.

6.9.1 Primary sources of data collection

This study utilised closed and open-ended questionnaires as the main research instrument to collect primary data from the respondents. This was employed to elicit the information necessary to measure how core values were communicated through HR policies and subsequently shaped workers' attitudes and work behaviour towards the realisation of corporate objectives. The researcher considered the use of structured open-ended questions necessary to gather salient information or texts on the influence of workers' attitudes and work behaviour on organisational outcomes.

The gap identified in the review of related literature and the study's objectives were carefully aligned in the design of the questionnaire. Shortcomings were identified in previous studies on the relationship between culture and performance in which questionnaires were distributed to management staff of the organisations involved. This was not the best way to collect data, because management staff was not prone to provide sensitive information to researchers based on the agreement signed with their organisations. Hence, it is better to gather information from core employees who experience the culture, abide by the rules and regulations, and above all, contribute to the goals and objectives of the organisation through their attitudes and work behaviours (Guest, 2011). The questionnaires were distributed to core employees (in operations, marketing, customer services, and the IT and HR departments) across the organisations with the assistance of the HR department.

6.9.2 Secondary sources of data collection

This study also used secondary sources of data to fulfil its objectives in terms of a literature review and the theoretical framework underpinning the study. Sources of secondary data employed include textbooks, online journal articles and conference papers, and published and unpublished PhD theses. The *Central Bank Reports* and *Statistical Bulletins* also served as secondary sources of data collection. This was instrumental in examining the impact of banking reforms on commercial banks effectiveness in Nigeria. Data collected through this means provide justification for data triangulation by comparing data collected from primary and

secondary sources; this streamlines the level of bias that might have occurred either consciously or unconsciously in this study.

Due to the shortcomings inherent in the statements of accounts of most organisations, this study also utilised the performance records of the organisations concerned on the Nigerian stock market in order to identify any discrepancies. Statistical data issued by the CBN as the regulatory body was also a secondary source of data collection for this study. This provided a more reliable statistical analysis of the financial strengths or weaknesses of the banks covered in this study.

6.10 Research instrument

The major research instrument adopted for this study was a questionnaire, containing multiple choice numerical data and open-ended non-numerical data. The rationale was to achieve the study's objectives by utilising concurrent transformative mixed methods or design for data collection and analysis. The survey questionnaire was useful in collecting both numerical and non-numerical data simultaneously (Creswell, 2009).

Dillman (2007) in Saunders et al. (2009) stated that, as a research instrument, a questionnaire is usually designed to collect three major types of data variables, namely, opinion, behaviour and attributes variables. Opinion variables record participants' feelings or thinking about what is true or false about the phenomenon under investigation. Behaviour variables collect information on what participants or their respective organisations did in the past, do now or will do in the future. A good example is questions designed to elicit information on how participants react to favourable and unfavourable company policies, this may lead to behaviour such as high or low turnover intention as the case may be. Finally, attributes variables record participants' distinctive characteristics as evident in demographic section of the questionnaire.

The researcher considered these three critical issues in the design of questionnaire for the purpose of data collection. The first issue was consideration of each objective of the study, and alignment of the research questions, objectives and/or hypotheses with the questionnaire. The second issue was the wording of the questionnaire. All questions were structured in simple language for ease of understanding by respondents; the use of professional language was avoided. The questions were concise and straight to the point. The third issue was the coverage

of the questionnaire, in terms of the population of the study; it was designed to cover all core employees in the selected commercial banks in Lagos, Nigeria. This was a critical consideration in enabling adequate explanation on the relationship between organisational culture and performance in the banking sector of the Nigerian economy. The questionnaire contained a total of 89 questions divided into three sections, as discussed below.

Section 'A' of the research instrument was designed to collect demographic information about the respondents. Questions relating to respondents' gender, marital status and department in the organisation, and educational qualifications, as well as work experience were raised in this section. This was necessary to examine the effects of demographic issues on the core areas of this research study on the relationship between organisational culture and performance, utilising HR development policy and outcomes as mediating variables.

Section 'B' contained core questions designed to collect information relating to the major variables covered in the study of the relationship between organisational culture and performance in the Nigerian banking sector. The researcher used a 4 point Likert-type rating scale; ranging from 1 (strongly disagree) to 4 (strongly agree). This rating scale was developed in 1932 by American psychologist, Rensis Likert (Wilson 2010). The reason for adopting the Likert rating scale was that it is very easy to construct and interpret (Hartley, 2014; Treiblmaier & Filzmoser, 2011). The choice of the 4 point Likert-type rating scale over the 5 point rating scale and others was based on the fact that, it does not permit respondents to 'sit on the fence' by being neutral (Saunders et al., 2009, p. 379). Again, respondents cannot be entirely neutral on the issue of their organisational culture and how it relates to their attitudes and work behaviours.

The instruments adopted for this study include the *Organisational Culture Scale (OCS)* developed by Deshpande and Farley (1999), which was utilised to elicit information on the four cultural dimensions covered in the study (competitive, entrepreneurship, bureaucratic and consensual cultures). The Dimensions of Learning Organisation Questionnaire (DLOQ) developed by Watkins and Marsick (2003) was employed to elicit information relating to the organisational learning culture at individual, group and organisational levels. The Organisational Performance Scale using the six (6) items questionnaires adapted from Hung et al. (2010) was incorporated to collect data required to measure competitive advantage, market share,

profitability, efficiency, return on sales and customer satisfaction. The *Employee Attitude Survey (EAS)* developed by Schneider, Hanges, Smith, and Salvaggio (2003) was used to elicit information on the level of worker satisfaction with their jobs and work environment. The employee behaviour questionnaire contained items that measured workplace-enhanced worker behaviours. The *Human Resource Management Outcomes Scale* developed by Katou and Budhwar (2010) was also employed in this section of the questionnaire.

Section 'C' contained open-ended questions (structured questions) that elicited non-numerical data concurrently with the quantitative data collected in section 'B' of this research instrument. This was based on the need to establish participants' views on the interplay between culture and performance in the banking sector. Data collected in sections 'B' and 'C' was used as a yardstick for methodological triangulation. The open-ended questions in this section of the questionnaire were analysed using content analysis; this also contributed to the study's recommendations.

6.10.1 Strengths of the research instrument utilised

The major strengths of the questionnaire used in this study as the main instrument for data collection are highlighted below:

- (i) Participants' anonymity and confidentiality was strengthened and protected in the design of the questionnaire
- (ii) Participants' consent was sought as required by the University of KwaZulu-Natal.
- (iii) Questions were worded in simple language for ease of understanding by respondents. This enabled the respondents to answer the questions as clearly as possible.
- (iv) The use of professional language was avoided to guard against misinterpretation of the questions.
- (v) All the objectives of the study, research questions and hypotheses were well aligned with the questionnaire.
- (vi) Open-ended questions enabled participants' to express their own opinions.

(vii) The questionnaire was an excellent approach to collect primary data from a large group of respondents, enabling the presentation of results in Tables, percentages, bar charts and histograms, among others for accurate interpretation of results.

(viii) Data collection was cost-effective and less time consuming because quantitative and qualitative data were collected at the same time.

6.10.2 Challenges of the research instrument

The major challenges were obtaining permission from the financial institutions to administer the research instrument. Some of the banks declined access due to the business sensitivity of financial institutions, the busy work schedules of core employees (respondents) and due to fears of misappropriation of information.

Concerted efforts made to overcome these challenges. A series of meetings were held with the HR managers of the selected banks. The questionnaire was presented in order to assure these organisations that it was not designed to elicit information relating to the business sensitivity of financial institutions. The benefits of the outcomes of the research to the organisations were highlighted. Anonymity and confidentiality were also guaranteed. Two banks granted permission and requested copies of the final draft of the thesis.

6.10.3 Administration of Research Instrument

The questionnaire was pilot tested and approved by the Humanities and Social Science Research Committee of the University of KwaZulu-Natal before embarking on the field work. This was done to ensure that the sequence of the questions was appropriate, and the reliability and validity of the research instrument (van Teijlingen & Hundley, 2013). The researcher received permission to embark on field work in a letter of approval (HSS/1142/013D) from the Humanities and Social Science Research Committee of the University of KwaZulu-Natal dated 5th November 2013. The field survey ran from the end of November 2013 to the end of February 2014. The questionnaire was personally administered to respondents during office hours on the dates approved by the human resources/branch manager of the selected organisations. The purpose of the exercise was properly communicated to respondents before questionnaires were

administered. Each questionnaire included a confidentiality clause as well as the consent form, indicating that participation in the study was voluntary and participants could withdraw at any stage. The participants signed the consent form, signifying their approval.

Three hundred and eighty (380) copies were made of the questionnaire. Based on the principles of convenience sampling, the questionnaire was divided equally between the two organisations and distributed across their corporate head office and 10 major branches in Lagos. The bias associated with convenient sampling was reduced selecting 10 branches of each bank using simple random sampling (Hedt & Pagano, 2011). The choice of personally administered questionnaires ensured that respondents were given the opportunity to ask questions on the spot (Sekaran & Bougie 2009). The questionnaire was framed in simple language to ensure ease of understanding across all categories of respondents. Other reasons for adopting personally administered questionnaires included the ability to collect questionnaires immediately after completion and the fact that they promote a high response rate because the researcher can easily follow up on data collection. The major challenge of utilising this approach was the travelling expenses involved in field work (Sekaran & Bougie, 2009; Wilson, 2010). This explains why a concurrent mixed method was adopted for collection of quantitative and qualitative data at a single point in time.

6.11 Procedures for data analysis

The primary data collected under section 'A' of the questionnaire was analysed using descriptive statistics. The descriptive statistics included frequency counts, simple percentages, and mean and standard deviation, which are presented in frequency distribution Tables, pie charts, and bar graphs for clarity.

Primary data collected under section 'B' of the questionnaires were coded and analysed using inferential statistics captured in the IBM Statistical Package for the Social Sciences (SPSS) version 21. This software package was used to run the descriptive statistics highlighted above, as well as inferential statistics such as Pearson's correlation coefficient and multiple regressions analysis. Objectives two to five required further analysis using Structural Equation Modelling (SEM). For example, SEM was utilised to meet the fifth objective, which explored the extent to

which HR development policy and outcomes mediate the interplay between core values and performance in the Nigerian banking sector. This led to the utilisation of another statistical software package developed by IBM called AMOS, to run causal path analysis or cause-effect relationships using SEM due to the two mediating variables revealed in the interplay between organisational culture and performance.

Data collected in section ‘C’ of the questionnaire were non-numerical data analysed using content analysis. A detailed discussion on the analysis of the data collected in each section of the questionnaire is presented below.

6.11.1 Descriptive statistics

As the name implies, descriptive statistical analysis is a statistical technique employed to summarise or describe numerical data (Wilson, 2010, p. 213). Descriptive statistical tools are useful when it comes to analysing categorical or demographic data using **frequency distribution tables** to display the number of occurrences and percentages of different categories of data in a study (Sekaran & Bougie, 2009). Data presented in Tables can also be pictorially displayed with the aid of pie charts, bar charts or graphs and histograms for clarity. The purpose of starting data analysis with descriptive statistics is to give the reader an overview of the data collected before detailed analysis is presented (Wilson, 2010). This suggests why most students’ begin the data analysis chapter of their projects, dissertations or theses with descriptive statistics. The researcher also considered this necessary for the presentation and analysis of the demographic data collected in section ‘A’ of the questionnaire at the beginning of the following chapter before detailed analysis is presented. Other descriptive statistical tools are discussed below.

The measure of central tendency utilised in this study is the **mean** known as the “arithmetic average of a frequency distribution” (Wilson, 2010). To calculate this manually, the summation of each observation is divided by total number of observations. The formula for calculating the simple mean is given below:

$$\bar{X} = \frac{\sum x}{n}$$

Where; \bar{X} = mean

Σ = summation

x = each observation

n = total number of observations

Another descriptive statistical technique for measuring dispersion engaged in this study is the **standard deviation** to describe or compare the extent to which the data value for a variable is spread around the mean value (Saunders et al., 2009). Sekaran and Bougie (2009) observed that standard deviation is a commonly used measure of dispersion, being a square root of the variance which indicates the range of variability in the data. The values of standard deviation and mean are presented in Tables in the following chapter. The formula for calculating standard deviation of a group data set is presented below:

$$\alpha = \sqrt{\frac{\Sigma f(x - \bar{X})^2}{\Sigma f}}$$

Where; α = the standard deviation

x = the mid-point of each data class

f = the frequency of each class

$\sqrt{\quad}$ = the square root

Σ = the summation

6.11.2 Inferential statistics

According to Wilson (2010), inferential statistics are engaged to draw inferences about a population from a given sample size. Cooper and Schindler (2008, p. 705) referred to inferential statistics as the evaluation of population value as well as statistical confirmation of the research hypothesis. There are two main statistical significance tests or test of research hypotheses, namely, non-parametric and parametric tests (Saunders et al., 2009; Wilson 2010). Non-parametric statistics are utilised when data are not normally distributed.

On the other hand, parametric statistics are engaged when the sample size is drawn from a population that is normally distributed. In a nutshell, non-parametric statistics are usually engaged with categorical data whereas parametric statistics are engaged with numerical data (Saunders et al., 2009, p. 449). Most of the inferential statistics engaged in this study are parametric statistics, run with the aid of different software packages as discussed above. These parametric statistics are presented below.

6.11.2.1 Pearson's product correlation coefficient (PPMC)

Pearson's product moment correlation coefficient (PPMC) measures the direction and strength as well as the significance of bivariate associations among all indicators' variables (Saunders et al., 2009). The strength of the associations among the latent variables investigated in this study was examined utilising Pearson's correlation coefficients via the IBM Statistical Package for the Social Sciences (SPSS) version 21. This should be done before introducing the latent variables into the measurement and structural models as illustrated in chapter seven. The bivariate associations among variables are displayed in chapter seven with the aid of a correlation matrix presented in tabular form for clarity and ease of interpretation of results. This is based on the need to explain the interplay between various independent variables and the dependent variable in the study. In other words, the correlation coefficients show the associations between exogenous and endogenous variables, exogenous and mediating variables, and mediating variables and the endogenous variable (Byrne, 2013; Sekaran & Bougie, 2009). In the context of this study, the exogenous variable refers to organisational culture. The first mediating variable utilised in this study is HR development policies at individual, team and organisational levels. The second mediating variable investigated is HR outcomes measured by employee skills, attitudes and behaviours. The endogenous variable investigated in this study refers to commercial banks' performance in the Nigerian banking sector. This was assessed with indicators such as return on sales, market share, efficiency, productivity, profitability and customer satisfaction. These different categories of variables were analysed using PPMC as parametric statistics through the primary data collected in this study with the aid of the IBM Statistical Package for the Social Sciences (SPSS) version 21.

6.11.2.2 Multiple regression analysis

Multiple regression analysis is a multivariate inferential statistical tool that enables an assessment of the degree of the relationships between a set of independent variables and the dependent variable (Sekaran & Bougie, 2009). This parametric statistical tool was used in this study to predict the influence of the three principal independent variables on the dependent variable. According to Wilson (2010), multiple regression coefficients measure the percentage of variation clarified by the linear association in a model of paired data. Multiple regressions can be complex to analyse manually; hence the use of a statistical software package in this study. The formula for calculating multiple regressions manually is provided below (Willson, 2010):

$$y = a + b_1x_1 + b_2x_2 + b_3x_3 + b_4x_4 \dots\dots\dots$$

Where; x = independent variable

y = dependent variable

a = point where the line intersects the y axis

b = gradient of the line

Furthermore, multiple regression analysis assists in predicting the value of variations in a specified dependent variable from two or more independent variables (Saunders et al., 2009). In this study, commercial banks' performance in the Nigerian banking sector emerged as the dependent variable. This enabled the researcher to observe the influence of the independent variables (organisational culture, and HR development policy and outcomes) on commercial banks' performance as the dependent variable. Therefore, this study adopted multiple regression analysis to analyse the primary data collected while investigating the relationship between organisational culture and performance in the Nigerian banking sector. Multiple regression is suitable for analysing variables relating to actual business activities as opposed to laboratory experiments (Pallant, 2011). As shown in chapter seven, this was achieved via the IBM Statistical Package for the Social Sciences (SPSS) version 21. However, the basic assumptions of multiple regression such as homoscedasticity and multicollinearity were followed as prescribed by Pallant (2011). Detailed analyses of how the assumptions were met in this study are presented in the data analysis chapter.

6.11.2.3 Structural equation modelling

Structural Equation Modelling (SEM) is an effective way to examine models that are path analytic and contain intervening variables, as well as several constructs with multiple items (Bagozzi & Yi, 2012; Byrne, 2013; Katou & Budhwar, 2010; Luna-Arocas & Camps, 2007; Treiblmaier & Filzmoser, 2011). Ullman (2006) noted that SEM is a set of statistical procedures that enable researchers to measure the relationships among multiple independent and dependent variables simultaneously. There are two major reasons for using SEM in this study. The first was the need to provide a basis for modelling manifest (observed) and latent (unobserved) variables. The second reason was to examine several structural associations concurrently (Prajogo & McDermott, 2011; Prajogo & Sohal, 2006; Škerlavaj et al., 2007). SEM was instrumental in analysing the theoretical framework on the extent to which HR development policy and outcomes mediate the relationship between organisational culture and performance.

SEM was utilised in this study via IBM SPSS Statistics, Analysis of Moment Structure (AMOS) version 21. Duff and Duffy (2002) stated that AMOS is a statistical software package employed to run SEM in a study that requires multivariate data analysis. AMOS is designed to evaluate or test structural equation models that “*are complex statistical models of linear relationships among latent and manifest variables*” (Sekaran & Bougie, 2009, p. 365). In this context, latent and manifest variables are unobserved and observed variables, respectively. The four constructs utilised in the measurement model are *organisational culture, human resource development policy, human resource outcomes and organisational performance*. These constructs are referred to as latent variables, while their corresponding indicators are referred to as manifest variables. The latent variables were represented with circles, while the manifest variables were represented with boxes in the structural models (Byrne, 2013). The pictorial representations of the latent and manifest variables are shown in the structural models in the data analysis chapter.

6.11.3 Content analysis

Content analysis focuses on the assessment of the contextual implications of a transcript (Krippendorff, 2013). It is a non-numerical method of data analysis commonly used by researchers to examine narrative information (Hsieh & Shannon, 2005; Twycross & Shields,

2008). Both the content and context of the transcripts under investigation are assessed (Spencer, Ritchie, & Connor, 2003). This study used *qualitative content analysis* to interpret the content of the transcript via the application of codes to the various themes and patterns identified. Grouping the information into themes and sub-themes or patterns was instrumental in the analysis and interpretation of non-numerical data. Content analysis was adopted to analyse the structured questions raised in section 'C' of the questionnaire that collected first-hand information from respondents without imposing a predetermined dimension or hypothetical point of view. The purpose was to explain the relationship between the cultural dimensions implemented in the organisation and performance from different workers' points of view and to explore the extent to which a cultural dimension reflects on the HR policy of the organisation, as well as examine various aspects of cultural dimensions workers don't like and why. This allowed the researcher to explore the phenomenon based on the textual meaning of transcripts enabling logical arguments from different perspectives.

The following steps were utilised in analysing the non-numerical data collected under section 'C' of the research instrument. During the first stage, all the questionnaires were given serial numbers starting from 1 to 305. In the second stage, the questionnaires were sorted because not all respondents completed the non-numerical section of the questionnaire. During the third stage, texts were extracted from the questionnaires and organised into themes in line with the structured questions, while the emerging subthemes were also extracted. In the fourth stage, the emerging themes and subthemes or sentences were interpreted as illustrated in chapter seven. At the fifth stage, supervisors were contacted for verification of the data as well as the interpretation of results to avoid any bias.

6.12 Reliability

Carmines and Zellers (1979) in Wilson (2010) referred to reliability as the extent to which a measuring instrument produces a stable and consistent result. It is the ability of a measurement to produce the same result under the same conditions time and time again (McBurney & White, 2007, p. 129). In short, reliability has to do with the consistency, stability and dependability of measuring instrument adopted for the study. The internal consistency of the instrument utilised in this study was assessed using Cronbach's alpha coefficient. This is a statistical tool to test the

level of consistency of a data set (Pallant, 2011; Matkar, 2012). Cronbach's alpha is a measurement of reliability coefficient on the extent to which items in an instrument are positively correlated (Sekaran & Bougie, 2009, p. 324). This has to do with the consistency, stability and dependability of the measuring instrument utilised in this study. The closer the Cronbach's alpha coefficient is to 1, the higher the internal consistency of the research instrument (Matkar, 2012). A coefficient alpha ranging from 0.7 and above is considered acceptable (George & Mallery, 2003; Pallant, 2011). This enables the researcher to determine the reliability, consistency and stability of the construct/instrument incorporated in the developed model for proper analysis.

Data triangulation was achieved using multiple sources of data collection while methodological triangulation was attained with the use of numerical and non-numerical data collection and analysis techniques. Efforts were made to ensure item consistency, ease of understanding and question sequence appropriateness. Reliability is also connected to validity; for an instrument to be reliable, it must be capable of measuring what it was designed to measure (Sekaran & Bougie, 2009). The validity of the research instruments used in this study is presented below.

6.13 Validity

Validity is the extent to which a measuring instrument assesses what it was designed to assess. Validity encompasses the relationship between a construct and its indicators (Wilson, 2010, p. 119). This study took cognisance of two types of internal validity; content and construct validity. Content validity was achieved by evaluating the face validity of the instrument through expert opinions and the academic knowledge of professionals in the field of study. Supervisors' opinions were also sought before the administration of the instrument. The second type of content validity, sampling validity, was attained by aligning all the study's constructs and objectives with the research instrument.

Construct validity was guaranteed in this study by adapting instruments developed by experts in the field of study. Furthermore, data were collected from different sources leading to data triangulation as a form of construct validation. The construct validity of the proposed model in this investigation was assessed by appraising the percentage of the overall variability described

by each dimension attained via Confirmatory Factor Analysis (CFA) using AMOS (Duff & Duffy, 2002). CFA is instrumental in examining the fitness of a proposed model as a form of *structural equation modelling* (Williams, Brown, & Onsmann, 2012). This study tested the fitness (CFA) of the major constructs in the proposed model before introducing the latent and manifest variables into the structural models. Construct validity was determined using various model fit indices. This is illustrated in Figure 7.13 in the chapter seven.

The validity and reliability of the qualitative data collected in section 'C' of the research instrument was also ascertained in this study. The researcher's main supervisor and co-supervisor were instrumental in reducing the bias associated with content analysis, by double-checking the coding of the transcripts before agreement was reached on objective categories. Finally, external validity of the instrument used in this study was achieved by comparing the outcomes of this study with similar studies conducted in other sectors of the Nigerian economy or other countries.

6.14 Measurement instrument adapted in the study

Measurement in research involves assigning numbers or qualitative attributes to objects using specified rules (Azika, 2008). The researcher employed a questionnaire as the main instrument for data collection from respondents with a Likert type rating scale. The instruments adapted for measuring each construct in this study are discussed below.

6.14.1 Organisational Culture Scale (OCS)

The OCS was developed by Deshpande and Farley (1999) and consists of 16 items and four dimensional scales. The first dimension covers four items on competitive cultures. The second dimension was designed to elicit information to measure entrepreneurship culture on four key items. The third dimension in the measuring instrument covers issues relating to bureaucratic culture, containing four items. The last dimension on OCS was designed to gather information leading to adequate measurement of consensual culture. The reliability test for organisational culture ranges from .814 to .877, while the Cronbach's alpha coefficient for the four dimensional scale was .814, .821, .877 and .815, respectively. The reliability test for organisational performance ranges from .828 to .849. Cronbach's alpha for profitability was .849, sales volume

was .844, and market share was .828. The researcher considered the OCS a suitable measuring instrument in investigating the relationship between organisational culture and performance in today's dynamic business environment. The strength of OCS lies in the four cultural dimensions that are crucial for business sustainability in the knowledge-based global economy. Again competition among commercial banks in Nigeria renders the competitive cultural dimension suitable. Creativity and innovation in electronic banking applications also calls for an entrepreneurship cultural dimension as an appropriate instrument. The series of banking reforms, regulations and the supervisory role of the apex bank in Nigeria and required compliance from commercial banks suggests the appropriateness of bureaucratic culture in measuring the level of internal control mechanisms in meeting the demands of the apex bank. The strategic measure to ensure total customer satisfaction renders the consensual culture suitable to measure customer satisfaction in this type of service organisation. This scale has been employed by various scholars across the globe and has been found to have a high reliability coefficient, which implied its suitability for this study (Ezirim et al., 2010, 2012; Rashid, Sambasivan, & Johari, 2003). Its application in Nigeria produced internal consistency and the Cronbach's coefficient alpha yielded 0.80 and above (Ezirim et al., 2010, 2012). Hence, this study adopted the OCS' four dimensional measures of organisational culture on a four-point Likert-type rating scale ranging from 1 (strongly disagree) to 4 (strongly agree) as the study required the measurement of categorical opinions on organisational culture. This implies that respondents cannot be neutral on issues relating to the culture of their work place. The Cronbach's alpha coefficient for the 16 items of OCS in this study was 0.886 while the dimensional alpha coefficients for competitive, entrepreneurship, bureaucratic and consensual cultures were 0.757, 0.807, 0.730 and 0.725, respectively. The internal consistency of the instrument were within the acceptable and good coefficients based on the rule of thumb (George & Mallery, 2003; Pallant, 2011).

6.14.2 Employee Attitude Survey (EAS)

The EAS developed by Schneider et al. (2003) is made up of 24 items and seven dimensional scales, designed on a 5-point Likert-type scale. The first dimension measures *satisfaction with empowerment* and is made up of seven items with a Cronbach's coefficient alpha of 0.93. The second dimension measures the level of workers' *satisfaction with job fulfilment* has three items

and a Cronbach's coefficient alpha of 0.86. The third dimension measures workers' *satisfaction with pay* and contains two items; the Cronbach's coefficient alpha yielded 0.89. The fourth dimension on the scale measures *satisfaction with work group* made up of two items and yielded a Cronbach's coefficient alpha of 0.72. The fifth dimension measures *satisfaction with security* also has two items with a Cronbach's coefficient alpha of 0.53. The sixth dimension has to do with *satisfaction with facilitation* made up of five items and a Cronbach's coefficient alpha of 0.79. The seventh dimension measures *overall job satisfaction*, contains three items and yields a Cronbach's coefficient alpha of 0.82. The strength of EAS was based on its usage by 35 organisations for more than eight years to establish the correlations between employee attitudes and corporate economic outcomes. The scale indicated a high level of associations and the internal consistency revealed outstanding stability (Schneider et al., 2003). Based on the strength and internal consistency of EAS, this study considered the instrument suitable to measure employee attitudes as an antecedent of business financial performance in the Nigerian banking sector. Therefore, this study adapted the following dimensions to measure employee attitudes: (1) *satisfaction with work fulfilment* was measured on a 4-point Likert-type rating scale ranging from 1 (strongly disagree) to 4 (strongly agree); (2) *satisfaction with empowerment*; and (3) *satisfaction with work facilitation*. The last two dimensions had a rating scale ranging from 1 (very dissatisfied) to 5 (very satisfied). The Cronbach's alpha coefficient for the 11 items of EAS adapted in this study was 0.900 while the dimensional alpha coefficients for satisfaction with work fulfilment and with empowerment and work facilitation were 0.892 and 0.795, respectively. The internal consistency of the instrument was within the acceptable and good coefficients based on the rule of thumb (George & Mallery, 2003; Pallant, 2011).

6.14.3 Organisational Citizenship Behaviours (OCBs)

This study measured employee behaviours using the OCBs scale developed by (Boudrias, Gaudreau, Savoie, & Morin, 2009; Boudrias & Savoie, 2006; Morin et al., 2011) made up of 18 items and four dimensional scales, designed on a 5-point Likert-type rating scales, ranging from 1 (never) to 5 (very often). The first dimension measures *organisation-directed employee behaviours* and is made up of five items with a Cronbach's coefficient alpha of 0.92. The second dimension measures *co-workers' directed behaviours* with six items and a Cronbach's

coefficient alpha of 0.89. The third dimension measures *customer directed employee behaviours* and contains three items; the Cronbach's coefficient alpha yielded 0.79. The fourth dimension on the scale measures *supervisor-directed behaviours*, made up of four items and with a Cronbach's coefficient alpha of 0.83.

The strength of OCBs was based on its internal consistency and usage across disciplines or professions measuring employee behaviours (Kazemipour, Mohamad Amin, & Pourseidi, 2012; Podsakoff et al., 2009; Podsakoff, MacKenzie, Paine, & Bachrach, 2000). Based on an extensive conceptual and empirical review of the literature on OCBs provided by Podsakoff et al. (2000) and a consolidated meta-analysis (Podsakoff et al., 2009), this study considered the OCBs scale adapted from Morin et al. (2011) the most suitable to measure employee behaviours in the service industry. The OCBs scale was adapted by the researcher as a valid instrument to measure employee behaviours in the link between organisational culture and performance in the Nigerian banking sector. For instance, organisation-directed employee behaviour was adapted to assess worker behaviours in line with the institutional control mechanism as well as their contribution to ensure compliance in achieving business objectives. Co-worker directed behaviour was a valid measuring scale based on the need to evaluate the level of co-operation and knowledge sharing capability among employees in order to ensure customer satisfaction (Morin et al., 2011). Customer-directed behaviour as a dimension of OCBs is a valid instrument to measure employee efforts to improve the products or services offered to customers (Castro, Armario, & Ruiz, 2004). This is a common strategy in the service industry in order to achieve total customer satisfaction and retention. Supervisor-directed behaviour was valid in measuring the level of consolidated effort by management in order to ensure compliance (Boudrias et al., 2009). Podsakoff et al. (2009) and Kazemipour et al. (2012) found that the dimensions of OCBs are inter-correlated to organisational performance. Hence, this study adapted the OCB four dimensional measures of organisational citizenship behaviours on a 18 items and four dimensional scales, designed on a 5-point Likert-type rating scale, ranging from 1 (never) to 5 (very often). The Cronbach's alpha coefficient for the 18 items of OCBs in this study was 0.878 while the dimensional alpha coefficients for organisation-directed behaviour, co-worker behaviour, customer-directed behaviour and supervisor-directed behaviour were 0.724, 0.815, 0.700 and 0.788, respectively.

The internal consistency of the instrument was within the acceptable and good coefficients based on the rule of thumb (George & Mallery, 2003; Pallant, 2011).

6.14.4 Dimensions of Learning Organisation Questionnaire (DLOQ)

The DLOQ developed by Watkins and Marsick (2003) is made up of three dimensional scales with a total of 16 items, designed on a 6-point Likert-type rating scale ranging from 1 (strongly disagree) to 6 (strongly agree). The first dimension measures the Organisational Learning Culture (OLC) at individual level; the Cronbach's alpha was 0.81. The second dimension on the scale measures OLC at group/team level with an observed Cronbach's alpha of 0.80, while the third dimension measures OLC at organisational level, and the Cronbach's alpha yielded 0.88. The overall Cronbach's alpha coefficient for DLOQ was 0.93. The researcher considered this measuring instrument valuable in measuring how organisational culture was communicated through HR development policy or learning and development policy via an induction course, coaching, mentoring and management trainee scheme, as well as other learning and development methods illustrated in the proposed model. When corporate culture is communicated through learning and development policy, this can be referred to as an organisational learning culture; a situation where individuals and teams embrace learning as a critical factor for sustainability (Wang, Yang, & McLean, 2007).

This measuring scale was employed based on its three sets of dimensions are the best way to measure the learning culture at individual, team and organisational levels. The result may be helpful in identifying and recommending the level at which an organisational learning culture will greatly influence human resource outcomes as an antecedent of organisational performance. A strong justification for employing DLOQ in the current study was its high reliability and validity recorded in previous studies (Egan, Yang, & Bartlett, 2004; Ellinger, Ellinger, Yang, & Howton, 2002; Hung et al., 2010; Wang et al., 2007). These studies employed DLOQ to examine the interplay between the organisational learning culture and business financial outcomes. Yang (2003) affirmed that the DLOQ is a useful instrument to assess the link between the learning culture within an organisation and other vital organisational outcomes. Recent studies by Song, Chermack, and Kim (2013) offered insight on the application of the DLOQ in by researchers in various countries in Asia, America, and Europe. They also provided insights on how previous

studies employed the DLOQ as an antecedent, mediator/moderator and the outcomes. The current study employed the DLOQ as a mediator in the link between corporate culture and performance due to the fact that the researcher approached corporate culture from cognitive perspectives. Hence, the DLOQ was adapted in this study on a 4-point Likert-type rating scale as the study required the measurement of emphatic opinions on the organisational learning culture. This suggests that respondents cannot be neutral or form a slight opinion on issues relating to the culture of their work place or environment.

The Cronbach's alpha coefficient for the 16 items of the DLOQ in this study was 0.914 while the dimensional alpha coefficients for individual, team and organisational learning were 0.806, 0.804 and 0.828, respectively. The internal consistency of the instrument were within the good and excellent coefficients based on the rule of thumb (George & Mallery, 2003; Pallant, 2011).

6.14.5 Organisational performance

The organisational performance construct is a dimensional scale with six items adapted from Baker and Sinkula (1999) and Hung et al. (2010). Organisational performance was assessed on the principles of perceived performance in relation to the performance of major competitors in the sector over the past three years. This was measured on a 5-point Likert-type rating scale ranging from 1 (strongly disagree) to 5 (strongly agree). The reliability coefficient for the items ranged between 0.86 and 0.88, while the overall Cronbach's alpha for this scale was 0.88. This was incorporated into the measuring instrument in this study to measure competitive advantage, market share, profitability, efficiency, return on sales and customer satisfaction relative to the participating organisation's major competitors in the industry. The six items in the measuring instrument covered effectiveness and efficiency as the major classifications of organisational performance indicators (Hung et al., 2010). The first item measures the competitiveness of the organisation relative to its major competitors in the industry over the past three years. The second item measures the level of improvement in terms of market penetration or share relative to the organisation's major competitors over the past three years. The third item measures the organisation's profit margin relative to major competing organisations over the past three years. The fourth item assesses the level of efficiency, in terms of cost reduction without jeopardising the quality of their products or services relative to the organisation's major competitors in the

industry over the past three years. The fifth item on the instrument measures the level of change in market revenue within the organisation relative its major competitors in the industry over the past three years. The sixth item measures the level of the organisation's customer loyalty relative to major competitors within the industry in the past three years.

The organisational performance construct was a useful instrument to measure organisational performance in this study due to the business sensitivity of financial institutions, coupled with high level of secrecy in the sector. Management's release to the researcher of financial reports reflecting the true picture of bank performance is unethical. While the published financials statements of banks in Nigeria were used as a secondary source of data collection, these are often not reliable. Perceptual and self-reporting data from respondents have become acceptable due to challenges in gaining access to real financial reports from business organisations (Hung et al., 2010; Spanos & Lioukas, 2001). Hence, the organisational performance construct was adapted in this study on a 4-point Likert-type rating scale because the study required the measurement of emphatic opinions on the level of effectiveness and efficiency of the participating organisations in relations to their major competitors. This suggests that respondents cannot be neutral on issues relating to work place effectiveness and efficiency, as well as the rating of their work place within the industry. The internal consistency for the six items of organisational performance construct measured in this study was 0.821, which is good based on the rule of thumb (George & Mallery, 2003; Pallant, 2011).

6.14.6 Human resource management outcomes

The HR management outcomes construct was developed by Katou and Budhwar (2010). This scale has three dimensional scales, designed on a 5-point Likert-type scale ranging from 1 (very bad) to 5 (very good). The first dimension measures employee skills with a Cronbach's alpha coefficient of 0.913 and the variance described was 90.47%; the second dimension measures employee attitudes with a Cronbach's alpha coefficient of 0.910 and the variance described was 89.74%; and the third dimension measures employee behaviour while the Cronbach's alpha coefficient shows 0.849 the variance described was 89.74%. The Cronbach's alpha coefficients for the three dimensions were all above 0.70 and their corresponding construct validity assessed

by examining the total variance of each dimension via confirmatory factor analysis indicated percentages which were more than the prescribed 50% (Katou & Budhwar, 2010).

This study considered this instrument useful and valid in measuring HR outcomes in the Nigerian banking industry on the basis of its successful use in similar studies conducted in the Greek manufacturing sector (Katou, 2009; Katou & Budhwar, 2006, 2007; Katou & Budhwar, 2010). This study adapted the three dimensional measurement scales for measuring HR outcomes developed by Katou and Budhwar (2010), which was rated on a 5-point Likert-type scales ranging from 1 (very bad) to 5 (very good). Respondents were required to rate the firm's outcomes with respect to human resources over the past three (3) years. The Cronbach's alpha coefficient recorded in this study for the scale was 0.921 while the dimensional alpha coefficients for employee skills, attitudes and behaviours were 0.898, 0.715 and 0.789, respectively. According to the rule of thumb, the alpha coefficients ranges from acceptable, to good and to an excellent point of 0.921 (George & Mallery, 2003; Pallant, 2011).

6.15 Limitations of the methodology

The administration of the main research instrument was restricted to the two commercial banks that agreed to participate among the five top-rated commercial banks in Lagos, Nigeria. The information collected from these two banks was used as a yardstick to explain the relationship between organisational culture and performance in the banking sector. The explanatory analysis was restricted to two mediating variables, HR policy and HR outcomes.

Another methodological limitation in respect of data collection was the utilisation of a cross-sectional approach as opposed to a longitudinal approach. Studies show that cross-sectional data collection lacks the capacity to directly make conclusions via a causal inference (Morin et al., 2011; Škerlavaj et al., 2010). However, the researcher was left with no other choice but to use cross-sectional data collection due to the busy work schedules and business sensitivities of the financial institutions, as well his own time constraints.

The use of convenience sampling was another methodological limitation of this study; this is due to the challenges in obtaining Gate Keeper's letters from 60% of the organisations in the population of this study. Only 40% of the organisations in the target population granted approval.

However, the shortcomings of convenience sampling were reduced by basing the selection of the 20 commercial bank branches in Lagos on simple random sampling procedures. This combination of probability sampling and non-probability sampling techniques ensures efficiency (Hedt and Pagano (2011)).

The outcome of this study is obviously limited to the relationship between organisational culture and performance in the banking sector. A similar study should be conducted in other sensitive sectors that are crucial to the growth and development of the Nigerian economy.

6.16 Ethical requirements

The researcher followed the University of KwaZulu-Natal's ethical guidelines in order to ensure the authenticity and credibility of this study. The University's Ethical Clearance Application Form was completed and a copy of the research instrument and Gate Keeper's letters from the participating organisations were attached. The Humanities and Social Science Research Committee of the University of KwaZulu-Natal issued a letter of approval dated 5th November 2013. The researcher conducted the field survey from the end of November 2013 to the end of February 2014. The researcher considered all stakeholders' rights in research by complying with all ethical requirements applicable to each stakeholder as highlighted below:

- (i) Permission was officially sought from the participating organisations as evident in the Gate Keeper's letters.
- (ii) The anonymity of the participating organisations was guaranteed while misuse of data collected from the organisations was avoided.
- (iii) The research instrument was distributed to the respondents on the date approved by the HR Managers of the participating organisations
- (iv) The human rights of participants were adequately protected by treating the information as confidential as much as possible; respondents' anonymity was also protected. Questions that would violate respondents' privacy were avoided.

(v) The research instrument was personally administered by the researcher to the respondents and the purpose of the study was communicated to the respondents before administration of the instrument.

(vi) A confidentiality clause was included with the covering letter that accompanied each questionnaire. The consent letter indicated that participation in the study was voluntary and that participants could withdraw at any stage.

(vii) All data collected in the course of this research work will be deposited with the School of Management, IT and Governance at the University of KwaZulu-Natal for safekeeping.

(viii) All secondary sources of data collected for this study are adequately cited and referenced, avoiding plagiarism.

6.17 Conclusion

This chapter presented a comprehensive discussion on the various research philosophies, showcasing their strengths and weaknesses, as well as the fields where they are mostly applicable, before selecting pragmatism as the philosophical stance mostly appropriate for this study. The chapter also explained the methodology and research design engaged in this study and justified their selection. A non-experimental research design of ex post facto type was adopted, utilising the correlational approach with an advanced explanatory design. This was supported by concurrent transformative mixed methods using an advocacy lens, in which higher priority was given to numerical data than non-numerical data. The population of the study was considered in relation to various sampling techniques; the selection of the sample size for the study was based on proximity, availability and subjects' willingness to participate. This explains why convenience sampling was used, while simple random sampling was also instrumental in selecting the bank branches in Lagos. The design of the main research instrument for collection of primary data was explained, efforts to ensure the psychometric properties of the instrument were addressed and the procedures for administration of the instrument were explained in this chapter.

The three statistical software packages employed to analyse the primary data collected in each section of the questionnaire were comprehensively explained and justified. The limitations of the methodology were addressed while the ethical codes of conducts in research observed by the researcher were clearly stated. Data analysis using the three software packages was examined in this chapter. The results are presented and interpreted in graphical and tabular form in the following chapter.

CHAPTER SEVEN: DATA ANALYSIS AND INTERPRETATION OF RESULTS

7.0 Introduction

This chapter presents the data analysis and interpretation of the results based on the responses collected from the respondents during the field work. The data collected were analysed using two statistical software packages, namely, IBM SPSS (Statistical Package for the Social Sciences) version 21, and IBM SPSS Amos version 21. The IBM SPSS was employed to conduct preliminary data screening to establish the accuracy of data entry, missing data, outliers and normality. It was also useful in analysing the descriptive statistics and inferential statistics. The demographic data collected in this study were analysed using descriptive statistics via IBM SPSS statistics version 21. The inferential statistics such as correlations and multiple regressions were employed for hypotheses testing.

Hypotheses two to five were tested using structural equation modelling via IBM SPSS Amos version 21 to examine the causal path analysis on the link between organisational culture and HR outcomes measured with employee skills, attitudes and behaviours. Hypothesis five was also analysed utilising structural equation modelling to examine the extent to which HR policy and outcomes mediate the relationship between organisational culture and performance in the Nigerian banking sector.

The structured questions under section 'C' of the research instrument were analysed using content analysis to ensure data and methodological triangulation in the course of exploring the relationship between organisational culture and performance in the Nigerian banking sector.

7.1 The response rate

In line with the guidelines for a minimum sample size based on the population of study in quantitative research, this study distributed 380 questionnaires to the respondents. Three hundred and six were returned; only one of the questionnaires was not properly completed and was discarded. The remaining 305 questionnaires represent an 80.3% response rate. As indicated below, the response rate and sample sizes observed in similar studies can be used as a yardstick for the suitability of the sample size in this study.

Table 7.1 Justification for the sample size employed in this study

Author	Topic	Sample sizes
Škerlavaj et al. (2010)	Organisational learning culture, innovative culture and innovations in South Korean firms	243
Ezirim et al. (2010)	Organisational culture and performance: The Nigerian experience	350
Wanto and Suryasaputra (2012)	The effect of organisational culture and organisational learning on competitive strategy and company performance (Case study of East Java SMEs in Indonesia: food and beverage industry)	143
Liao et al. (2012)	Relationships among organisational culture, knowledge acquisition, organisational learning, and organisational innovation in Taiwan's banking and insurance industries	449

7.2 Reliability of the instrument

This study assesses the reliability of the measuring instrument employed in this study using Cronbach's alpha coefficient via IBM SPSS version 21 (2012). Cronbach's alpha is a reliability coefficient that measures the extent to which the items in a set are positively correlated (Sekaran & Bougie, 2009, p. 324). In line with the rule of thumb for internal consistency of items in the scale, alpha coefficients of .7, .8 and .9 and above are within the range of acceptable, good and excellent, respectively (George & Mallery, 2003). The alpha coefficients presented in Table 7.2 range from .821 to .921. Judging from the rule of thumb, the internal consistency of the measuring instrument was high and ranged from good to excellent.

Table 7.2 Reliability of measuring instrument employed in the study

Reliability Statistics		
Construct	Cronbach's alpha	Items
Organisational culture scale	.886	16
Dimensions of learning organisation questionnaire	.914	16
Organisational performance	.821	6
Employee attitude survey	.900	11
Organisational citizenship behaviour	.878	18
Human Resource Management outcomes	.921	12

7.3 Analysis of demographic data

This questionnaire employed in this study was designed to elicit five different categories of demographic data from the respondents: gender, marital status, department, educational qualifications and work experience. The demographic variables are analysed and interpreted below.

7.3.1 Gender

The frequency distributions of respondents based on their gender are presented in Table 7.3, which indicates that the majority of the respondents were male (184), while there were 121 female respondents out of the total sample of 305 respondents that participated in the study.

Table 7.3 Frequency distribution of participants by gender

	Frequency	Percentage	Valid Percent	Cumulative Percent
Valid Male	184	60.3	60.3	60.3
Female	121	39.7	39.7	100.0
Total	305	100.0	100.0	

For the purpose of clarity, the percentage distributions of respondents based on their gender as indicated in Table 7.3 are presented in Figure 7.1 below:

Figure 7.1 Pie chart distributions of participants by gender

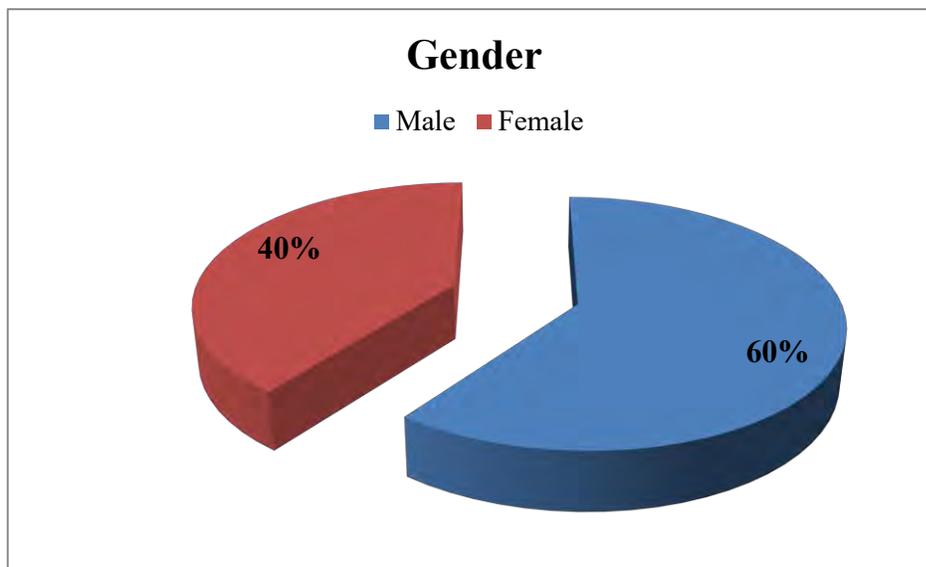


Figure 7.1 presents the approximate percentage distribution of respondents based on their gender. It shows that 60.3% of the respondents that participated in the study were males while approximately 39.7% of the respondents were females. Therefore, the majority of the respondents that participated in this study were males. This could also mean that the male respondents were more easily accessible to the researcher.

7.3.2 Marital status

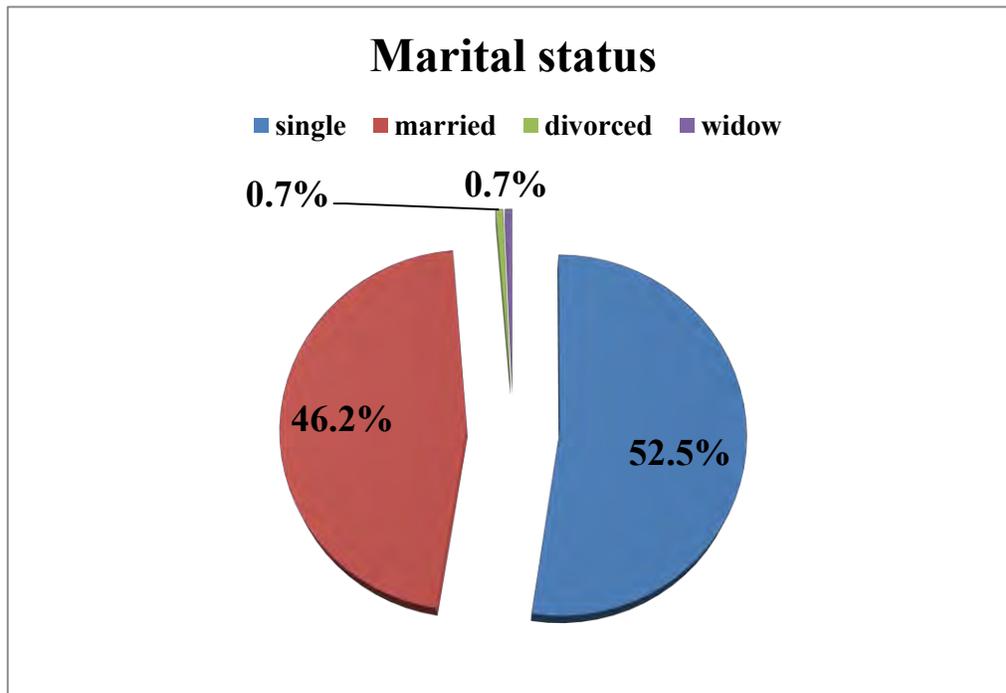
As indicated in Table 7.4, 160 respondents representing 52.5% of the total was single, 141 (46.2%) were married and the remaining four respondents were equally distributed between divorced and widowed.

Table 7.4 Distribution of participants by marital status

	Frequency	Percent	Valid Percent	Cumulative Percent
Single	160	52.5	52.5	52.5
Married	141	46.2	46.2	98.7
Valid Divorced	2	.7	.7	99.3
Widow	2	.7	.7	100.0
Total	305	100.0	100.0	

For the purpose of clarity, the percentage distributions of respondents based on their marital status are presented in Figure 7.2 below.

Figure 7.2 Pie chart showing percentage distributions of participants by marital status



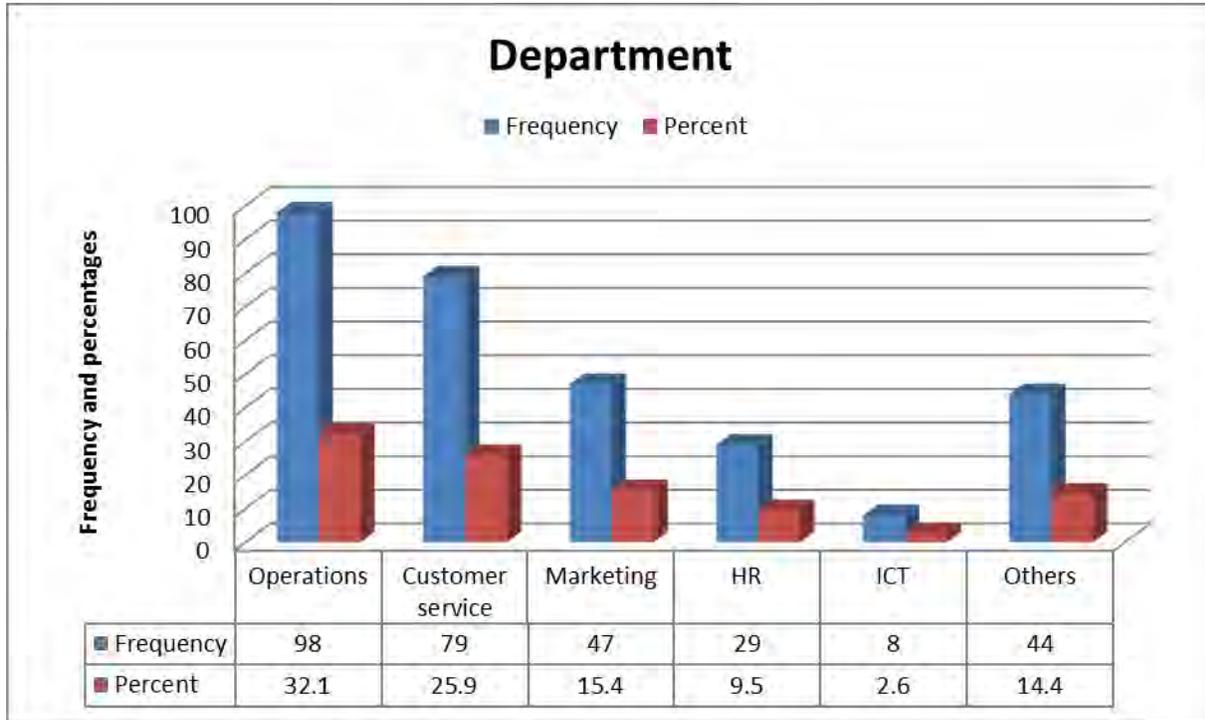
As illustrated in Figure 7.2, 52.5% of the respondents were single, 46.2% were married, 0.7% was divorced and the remaining 0.7% of the respondents was widowed. These results showed that majority of the respondents were single (52.5%), followed by those who were married (46.2%).

7.3.3 Department

Figure 7.3 presents the distribution of respondents based on the departments they work in in the Nigerian banking sector. Ninety eight respondents representing 32.1% of the total worked in operations, 79 representing 25.9% were in customer service, 47 (15.4%) were in the marketing department and the number of respondents who worked in HR management and the information and communication technology department was 29 (9.5%) and 8 (2.6%), respectively. Other departments in the Nigerian banking sector were representing by 44 respondents (14.4%). The distribution of respondents by department shows that most of the respondents were allocated to the operations, customer service and marketing departments. This is not surprising as these three departments are crucial determinants of customer satisfaction and sustainable competitive

advantage in any service oriented organisation. The frequency distribution and pictorial presentation of respondents by department is presented below.

Figure 7.3 Distribution of respondents by department



7.3.4 Educational qualifications

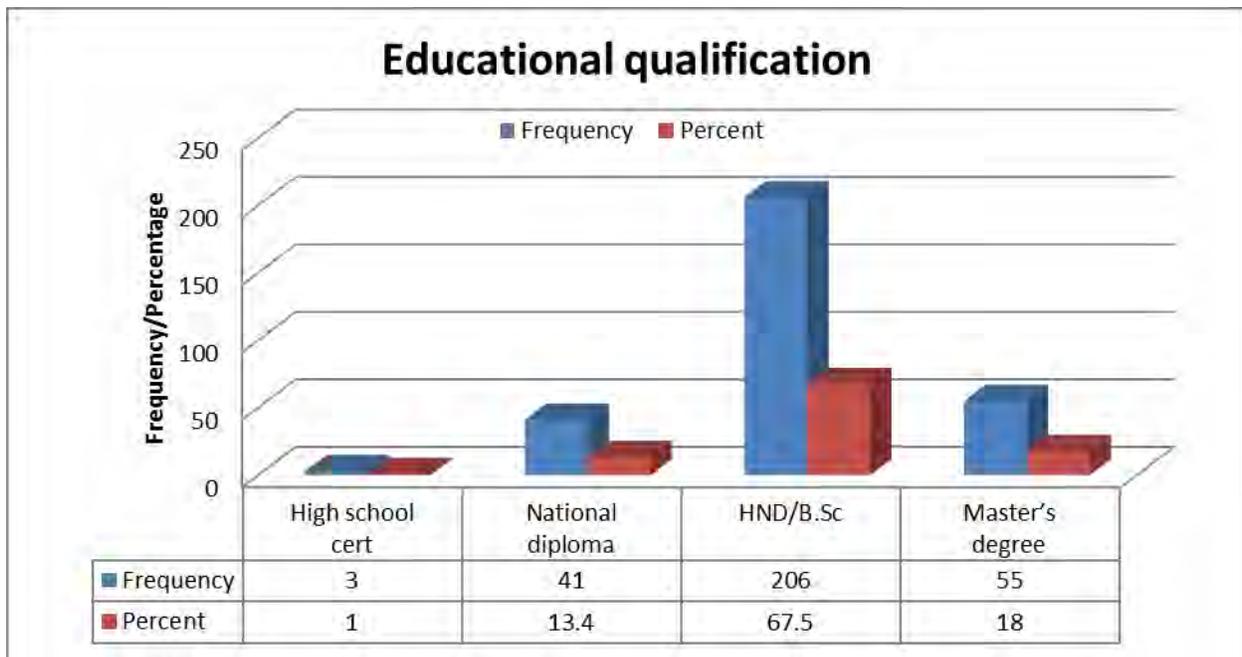
The distribution of respondents based on their level of education is presented in Table 7.5. Only three respondents (1%) had only High School Certificates, while 41(13.4%) had National Diploma certificates. Interestingly, 206 respondents representing 67.5% of the total were graduates with honours degrees from polytechnics and universities, while the remaining 55 (18%) respondents had masters' degrees. This implies that more than 85% of employees in the Nigerian banking sector were graduates. This could mean that this sector relies on human skills and technological innovations to achieve its objectives. The educational achievements of employees in the banking sector explain why the majority of the questionnaires returned were properly completed, with only one exception.

Table 7.5 Frequency distribution of respondents by educational qualification

	Frequency	Percent	Valid Percent	Cumulative Percent
High school cert	3	1.0	1.0	1.0
National diploma	41	13.4	13.4	14.4
Valid HND/B.Sc	206	67.5	67.5	82.0
Master's degree	55	18.0	18.0	100.0
Total	305	100.0	100.0	

For the purpose of clarity, Figure 7.4 provides a pictorial representation of the distribution of respondents based on their level of education in the Nigerian banking sector.

Figure 7.4 Bar chart distributions of respondents by educational qualification

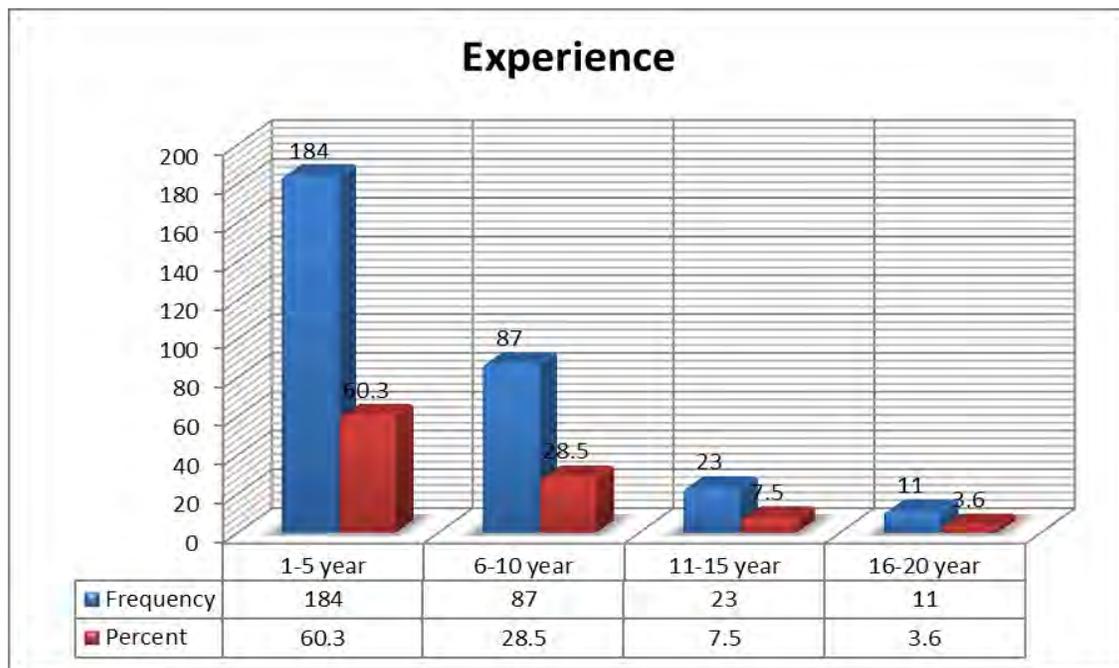


As illustrated in Figure 7.4, the majority of the respondents had HND/B.Sc as their highest level of education. This means that most employees in the Nigerian banking sector have Bachelors/Honours degrees in their respective disciplines.

7.3.6 Work experience

The distribution of respondents based on work experience in the Nigerian banking sector is presented in Figure 7.5. A hundred and eighty four respondents representing 60.3% of the total had 1-5 years' experience in the Nigerian banking sector, while 87 (28.5%) had 6-10 years, and 23 (7.5%) and 11 (3.6%) had 11-15 and 16-20 years' work experience. This implies that over 88% of the respondents had work experience ranging from 1-10 years in the banking sector. The high level of stress and risk associated with the employment relationship could be a reason why most employees did not remain in employment for more than ten year. Some entered the banking sector to raise funds for self-employment. A pictorial presentation of the respondents' work experience is presented in Figure 7.5 below.

Figure 7.5 Distribution of respondents by work experience



7.4 Analysis of research questions

The research questions formulated by the researcher for this study are sequentially analysed below. This is necessary in order to provide solutions to the problem statements and in meeting the study's key objectives.

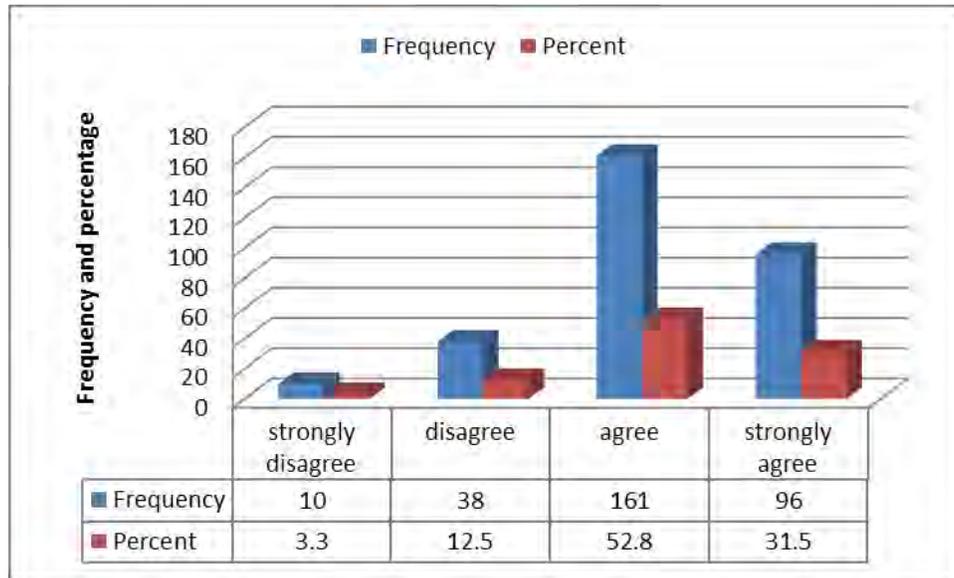
7.4.1 Relationship between organisational culture and HR development policy

To establish the type of relationship between organisational culture and HR development policy, this study adopted the *Organisational Culture Scale (OCS)* to measure organisational culture on four different dimensions while the *Dimensions of Learning Organisation Questionnaire (DLOQ)* was employed to measure the organisation's HR development policy at three crucial levels. Research question one was: *What type of relationship exists between organisational culture and human resource development policy?* The responses from the field work on these items (11, 15 & 16 in the DLOQ) measuring the relationship between culture and learning/development at organisational level are represented in Figures 7.6, 7.7 & 7.8 below.

My organisation makes learning available to all employees

This heading relates to the eleventh item on the DLOQ scale adapted for this study. This measures the *organisational learning culture* in the questionnaire. The results displayed in Figure 7.6 show that 52.8% of the respondents agreed that the organisation made learning available to all employees, while 31.5% strongly affirmed that learning and development were made available to all categories of workers within the organisation. Conversely, 12.5% and the remaining 3.3% of the respondents disagreed and strongly disagreed, respectively with this statement. The responses on the item produced a mean and standard deviation of 3.12 and 0.746, respectively. This clearly shows that over 83% of the participants were of the opinion that their organisations made learning available to all employees.

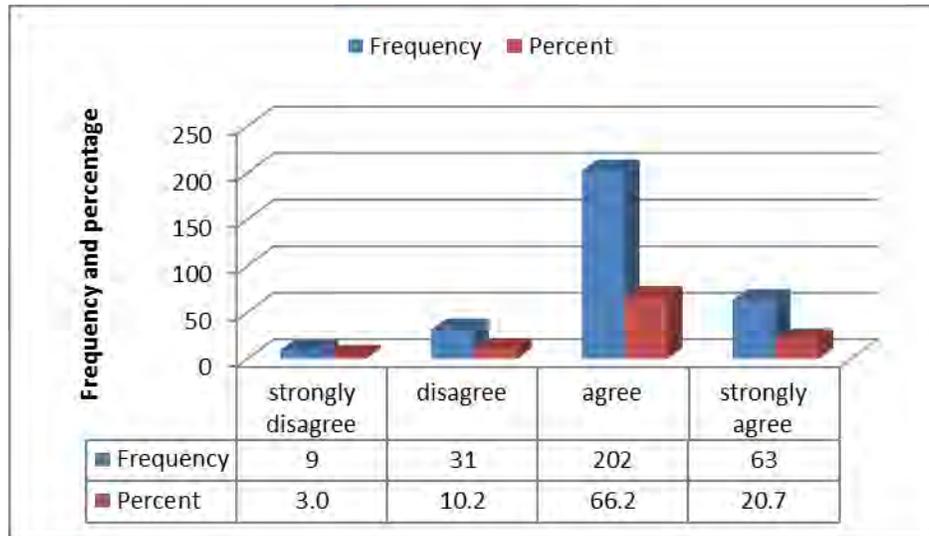
Figure 7.6 Organisational support for learning



In my organisation, leaders generally support requests for learning opportunities and training.

This heading also relates to the 15th item on the DLOQ scale adapted for this study. This measures *organisational learning culture* in the questionnaire. The results presented in Figure 7.7 show that 66.2% of the respondents agreed that the leaders generally support their requests for learning/training opportunities, while 20.7% strongly agreed that learning/training opportunities were generally supported by leaders within the organisation. Conversely, 10.2% and the remaining 3.0% of the respondents disagreed and strongly disagreed respectively, with this statement. The responses on the item produced a mean and standard deviation of 3.05 and 0.652, respectively. This clearly shows that over 86% of the participants were of the opinion that their leaders generally support requests for learning and development opportunities. A pictorial representation of the findings on the item is presented below.

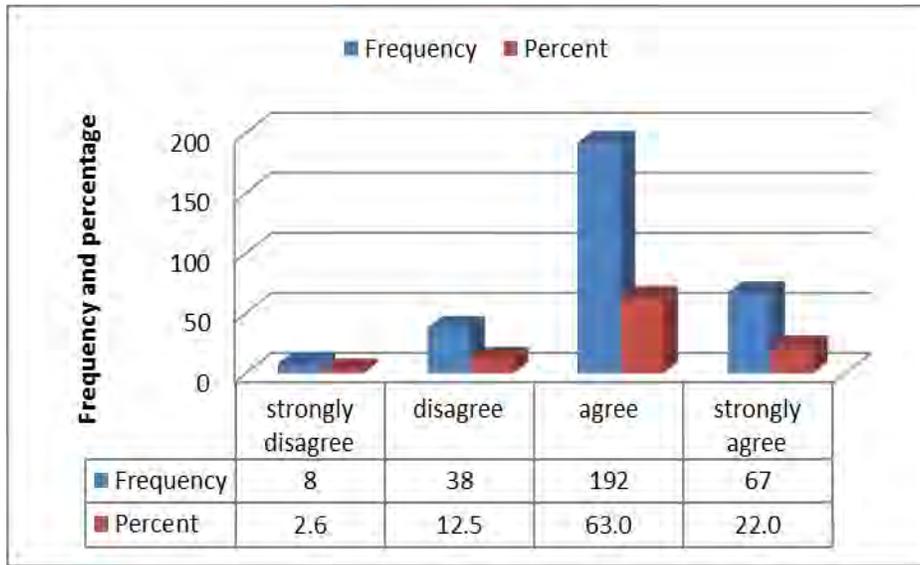
Figure 7.7 Organisational support for learning/training opportunities



In my organisation, leaders mentor and coach those they lead.

This heading relates to the 16th item on the DLOQ adapted in this study. This measures *organisational learning culture* in the questionnaire. The results presented in Figure 7.8 show that 63% of the respondents agreed that the leaders offer mentoring and coaching opportunities to those they led within the organisation, while 22% strongly agreed that they were mentored and coached by their leaders. Conversely, 12.5% and the remaining 2.6% of the respondents disagreed and strongly disagreed, respectively with this statement. The responses on the item produced a mean and standard deviation of 3.04 and 0.670, respectively. This shows that about 85% of the participants were of the opinion that leaders gave coaching and mentoring opportunities to members within the organisation. Figure 7.8 provides a pictorial representation of these findings.

Figure 7.8: Mentoring and coaching within the organisation



Organisational culture and human resource development policy

The correlation matrix among the dimensions of organisational culture and HR development policy is presented in Table 7.6. The Pearson’s product moment correlation coefficients among the dimensions of organisational culture and HR development policy provide answers to research question one and also ensure the realisation of research objective one.

Table 7.6 Correlation between organisational cultures and human resource development policy

	Learning at Individual level	Learning at team level	Learning at organisational level
Competitive culture	.367**	.268**	.242**
Entrepreneurship culture	.493**	.409**	.360**
Bureaucratic culture	.392**	.388**	.330**
Consensual culture	.652**	.503**	.516**

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

Table 7.6 shows that competitive culture is positively associated with the dimension of organisational learning at individual level ($r= 0.367$, $p < 0.01$). This implies that such a competitive culture enhances individual's desire for learning and development within the Nigerian banking sector, in relation to the correlation between competitive culture and the dimension of organisational learning at team level ($r= 0.268$, $p < 0.01$) as well as at organisational level ($r= 0.242$, $p < 0.01$). The coefficient between competitive culture and the dimension of organisational learning at individual level produces the highest result followed by learning at team level. The correlation coefficient between entrepreneurship culture and learning at individual level ($r= 0.493$, $p < 0.01$) also suggests a positive and significant relationship. The relationship between entrepreneurship culture and the dimension of organisational learning at team level ($r= 0.409$, $p < 0.01$) and of learning at organisational level ($r= 0.360$, $p < 0.01$) was also significant. The correlation coefficient between bureaucratic culture and the dimension of learning at individual, team and organisational levels ($r= 0.392$, 0.388 and 0.330 , respectively) were all significant at $p < 0.01$. This shows that there is a positive and significant relationship between bureaucratic culture and HR development policy at all levels in the Nigerian banking sector. The correlation coefficients between consensual culture and the dimension of learning at individual, team and organisational levels ($r= 0.652$, 0.503 and 0.516 , respectively) are all significant at $p < 0.01$. This implies that there is a significant, strong and positive relationship between consensual culture and HR development policy in the Nigerian banking sector.

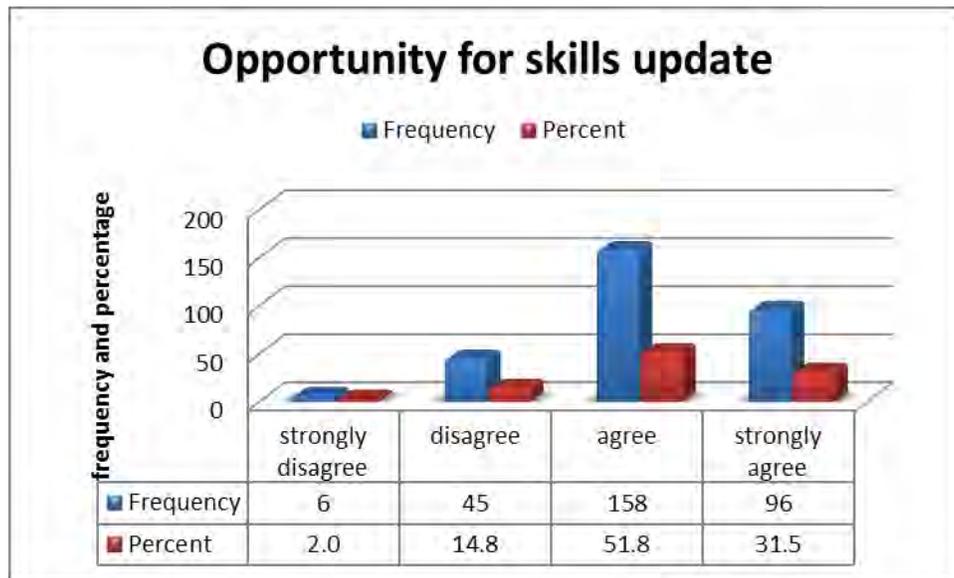
7.4.2 Implications of HR development policy for employee skills, attitudes and behaviours

Research question two explored the extent to which HR development policy has direct implications for employee skills, attitudes and behaviours. To answer this question two and meet objective two of this study, the study utilised the *DLOQ* as a measuring scale for HR development policy. Employee skills, attitudes and behaviours were measured utilising the *Human Resource Management Outcomes*, *Employee Attitude Survey (EAS)* and *Organisational Citizenship Behaviour* respectively. Selected responses based on the data collected from the respondents on items 2, 6 & 10 as contained in EAS, measuring the implications of learning and development policy on outcome variables such as employee skills, attitudes and behaviours are presented in Figures 7.9, 7.10 & 7.11.

I am given the opportunity to improve my skills in the company

This heading was extracted from the second item on the EAS as indicated in the attached questionnaire. The results presented in Figure 7.9 shows that 51.8% of the respondents agreed that they were given the opportunity to improve their skills in the Nigerian banking sector, while 31.5% strongly agreed. Conversely, 14.8% and the remaining 2.0% of the respondents disagreed and strongly disagreed, respectively with this statement. The responses on the item produced a mean and standard deviation of 3.13 and 0.726, respectively. This shows that over 83% of the participants were of the opinion that they were given the opportunity to improve their skills in the Nigerian banking sector. Figure 7.9 provides a pictorial representation of these findings.

Figure 7.9: Opportunity to improve skills

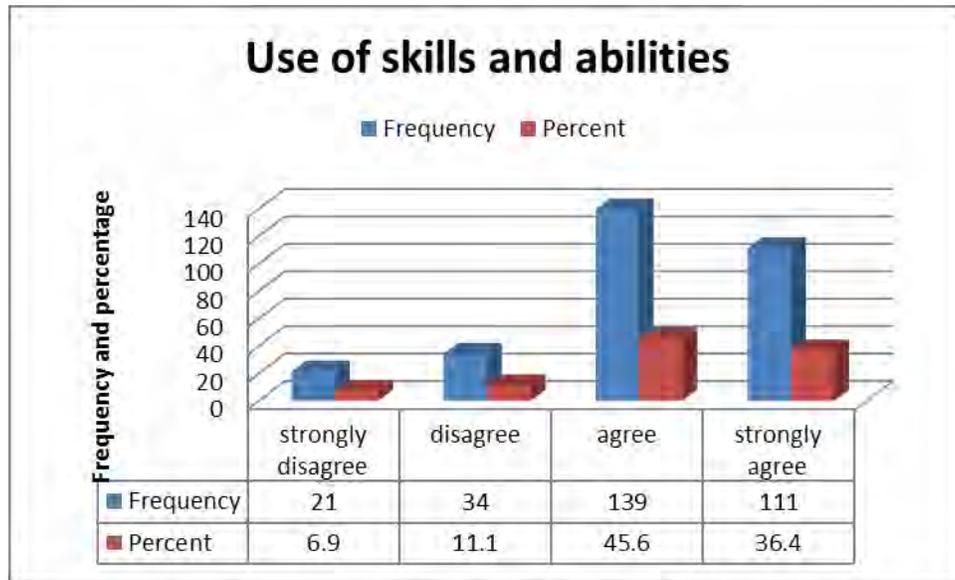


My job makes good use of my skills and abilities

This heading was extracted from the sixth item on the EAS as indicated in the attached questionnaire. The responses presented in Figure 7.10 show that 45.6% of the respondents agreed that their jobs made good use of their skills and abilities, while 36.4% strongly agreed. On the other hand, 11.1% and the remaining 6.9% of the respondents disagreed and strongly disagreed, respectively with this statement. The responses on the item produced a mean and standard deviation of 3.11 and 0.860, respectively. These results show that 82% of the participants were

of the opinion that the Nigerian banking sector made good use of their skills and abilities. The remaining 18% disagreed. This could mean that the latter particular group of participants was not satisfied with job empowerment or facilitation put in place by the banks. Figure 7.10 presents a pictorial representation of these findings.

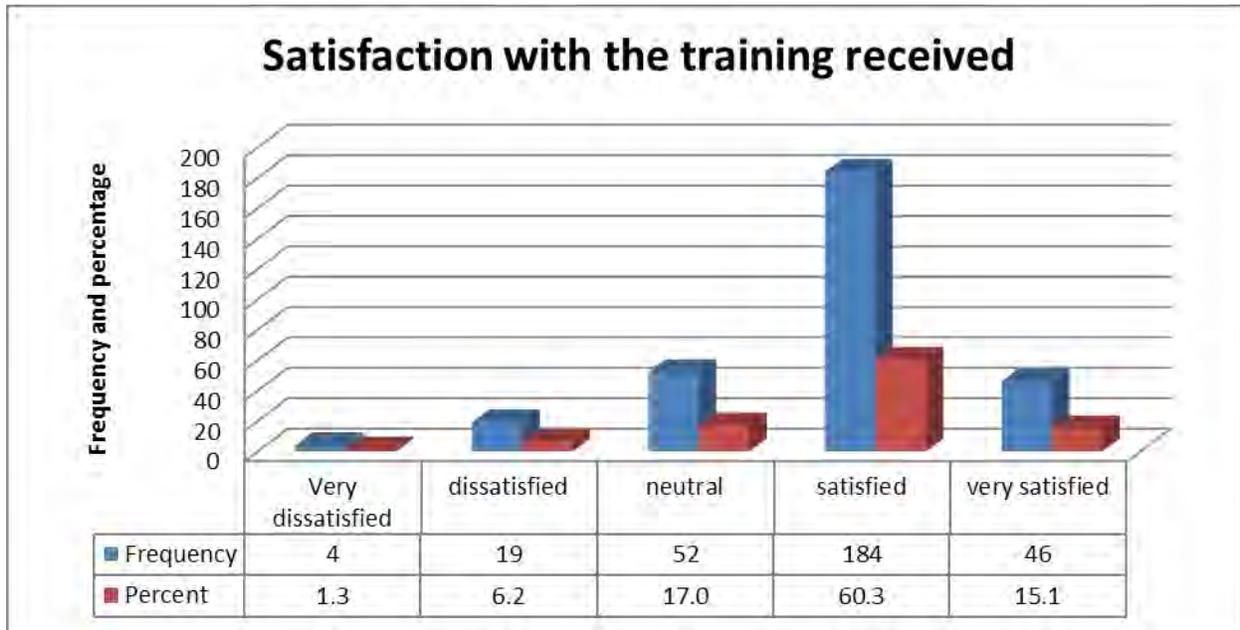
Figure 7.10: The use of skills and abilities



How satisfied are you with the training you received for your present job?

This heading was extracted from the tenth item on the adapted EAS as indicated in the attached questionnaire. The results presented in Figure 7.11 show that 60.3% of the respondents were satisfied with the training received in the Nigerian banking sector, and 15.1% were very satisfied. However, 17% of the respondents were indifferent on this question and 6.2% and the remaining 1.3% of the respondents was dissatisfied and very dissatisfied, respectively, with the training received in the banking sector. The responses on the item produced a mean and standard deviation of 3.82 and 0.811, respectively. These results show that 75% of the participants were satisfied with the training received in the Nigerian banking sector, with 25% being indifferent or dissatisfied with the training received. Figure 7.11 presents a pictorial representation of these findings.

Figure 7.11: Satisfaction with the training received



The descriptive statistics and correlation matrix among the key variables are presented in Table 7.8, based on the overall responses from the participants in the Nigerian banking sector.

Table 7.7: Correlations between human resource development policy and human resource outcomes factors

	Mean	Std. Deviation	1	2	3
1 HR development policy	47.8361	7.38504	-		
2 Employee skills	44.7410	7.03528	.544**	-	
3 Employee attitude	36.8590	6.28201	.636**	.669**	-
4 Employee behaviour	68.6951	8.45317	.375**	.452**	.528**

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

Table 7.7 shows the impact of HR development policy on employee skills, attitudes and behaviours. The Pearson correlation coefficient between learning/development policy and employee skills indicates a positive significant relationship ($r= 0.544$, $p < 0.01$). This denotes that supports for learning/training opportunities, coaching, mentoring and training opportunities offered by leaders in the Nigerian banking sector have positive implications for employees’

general level of skills. Similarly, the correlation coefficient between learning/development policy and employee attitudes signifies a significantly positive relationship ($r= 0.636, p < 0.01$). Among the three variables that this study assessed, the highest level implication was reflected in employee attitudes judging from the correlation coefficient of ($r= 0.636, p < 0.01$). This means that most of the employees were satisfied with empowerment and work facilitation leading to job fulfilment through the learning and development policy adopted by management in the Nigerian banking sector. While the correlation coefficient between HR development policy and employee behaviours ($r= 0.375, p < 0.01$) indicated a positive and significant relationship, this correlation coefficient is quite low compared with the other two indicators of HR outcomes (employee skills and attitudes) covered in this study. This shows the extent to which HR development policies in the Nigerian banking sector addressed issues relating to employee behaviours. In providing a realistic answer to the second research question, one can conclude that HR development policies in the Nigerian banking sector contribute immensely to the level of employee skills, leading to improved attitudes to work.

7.4.3 HR outcomes and organisational performance

Research question three examined the extent to which HR outcomes have a direct impact on organisational performance. The study utilised *Human Resource Management Outcomes (HRMO)*, *Employee Attitude Survey (EAS)* and *Organisational Citizenship Behaviour (OCB)* as measurement scales to explore HR outcomes in the Nigerian banking sector. On the other hand, organisational performance was assessed on the principle of perceived performance in relation to the performance of major competitors in the sector over the past three years. This was adapted from Hung et al. (2010). The respondents' ratings based on their perceptions of organisational performance with respect to human resources over the past three years are presented in Table 7.9 below, as extracted from items one to six of the *HRMO* scale contained in the attached questionnaire.

Table 7.8: Organisational performance with respect to human resources

	Statement	Very bad	Bad	Fair	Good	Very good
1	Ability to attract best employees	3 (1%)	10 (3.3%)	81 (26.6%)	150 (49.2%)	61 (20%)
2	Ability to retain essential employees	7 (2.3%)	20 (6.6%)	91 (29.8%)	126 (41.3%)	61 (20%)
3	Cooperation between management and other employees	4 (1.3%)	8 (2.6%)	90 (29.5%)	147 (48.2%)	56 (18.4%)
4	Cooperation among employees in general	1 (0.3%)	7 (2.3%)	68 (22.3%)	172 (56.4%)	57 (18.7%)
5	Motivation among employees in general	7 (2.3%)	20 (6.6%)	76 (24.9%)	149 (48.9%)	53 (17.4%)
6	Quality consciousness among employees in general	4 (1.3%)	6 (2.0%)	62 (20.3%)	181 (59.3%)	52 (17.0%)

Table 7.8 shows the ratings of organisational performance with respect to human resources over the past three years in terms of ability to attract best employees in the Nigerian banking sector. Nearly half (49.2%) of the respondents rated the organisation good, 20% rated it good, and 26.6% rated the organisation as fair. In contrast, 3.3% and the remaining 1% of the respondents held opposing views and rated the organisation bad and very bad, respectively in terms of its ability to attract the best employees. One can therefore conclude that commercial banks in Nigeria were good at attracting the best employees.

With respect to the ability to retain essential employees in the Nigerian banking sector, 41.3% of the respondents rated the organisation good, 20% rated it very good and 29.8% rated the organisation as fair. Conversely, 6.6% and the remaining 2.3% of the respondents held opposing views and rated the organisation bad and very bad, respectively, in terms of its ability to retain essential employees in the Nigerian banking sector. One can therefore also conclude that commercial banks in Nigeria were good at retaining essential employees.

Turning to the level of cooperation between management and other employees in the Nigerian banking sector, 48.2% of the respondents rated the organisation good, 18.4% rated it very good

and 29.5% rated the organisation as fair. On the other hand, 2.6% and the remaining 1.3% of the respondents held opposing views, rating the organisation bad and very bad, respectively, in terms of the level of cooperation between management and other employees in the Nigerian banking sector. One can thus conclude that there was high level of cooperation between management and other employees in the Nigerian banking sector. The cultural dimensions adopted and communicated through HR development policy could be used as yardstick to explain why there was a high level of cooperation between management and other employees in the Nigerian banking sector.

Examining the degree of cooperation among employees in general, 56.4% of the respondents stated that there were good cooperation among employees, 18.7% said that there were very good cooperation and 22.3% felt that there was a fair level of cooperation among employees in general. On the other hand, 2.3% and the remaining 0.3% of the respondents held opposing views, stating that cooperation among employees was bad and very bad, respectively. The results suggest a high level of cooperation among employees in the Nigerian banking sector. The cultural dimensions adopted explain this finding.

Assessing the level of motivation among employees in general, 48.9% of the respondents felt that the organisation was good at motivating the employees, 17.4% stated that it was very good and 24.9% rated the organisation as fair in terms of employee motivation. In contrast, 6.6% and the remaining 2.3% of the respondents held opposing views, rating the organisation bad and very bad, respectively in motivating employees. It can therefore be concluded that organisations were successfully in motivating employees in the Nigerian banking sector. Responses relating to consciousness of quality among employees in general show that 59.3% of the respondents rated the organisation good, 17.0% rated it very good and 20.3% rated the organisation as fair in terms of consciousness of quality among employees in general. Conversely, 2.0% and the remaining 1.3% of the respondents held opposing views and rated the organisation bad and very bad, respectively, in terms of consciousness of quality among employees in general in the Nigerian banking sector. These results suggest a high level of consciousness of quality among employees in the Nigerian banking sector.

Table 7.9: Correlations between organisational performance and human resource outcome factors

		Mean	Std. Deviation	1	2	3
1	Employee skills	44.7410	7.03528	-	-	
2	Employee attitudes	36.8590	6.28201	.669**	-	-
3	Employee behaviour	68.6951	8.45317	.452**	.528**	-
4	Organisational performance	18.4164	2.60952	.382**	.529**	.290**

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

Table 7.9 shows the relationship between organisational performance and HR outcomes (employee skills, attitudes and behaviours). The Pearson correlation coefficient organisational performance and employee skills indicated a positive significant relationship ($r= 0.382$, $p < 0.01$). This denotes the impact of employee skills on the performance of the Nigerian banking sector. Similarly, the correlation coefficient between organisational performance and employee attitudes signifies a significantly positive relationship ($r= 0.529$, $p < 0.01$). Among the three variables that constituted the HR outcomes examined in this study, the correlation coefficient between organisational performance and employee attitudes has the most impact in the Nigerian banking sector, judging from the correlation coefficient of ($r= 0.529$, $p < 0.01$). This suggests that improved employee attitudes to work or service delivery were most crucial to the attainment of organisational goal and objectives in the Nigerian banking sector. Satisfaction with empowerment and work facilitation, leading to job fulfilment among most employees explains why there was higher coefficient between the two variables in the Nigerian banking sector. While the correlation coefficient between organisational performance and employee behaviours ($r= 0.290$, $p < 0.01$) indicated a positive but significant relationship, this correlation coefficient is quite low compared with the other two indicators of HR outcomes (employee skills and attitudes) covered in this study. This shows the extent to which employee behaviours in the Nigerian banking sector addressed issues relating to organisational performance. In providing a realistic answer to the third research question, one can concludes that HR outcomes through employee attitudes contribute immensely to the attainment of organisational goal and objectives in the Nigerian banking sector.

7.4.4 Influence of organisational culture on employee skills, attitudes and behaviours

Research question four addressed the influence of organisational culture on employee skills, attitudes and behaviours. This study adopted the *Organisational Culture Scale (OCS)* to measure organisational culture on four different dimensions. Employee skills, attitudes and behaviours were measured utilising *HRMO*, *EAS* and *OCB*, respectively. These scales were considered suitable judging from the Cronbach's alpha observed in this study and previous studies (Katou & Budhwar, 2010; Morin et al., 2011; Nwibere, 2013; Schneider et al., 2003). The responses from the field work on the extent to which organisational culture contributes to employee skills, attitudes and behaviours are represented in Table 7.11, as extracted from items 3, 7, 11 & 15 in the *OCS*.

Table 7.10 Influence of corporate culture on employee skills, attitudes and behaviours

Statement	Strongly disagree	Disagree	Agree	Strongly agree
The glue that holds my organisation together is the emphasis on tasks and goal accomplishment.	6 (2%)	13 (4.3%)	145 (47.5%)	141 (46.2%)
The glue that holds my organisation together is a commitment to innovation and development.	6 (2.0%)	16 (5.2%)	161 (52.8%)	122 (40.0%)
The glue that holds my organisation together is formal rules and policies.	2 (0.7%)	22 (7.2%)	168 (55.1%)	113 (37.0%)
The glue that holds my organisation together is loyalty.	5 (1.6%)	28 (9.2%)	158 (51.8%)	114 (37.4%)

Table 7.10 showcases the responses on the influence of organisational culture on employee skills, attitudes and behaviours in the Nigerian banking sector. The results show that 47.5% of the respondents agreed that values held by all members in the sector emphasise task and goal accomplishment, thereby making good use of members' skills and abilities, while 46.2% of the respondents strongly agreed with this statement. In contrast, 4.3% and the remaining 2% of the

respondents disagreed and strongly disagreed, respectively with the statement. The responses on the item produced a mean and standard deviation of 3.38 and 0.664, respectively. These results show that 93.7% of the participants were of the opinion that the values held by all members in the sector emphasise task and goal accomplishment, thereby making good use of members' skills and abilities, while only 6.3% disagreed. This implies that the latter group of participants was not satisfied with the cultural dimensions put in place by the banks.

Interestingly, 52.8% of total respondents agreed that commitment to innovation and development as a form of entrepreneurship culture contributes to employee skills, attitudes and behaviours in the Nigerian banking sector and 40% strongly agreed with this statement. Conversely, 5.2% and 2.0% of the remaining respondents disagreed and strongly disagreed, respectively with the statement. The mean and standard deviation of the responses on the item were 3.31 and 0.662, respectively. These results show that 92.8% of the participants were of the opinion that the values held by all members in the sector emphasise commitment to innovation and development, thereby leading to improved skills, attitudes and behaviours in the Nigerian banking sector, while only 7.2% disagreed.

In terms of the place of formal rules and policies as a form of bureaucratic culture in the Nigerian banking sector, 55.1% of the respondents agreed that the values held by all members in emphasised formal rules and policies, which shape employee attitudes and work behaviours in the Nigerian banking sector and 37.0% strongly agreed with this statement. In contrast, 7.2% and the remaining 0.7% of the respondents disagreed and strongly disagreed, respectively with the statement. The responses on the item produced a mean and standard deviation of 3.29 and 0.624, respectively. These results show that 92.1% of the participants were of the opinion that values held by all members in the sector emphasised formal rules and policies, which shape employee attitudes and work behaviours in the Nigerian banking sector. The remaining 7.9% disagreed.

The last item in Table 7.10 shows that 51.8% of the respondents agreed that loyalty as a form of value system contributes to customer satisfaction through employee attitudes and work behaviours in the Nigerian banking sector, while 37.4% strongly agreed with this statement. In contrast, 9.2% and 1.6% of the remaining respondents disagreed and strongly disagreed,

respectively with the statement. The mean and standard deviation of the responses on the item were 3.25 and 0.686, respectively. These results show that 89.2 % of the participants were of the opinion that loyalty as a value system, contributes to customer satisfaction through employee attitudes and work behaviours in the Nigerian banking sector. The remaining 10.8% disagreed. Table 7.11 below shows the descriptive statistics and correlations between organisational culture, and HR outcomes variables.

Table 7.11 Correlations between organisational culture and human resource outcome factors

		Mean	Std. Deviation	1	2	3
1	Organisational culture	52.3475	6.53059	-	.	
2	Employee skills	44.7410	7.03528	.307**	-	
3	Employee attitudes	36.8590	6.28201	.456**	.669**	-
4	Employee behaviour	68.6951	8.45317	.173**	.452**	.528**

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

Table 7.11 shows the relationship between organisational culture and human resource outcomes variables (employee skills, attitudes and behaviours). The Pearson correlation coefficient between organisational culture and employee skills indicated a positive and significant relationship ($r= 0.307$, $p < 0.01$). This denotes that organisational cultures were associated with employee skills in the Nigerian banking sector. The correlation coefficient between organisational culture and employee attitudes also signifies a significantly positive relationship ($r= 0.456$, $p < 0.01$). Among the three variables that constituted the HR outcomes examined in this study, the correlation coefficient between organisational culture and employee attitudes has the highest interplay in the Nigerian banking sector, judging from the correlation coefficient of ($r= 0.456$, $p < 0.01$). This suggests that the association between organisational culture and improved employee attitudes to work/quality service delivery was more crucial to the attainment of organisational goals and objectives in the Nigerian banking sector. Satisfaction with empowerment and work facilitation, leading to job fulfilment by most employees explains why

there was higher coefficient between these two variables. While the correlation coefficient between organisational culture and employee behaviours ($r= 0.173$, $p < 0.01$) indicated a positive and significant relationship, this correlation coefficient is quite low compared with the other two indicators of HR outcomes (employee skills and attitudes) covered in this study. This shows the extent to which organisational culture in the Nigerian banking sector addressed issues relating to employee behaviours. In providing a realistic answer to the fourth research question, one can conclude that organisational culture through competitive and entrepreneurship cultures contributes immensely to improving employee skills, attitudes and behaviours, towards the attainment of corporate objectives in the Nigerian banking sector. The findings also show that employee skills and attitudes were intercorrelated, judging from the Pearson's correlation coefficient between the two variables ($r= 0.669$, $p < 0.01$). The association between employee attitude and behaviour in the Nigerian banking sector indicated a coefficient of ($r= 0.528$, $p < 0.01$).

7.4.5 Influence of HR development policy and HR outcomes on the link between organisational culture and performance

Research question five explored the influence of HR development policy and outcomes on the link between organisational culture and performance in the Nigerian banking sector. This study adapted OCS to measure organisational culture on four different dimensions. HR outcomes were measured utilising HRMO, EAS and OCB. Human resource development policy and the construct of organisational performance were measured utilising DLOQ and perceived *Organisational Performance Scale*, respectively. Table 7.12 presents the descriptive statistics and correlation coefficients among the key variables.

Table 7.12 Descriptive statistics and correlation coefficients among key variables investigated in this study

		Mean	Std. Deviation	1	2	3	4	5
1	Organisational culture	52.3475	6.53059					
2	HR development policy	47.8361	7.38504	.576**				
3	Employee skills	44.7410	7.03528	.307**	.544**			
4	Employee attitudes	36.8590	6.28201	.456**	.636**	.669**		
5	Employee behaviour	68.6951	8.45317	.173**	.375**	.452**	.528**	
6	Organisational performance	18.4164	2.60952	.519**	.551**	.382**	.529**	.290**

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

The data in Table 7.12 show the descriptive statistics and correlation coefficients among the key variables investigated in this study. The correlation coefficients showcase the extent to which the HR development policy and outcomes variables mediate the link between organisational culture and performance in the Nigerian banking sector. The interplay between HR development policy and organisational culture produced a coefficient of ($r= 0.576$, $p < 0.01$) while the correlation between HR development policy and organisational performance was ($r= 0.551$, $p < 0.01$). This suggests that HR development policy implemented in this sector made a positive and significant contribution to the link between organisational culture and performance, judging from the two correlations coefficients illustrated above. Employee skills as one of the indicators of HR outcomes covered in this study, shows significant associations with organisational culture and performance ($r= 0.307$, $p < 0.01$) and ($r= 0.382$, $p < 0.01$) respectively, judging from the positive correlation coefficients that emerged from the link. Employee attitudes as the second indicator of the HR outcomes variable shows significant associations with organisational culture and performance ($r= 0.456$, $p < 0.01$) and ($r= 0.529$, $p < 0.01$) respectively, judging from the positive correlation coefficients that emerged from the link. This also shows that employee attitudes contribute more to the link between organisational culture and performance than other indicators of HR outcomes (employee skills and behaviours) in the Nigerian banking sector. While employee behaviour as the third indicator of the HR outcomes variable shows significant associations with organisational culture and performance ($r= 0.173$, $p < 0.01$) and ($r= 0.290$, $p <$

0.01) respectively, judging from the positive correlation coefficients that emerged from the link, this is relatively lower compared with the other correlation coefficients presented in Table 7.13 below.

Table 7.13 Correlation coefficients among the major variables

	Organisational culture	Performance
HR development policy	.576**	.551**
Employee skills	.307**	.382**
Employee attitudes	.456**	.529**
Employee behaviour	.173**	.290**

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

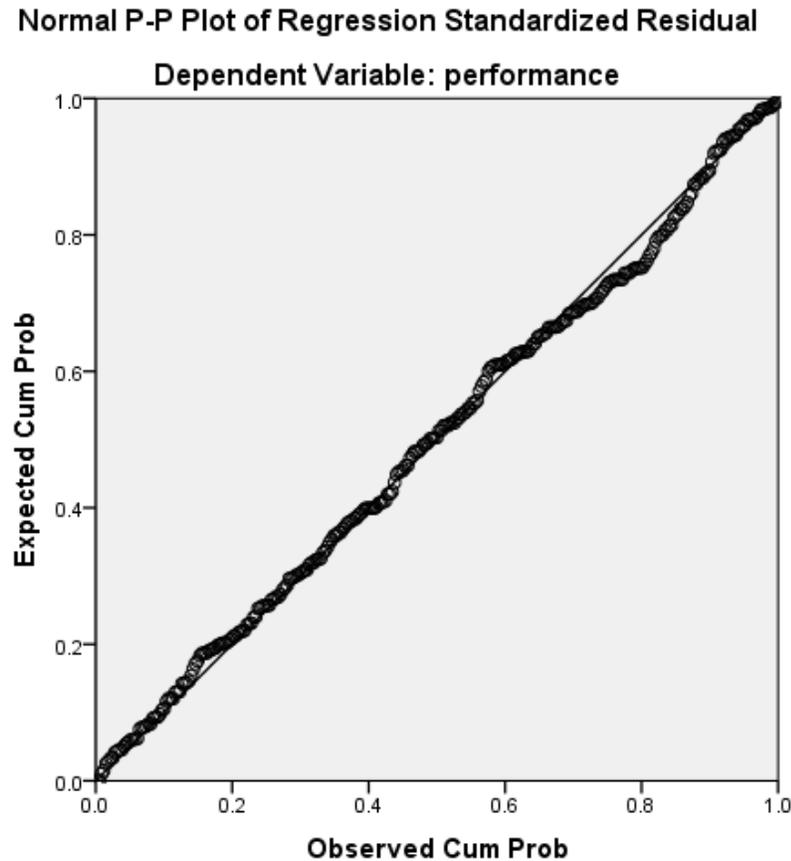
Table 7.13 shows that the HR development policy and employee attitudes contribute more to the link between organisational culture and performance in the Nigerian banking sector than other variables. This suggests that effective learning and development policy enhances employee attitudes, leading to improved performance. Hence, one can conclude that HR development policy and outcomes improve attitudes to work and mediate the relationship between organisational culture and performance to a large extent in the Nigerian banking sector.

7.5 Hypotheses testing

Five hypotheses were formulated and tested by employing appropriate inferential statistics, which calls for preliminary analyses of the data prior to hypotheses testing. The primary data collected in the Nigerian banking sector were screened via the Statistical Package for the Social Sciences (SPSS) version 21. This was performed by the researcher to ensure the accuracy of data entry, missing values, outliers and normality as prescribed by Pallant (2011). The missing data found in this study were less than 4% and were replaced with the sample median value (Lowry & Gaskin, 2014; Pallant, 2011). Preliminary test of multivariate variables was also carried out to avoid violation of the assumptions of normality, linearity, homoscedasticity, and

multicollinearity (Pallant, 2011). Outliers, normality, linearity, homoscedasticity and independence of residuals was checked by observing the maximum Mahal Distance and Cook's Distance, which were below the critical value; also supported by the normal P-P plot of the regression standardised residual as illustrated in Figure 7.12 below:

Figure 7.12 Normal P-P plot of regression standardised residual



As evident in Figure 7.12, the regression standardised residual between the independent variables and dependent variable covered in this study looked normal. This shows the extent of normality of the influence of independence variables on the dependent variable.

To ensure that no violation of the assumptions of multicollinearity occurred, the researcher carried out a check on the coefficients Tables by inspecting the Tolerance and Variance Inflation Factor (VIF) values for all the independent variables covered in this study, which showed that

they were not below the prescribed 0.10 and not above 10, respectively (Pallant, 2011). Table 7.15 shows the tolerance and VIF values for each independent variable covered, while investigating the relationship between organisational culture and performance in the Nigerian banking sector.

Table 7.14 Distribution of tolerance and VIF values for the independent variables

Variables	Tolerance	VIF
(Constant)		
Organisational culture	.640	1.562
HR development policy	.464	2.155
Employee attitudes	.392	2.553
Employee behaviour	.694	1.441
Employee skills	.514	1.947

The values in the above Table clearly show that high correlation coefficients of above 0.700 and below 0.300 were not included in the regression model, judging from the tolerance values in Table 7.14. The values displayed in the VIF column were below the cut-off point of 10.0 (Pallant, 2011). This shows that this study did not violate the assumptions of multicollinearity in any way. Having completed the preliminary tests, the formulated hypotheses were tested employing suitable inferential statistics as presented, analysed and interpreted below.

7.5.1 Hypothesis one

The first hypothesis states that there is no significant relationship between organisational culture and human resource development policy in the Nigerian banking sector. The alternative of hypothesis one is stated below:

HA1: There is a significant relationship between organisational culture and human resource development policy.

To test the relationship between organisational culture and human resource development policy, this study adopted the Organisational Culture Scale to measure organisational culture on four different dimensions, while the Dimensions of Learning Organisation Questionnaire was

employed to measure HR development policy in the Nigerian banking sector. This hypothesis was tested using Pearson correlation coefficient and multiple regressions via IBM SPSS version 21, to examine the significance of different cultural dimensions on HR development policy in the Nigerian banking sector. Table 7.15 shows the correlation coefficient between the two variables.

Tables 7.15 Pearson ccorrelation between organisational culture and human resource development policy

	N	Mean	Std. D	R	P
Organisational culture	305	52.3475	6.53059		
HR development policy	305	47.8361	7.38504	.576**	0.00

** . Correlation is significant at $p < 0.01$ level (2-tailed).

Table 7.15 shows the correlation coefficient between organisational culture and HR development policy ($r = 0.576$, $p < 0.01$). This suggests that there is a positive and significant relationship between organisational culture and HR development policy in the Nigerian banking sector. The value of p is lower than 0.01 and the correlation coefficient is 0.576 or 57.6%. With this level of significance, the null hypothesis was rejected, which led to the acceptance of the alternative hypothesis that states that there is a significant relationship between organisational culture and HR development policy in the Nigerian banking sector. However, the relationship between the two variables is not only significant; it is equally strong and positive. Table 7.17 presents the result of multiple regressions on the significance level of different cultural dimensions as predictors of HR development policy in the Nigerian baking sector.

Table 7.16: Cultural dimensions as predictors of HR development policy

Independent variable	R	R square	Adjusted R square	F	Beta	T	P
	.657 ^a	.432	.424	56.936	-	-	.000 ^b
Competitive culture					-.073	-1.261	.208
Entrepreneurial culture					.179	2.919	.004
Bureaucratic culture					.100	1.773	.077
Consensual culture					.518	9.398	.000
Constant					-	5.359	.000

The regression model in Table 7.16 shows an R square of 0.432 and adjusted R square of 0.424. This means that the model (cultural dimensions) predicts 42.4% of the variations in HR development policy in the Nigerian banking sector. This is significant at ($p < 0.01$) meaning that there is a significant relationship between the independent variables of different dimensions of organisational culture and the dependent variable (HR development policy). These results support the alternative hypothesis that states that there is a significant relationship between organisational culture and HR development policy. The standardised Beta and the corresponding P values for consensual and entrepreneurial culture ($\beta = 0.518$, $p < 0.001$) and ($\beta = .179$, $p < 0.01$), respectively, show that consensual culture made the largest contributions to the model, followed by the entrepreneurial culture. With these results, one can conclude that consensual and entrepreneurial cultures jointly serve as a predictor of HR development policy in the Nigerian banking sector. Interestingly, this result is similar to Ezirim et al. (2010) findings; the only difference is that competitive culture also made a unique contribution with respect to performance in their study. Hence, HA1 was supported in this study having established that, there is a significant positive relationship between organisational culture and human resource development policy in the Nigerian banking sector.

7.5.2 Hypothesis two

The second hypothesis states that HR development policy does not have direct implications for employee skills, attitudes and behaviours in the Nigerian banking sector. The alternative of hypothesis two is stated below:

HA2: Human resource development policy has direct implications for employee skills, attitudes and behaviours.

The Dimensions of Learning Organisation Questionnaire was used as a measurement scale for HR development policy to examine this proposition. Employee skills, attitudes and behaviours were measured utilising Human Resource Management Outcomes, and the Employee Attitude Survey and Organisational Citizenship Behaviour. Table 7.18 shows the correlation coefficients between HR development policy and HR outcomes factors (employee skills, attitudes and behaviours) in the Nigerian banking sector.

Structural Equation Modelling (SEM) was employed to test hypotheses two to five. This was accessed via IBM SPSS Amos version 21. This requires exploratory factor analysis and confirmatory factor analysis in order to assess the validity and reliability of all the measurement scales utilised in this study, before they are subjected to the structural model. IBM SPSS Amos version 21 is an effective statistical software package employed to run SEM in a study that requires multivariate data analysis (Duff & Duffy, 2002). Similarly, Amos is designed to evaluate or test structural equation models that “are complex statistical models of linear relationships among latent and manifest variables” (Sekaran & Bougie, 2009, p. 365). The use of construct or factor validity through Exploratory Factor Analysis (EFA) is vital in achieving this (Duff & Duffy, 2002).

The objective of an EFA is to reveal the actual number of factors and their corresponding items in the research instrument (Ullman, 2006). EFA was utilised in this study for further data purification. Data collected for this study on the relationship between organisational culture and performance in the Nigerian banking sector are adequately purified. This enabled the researcher to statistically validate the research instrument. This was based on some of the guidelines prescribed by Martin and Savage-McGlynn (2013) as well as Pentz, Terblanche and Boshoff

(2013) for analysing and reporting the psychometric properties of the research instrument. The psychometric scales obtained via EFA showing construct validity and reliability of the measurement of organisational culture and HR development policy in the Nigerian banking sector are presented in Table 7.17 below.

Table 7.17 Exploratory factor analysis on the measurement of organisational culture and human resource development policy

Item	Mean	SD	Factor loading	Item total correlation
Organisational culture				
Factor 1 (Competitive culture)				
3 The glue that holds my organisation together is the emphasis on tasks and goal accomplishment.	3.18	.738	.722	.543
2 The head of my organisation is generally considered to be a hard-driver.	3.18	.738	.654	.433
4 My organisation emphasises measurable goals in its competitive actions	3.33	.644	.645	.591
1 My organisation is productivity oriented.	3.44	.667	.563	.548
Factor 2 (Consensual culture)				
16 My organisation emphasises a high level of commitment.	3.39	.680	.643	.558
In my organisation, people identify skills they need for future work tasks.	3.02	.673	.572	.439
15 The glue that holds my organisation together is loyalty.	3.25	.686	.489	.571
Human resource development policy				
Factor 1 (Individual/group learning)				
9. In my organisation, teams/groups revise their thinking as a result of information collected via group discussions	3.09	.648	.733	.608
5. In my organisation, people spend time building trust with each other.	2.95	.742	.712	.666
6. In my organisation, teams/groups have the freedom to adapt their goals as needed.	2.94	.658	.662	.600
8. In my organisation, teams/groups focus on group	3.09	.652	.603	.582

tasks.				
7. In my organisation, teams/groups treat members as equals, regardless of rank, culture or other differences.	2.96	.802	.594	.632
4. In my organisation, people listen to other's views before speaking	3.03	.663	.569	.652
3. In my organisation, people give open and honest feedback to each other	2.92	.695	.505	.602
Factor 2 (organisational learning)	Mean	SD	Factor loading	Item total correlation
15. In my organisation, leaders generally support requests for learning opportunities and training.	3.05	.652	.733	.620
14. My organisation encourages people to get answers from across the organisation when solving problems	3.10	.717	.681	.633
13. My organisation give people control over the resources they need to accomplish their work.	2.87	.716	.666	.617
12. My organisation gives people choices in their work assignments.	2.77	.822	.604	.613
16. In my organisation, leaders mentor and coach those they lead.	3.04	.670	.558	.588
10. In my organisation, teams/groups are rewarded for their achievement as a team/group.	2.99	.732	.527	.548

KMO = .914; $\chi^2 = 4356.966$; DF= 496; $P < .001$; Cronbach's $\alpha = .901$; Percentage of variance explained = 61.017%.

Reliability has to do with the assessment of the level of consistency within several measurements of a construct (Pentz, Terblanche, & Boshoff, 2013). The internal consistency of factors or components and their respective items that emerged from the EFA were analysed separately using Cronbach's alpha coefficient via IBM SPSS statistics version 21. The Cronbach's alpha coefficients are as follows; competitive culture (0.758), consensual culture (0.704), individual/team learning (0.856) and organisational learning (0.832).

However, three of the factors suggested by the EFA were excluded in the measurement model as a result of Cronbach's alpha coefficients below 0.700, based on the rule of thumb (George & Mallery, 2003; Pallant, 2011). These factors were three items from the measurement of

bureaucratic culture (0.638), three items from the factor labelled mentoring and reward for learning (0.666) and two items from the measurement of entrepreneurial culture (0.649).

The psychometric scales obtained via EFA with their construct validity and reliability in measuring HR outcomes in the Nigerian banking sector are presented in Table 7.18.

Table 7.18 Exploratory factor analysis of the measurement of human resource outcomes

Item	Mean	SD	Factor loading	Item total correlation
Factor 1 (Employee skills)				
5. Motivation among employees in general	3.72	.905	.756	.765
2. Ability to retain essential employees	3.70	.939	.750	.754
12. Customer complaints	3.67	.854	.730	.610
7. Spending per employee	3.67	.790	.713	.759
3. Cooperation between management and other employees	3.80	.814	.708	.753
10. Job satisfaction	3.47	.819	.701	.648
1. Ability to attract best employees	3.84	.813	.701	.689
6. Quality consciousness among employees in general	3.89	.748	.674	.677
4. Cooperation among employees in general	3.91	.724	.629	.642
8. Absence rate	3.85	.710	.619	.668
9. Turnover rate	3.68	.792	.543	.529
Factor 2 (Satisfaction with job fulfilment)				
5. My work gives me a feeling of personal accomplishment.	3.09	.773	.842	.771
4. I like the kind of job I do.	3.09	.798	.825	.815
6. My job makes good use of my skills and abilities.	3.11	.860	.764	.690
2 I am given a real opportunity to improve my skills in this company.	3.13	.726	.670	.694
3. I feel encouraged to come up with new and better ways of doing things.	3.09	.713	.638	.672
1. Sufficient effort is made to get the opinions of people who work here.	2.98	.697	.539	.623
Factor 3 (Co-worker directed behaviour)				
	Mean	SD	Factor loading	Item total correlation
10. Introduces new ways of doing things in his/her work group.	3.73	.831	.789	.687

9. Questions inefficient ways of doing things in his/her work group.	3.54	.921	.730	.615
8. Keeps co-workers informed of the progress of his/her work in group projects.	3.80	.876	.730	.652
11. Suggests improvements to increase his/her work group's efficiency.	3.85	.794	.688	.618
7. Provides constructive feedback that helps co-workers.	3.88	.777	.605	.588
1. Participates in solving problems in the organisation.	3.62	.888	.558	.518
Factor 4 (Supervisor's directed behaviour)	Mean	SD	Factor loading	Item total correlation
17. Supervisor suggests ways to improve the work group's performance.	3.91	.777	.769	.681
16. Supervisor keeps you informed of important events which concern you.	3.87	.846	.680	.607
18. Supervisor advises you on ways to improve your management practices.	3.89	.833	.672	.624
15. Supervisor helps you by doing things that are not really part of his/her regular duties.	3.49	.970	.662	.469
Factor 5 (Satisfaction with empowerment and work facilitation)				
7. How satisfied are you with your involvement in the decisions that affect your work?	3.47	.858	.618	.545
10. How satisfied are you with the training you received for your present job?	3.82	.811	.615	.467
8. How satisfied are you with the opportunity to get a better job at this company?	3.72	.862	.503	.587

KMO = .908; $\chi^2 = 6627.795$; DF= 820; $P < .001$; Cronbach's $\alpha = .931$; Percentage of variance explained = 62.090%.

The internal consistency of factors or components and their respective items that emerged from the EFA were analysed separately using Cronbach's alpha coefficient via IBM SPSS version 21. The Cronbach's alpha coefficients are as follows; employee skills (0.919), satisfaction with job fulfilment (0.891), co-worker directed behaviour (0.838), supervisor directed behaviour (0.790) and satisfaction with empowerment and work facilitation (0.715). A factor consisting of a six items measurement of organisational performance produced an internal consistency of 0.812.

Conversely, two of the seven factors suggested by the EFA were excluded in the measurement model as a result of Cronbach's alpha coefficients below 0.700, based on the rule of thumb (George & Mallery, 2003; Pallant, 2011). These factors were three items from the measurement of customer-directed behaviour (0.695) and three items measuring organisation-directed behaviour (0.687). The exclusion of these two factors had no negative implications for the model; rather, it improved the quality of the model judging from model fit indicators. Based on the outcomes of the EFA, the initial proposed model in this study was assessed via the measurement model illustrated in Figure 7.13.

The following criteria were adopted for the determination of model fit in this study. The chi-square value forms one of the criteria for assessing the general fitness of the model, as well as the degree of inconsistency between the sample and covariance matrices (Hu & Bentler, 1999). In this respect, the researcher reports the chi-square value, degree of freedom and the corresponding P value. In cases of large chi-square values and degree of freedoms, the normed-chi-square test was adopted, which is the chi-square value divide by the degree of freedom. The standard rule is that the normed-chi-square value (CMIN/DF) must not be greater than 5.

The goodness of fit index (GFI) was developed by Joreskog and Sorbom as an alternative criterion for measuring the degree of variance that emanates from the estimated population covariance (Hooper, Coughlan, & Mullen, 2008). The adjusted goodness of fit index (AGFI) is another criterion for assessing the fitness of a measurement or structural model. The value for GFI and AGFI ranged between 0 and 1, in which an acceptable indicator of good fit starts from 0.8 to a cut-off point of 0.95 (Hooper, Coughlan & Mullen, 2008).

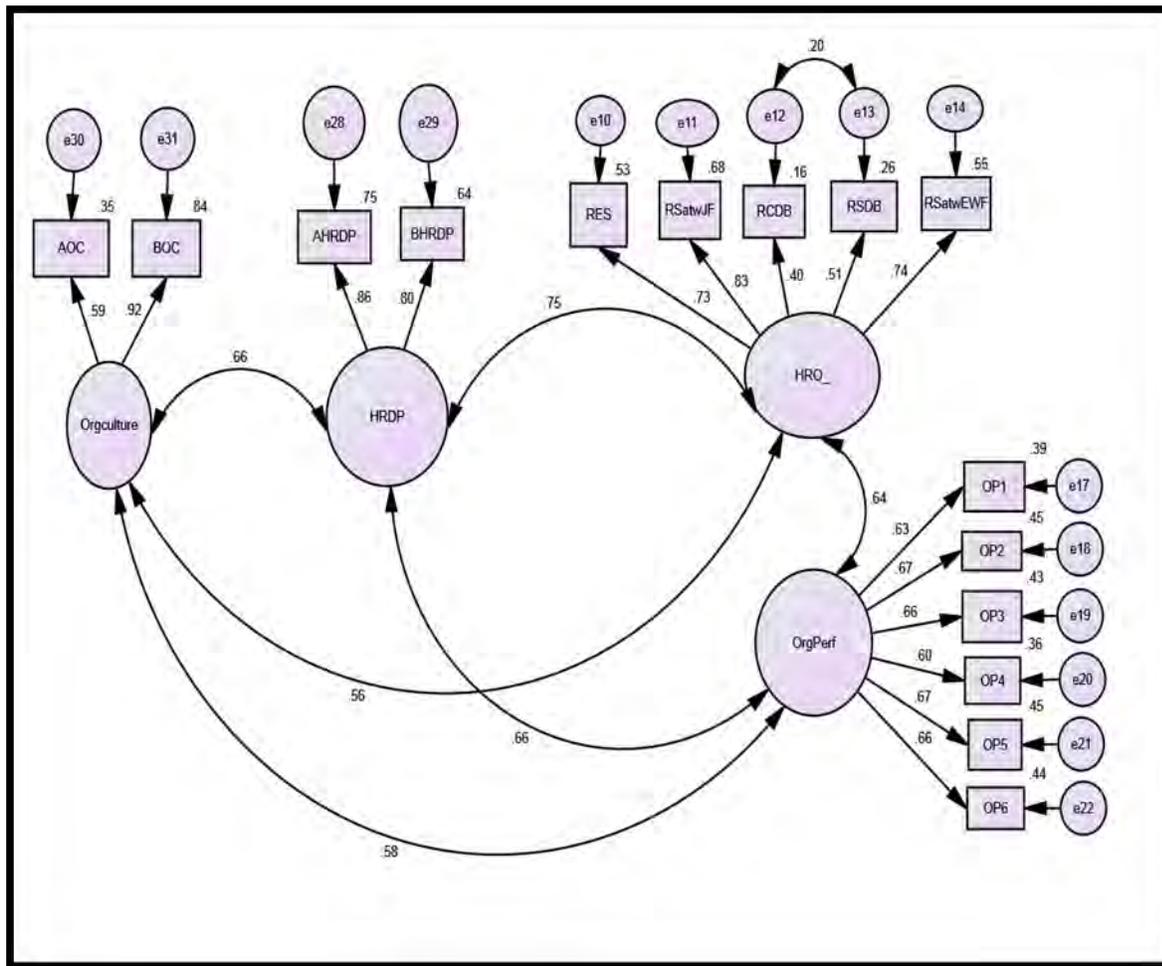
Root mean square error of approximation (RMSEA) is another prominent criterion for assessing the fitness of a model. It shows how well a model is suited to the population covariance/correlation matrix. The value ranges from 0.05 to 0.1 in which values less than 0.08 suggest a fit approximation (Katou & Budhwar, 2010).

The normed fit index (NFI) is one of the incremental fit indexes used in this study to examine the fitness of models. This measures the fitness of the model by comparing the chi-square values of the model and that of the null model (Hooper et al., 2008). The values also range from 0 to 1 and

Bentler and Bonnet (1980) in Hooper et al. (2008) recommended that the values must be greater than 0.9 before models can be regarded as good fit.

The comparative fit index (CFI) was designed as a revised form of NFI by Bentler in the 1990s with reasonable consideration of sample size appropriateness (Hooper et al., 2008). The values expected of incremental indexes also range from 0 to 1. However, a CFI value of greater than or equal to 0.9 is an acceptable indicator of good fit, while a CFI value of greater than or equal to 0.95 is regarded as an indicator of perfect fit (Hu & Bentler, 1999). Others incremental fit indexes used to assess the fitness of models in this study were the Tucker–Lewis Index (TLI) (Tucker & Lewis, 1973) and Incremental Fit Index (IFI) (Bollen, 1989).

Figure 7.13 Measurement model (confirmatory factor analysis)

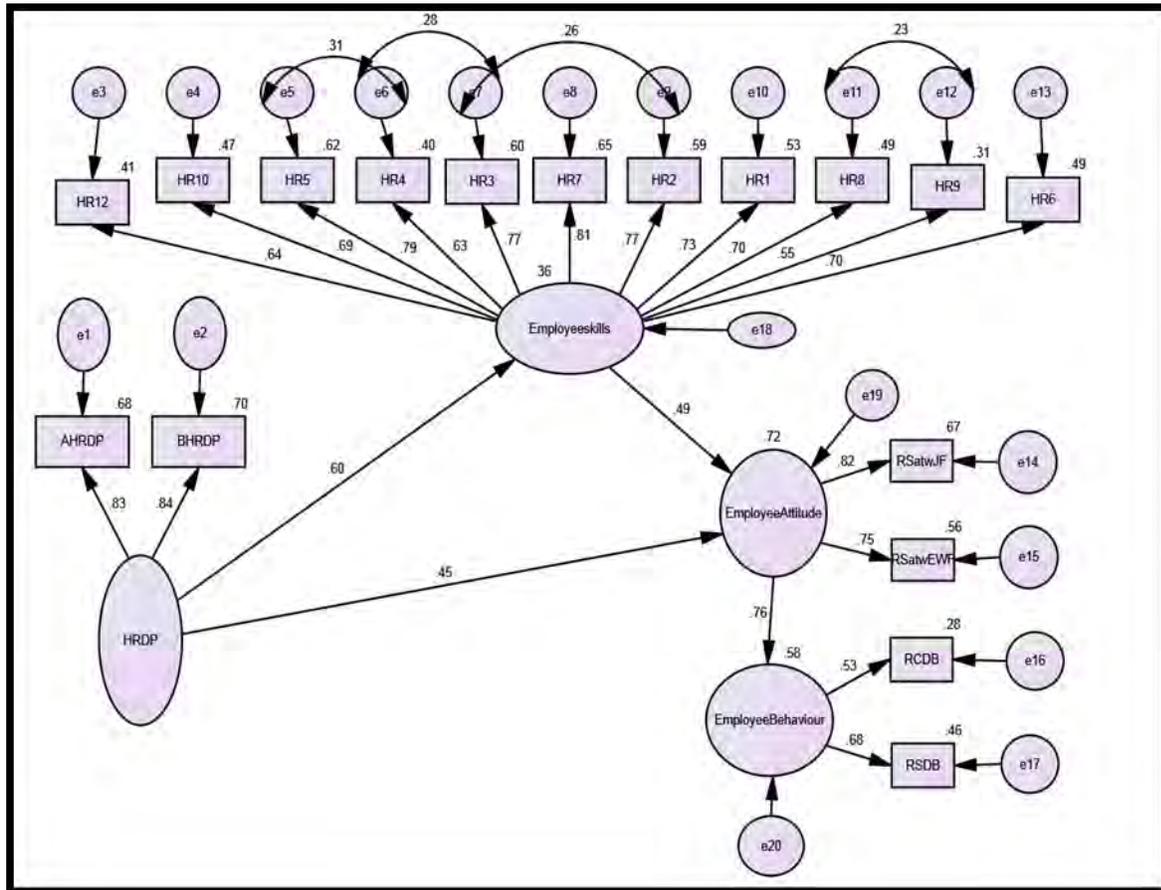


Chi-square = 143.901 DF = 83 p-value = 0.000 CMIN/DF = 1.734 GFI = 0.940 AGFI = 913 NFI = 0.919
IFI = 960 TLI = 954 CFI = 0.964 RMSEA = 0.049.

Confirmatory Factor Analysis (CFA) is an effective statistical tool to assess the quality and interplay among unobserved constructs (Jackson, Gillaspay Jr, & Purc-Stephenson, 2009). The validity and reliability of all constructs or factors were assessed statistically in this study through EFA. This helps in the choice of factors to include in the CFA or measurement model.

The CFA of all unobserved constructs that were investigated as illustrated in Figure 7.13 produced the under listed goodness-of-fit indexes. The indexes suggest a perfect fit of the constructs to the data set. Statistically, all factor loadings in the measurement model were significant at $p < 0.001$, which also confirmed the validity of the measurement model. This confirmed that the CFA or psychometric properties of the constructs utilised in this study were led by the theoretical propositions, modification indices and factor loadings (Maiyaki, 2012). This suggests why all the indicators of goodness of fit were excellent. Having confirmed the fitness of the proposed model via the measurement model illustrate in Figure 7.13, the next stage is the presentation and analysis of hypothesis two using structural equation modelling as illustrated in Figure 7.14 below.

Figure 7.14 Structural model indicating direct and indirect impact of HRDP on HR outcomes variables



Chi-square = 201.481 DF = 111 p-value = 0.000 CMIN/DF = 1.815 RMSEA = 0.052 NFI = 0.927 CFI = 0.966 AGFI = 899 GFI = 0.927 IFI = 966 TLI = 958.

In Figure 7.14 the boxes indicate independent (exogenous) or dependent (endogenous) manifest variables, while the circles represent their respective latent variables. The arrows linking the latent variables in the structural model are the operational interplays between corresponding variables. The loadings from one latent variable to another in the structural model can be referred to as Estimated/Standardised Coefficients (ESC) or Standardised Regression Weights (SRW). The underlying goodness of fit indexes suggests an excellent fit of the model to the data. Again, all paths in the structural model were significant at $p < 0.001$ with the exception of the path from HR development policy to employee behaviour. This informed the deletion of the path in the structural model shown in Figure 7.14. Although, the path was significant before the introduction

of employee attitude as a mediating variable in the link between HR development policy and employee behaviour, this implies that employee attitude fully mediates the relationship between HR development policy and employee behaviour in the Nigerian banking sector. For ease of emphases, hypothesis two is subdivided into three, as stated below:

HA2a: Human resource development policy has direct implications for employee skills.

HA2b: Human resource development policy has direct implications for employee attitudes.

HA2c: Human resource development policy has direct implications for employee behaviours.

7.5.2.1 Implications of HR development policy for employee skills

Analysing and interpreting HA2a from the structural model, one can conclude that HR development policies in the Nigerian banking sector have direct and positive implications for employee skills ($ESC = 0.603, p < 0.001$). On this note, the null HA2a which states that HR development policy does not have direct implications for employee skills is rejected. In other words, HR development policy has direct implications for employee skills in the Nigerian banking sector. This result is not surprising from a theoretical point view, as the motivation in formulating and implementing HR development policies is to improve employee skills.

7.5.2.2 Implications of HR development policy for employee attitudes

On the other hand, the analysis and interpretation of HA2b shows that the path from HR development policy to employee attitude ($ESC = 0.452, p < 0.001$) in the structural model was significant. This implies that HR development policy has direct implications for employee attitudes. The path from employee skills to employee attitudes ($ESC = 0.493, p < 0.001$) in the structural model and analysis was also significant. This means that employee skills partially mediated the relationship between HR development policy and employees' attitude to work in the Nigerian banking sector. Hence, the null HA2b which states that HR development policy does not have direct implications for employees' attitudes is rejected. This is based on the level of significance in the path linking HR development policy and employees' attitudes, although partially mediated by employee skills. These results were not surprising in light of theoretical formulations of training, skills enhancement and improved attitude to work.

7.5.2.3 Implications of HR development policy for employee behaviours

Conversely, the interpretation of data analysis in the structural model shows that there is no direct path from HR development policy to employee behaviour. The result shows that employee attitude (ESC = 0.760, $p < 0.001$) fully mediates the relationship between HR development policy and employees' behaviour in the Nigerian banking sector. Hence, the null H2c which states that HR development policy does not have direct implications for employee behaviour is accepted. This supports the suggestion that employees' work behaviour could be enhanced through the path from HR development policy to employee skills and then to employees' attitudes. More precisely, HR development policy enhances employees' work behaviour through programmes that support better attitudes to work. Importantly, the Beta (β) loading from employees' attitude to employees' behaviour indicates a strong, direct and positive relationship between these two latent variables in the structural model. This means that the path is the most prominent in the structural model, judging from its Beta loadings. This is further illustrated in Table 7.19.

Table 7.19 Selected text output from Amos on standardised regression weights

	Estimate
Employee skills <--- HRDP	.603
Employee attitudes <--- HRDP	.452
Employee attitudes <--- Employee skills	.493
Employee Behaviour <--- Employee Attitude	.760

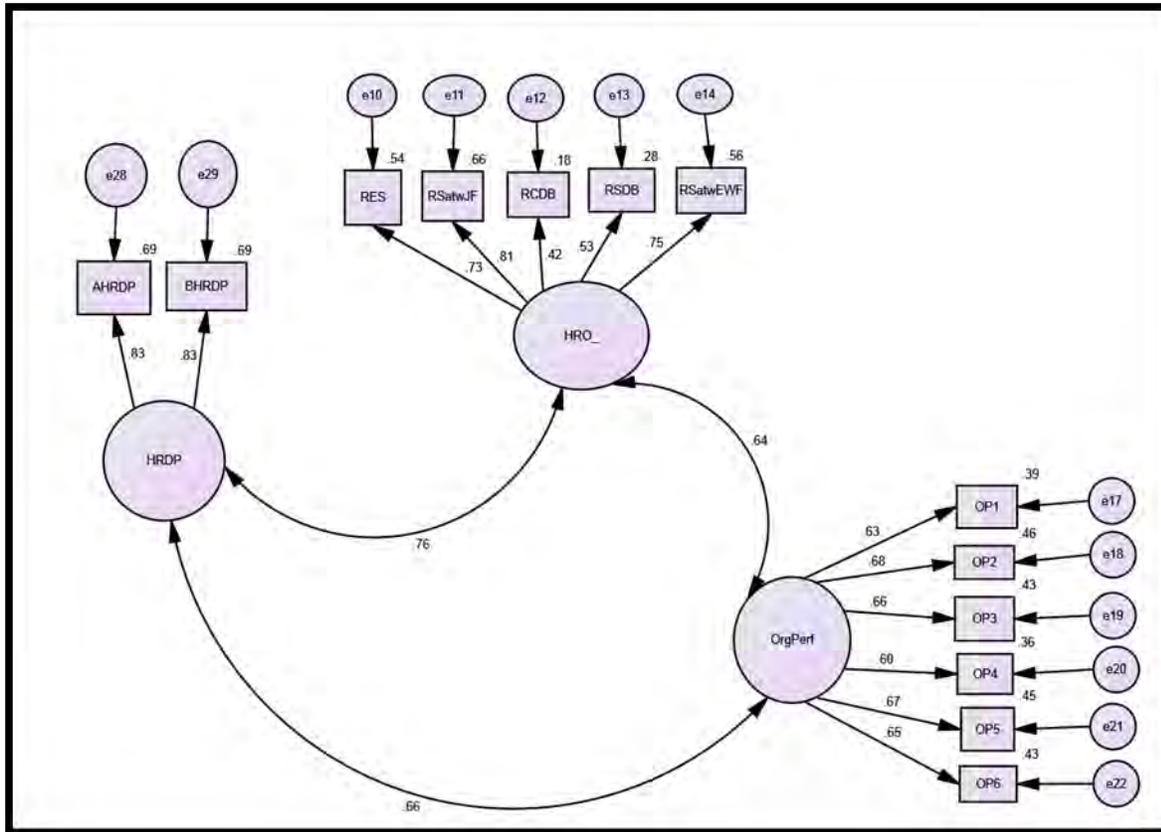
7.5.3 Hypothesis three

The third hypothesis uncovers the extent to which HR outcomes mediate the relationship between HR development policy and organisational performance in the Nigerian banking sector. The alternative of hypothesis three is stated below:

HA3: Human resource outcomes mediate the interplay between human resource policy and organisational performance.

The confirmatory factor analysis on the extent to which HR outcomes mediate the relationship between HR development policy and organisational performance in the Nigerian banking sector is illustrated in Figure 7.15.

Figure 7.15 Results of measurement model (CFA) for human resource development policy – organisational performance relationship.

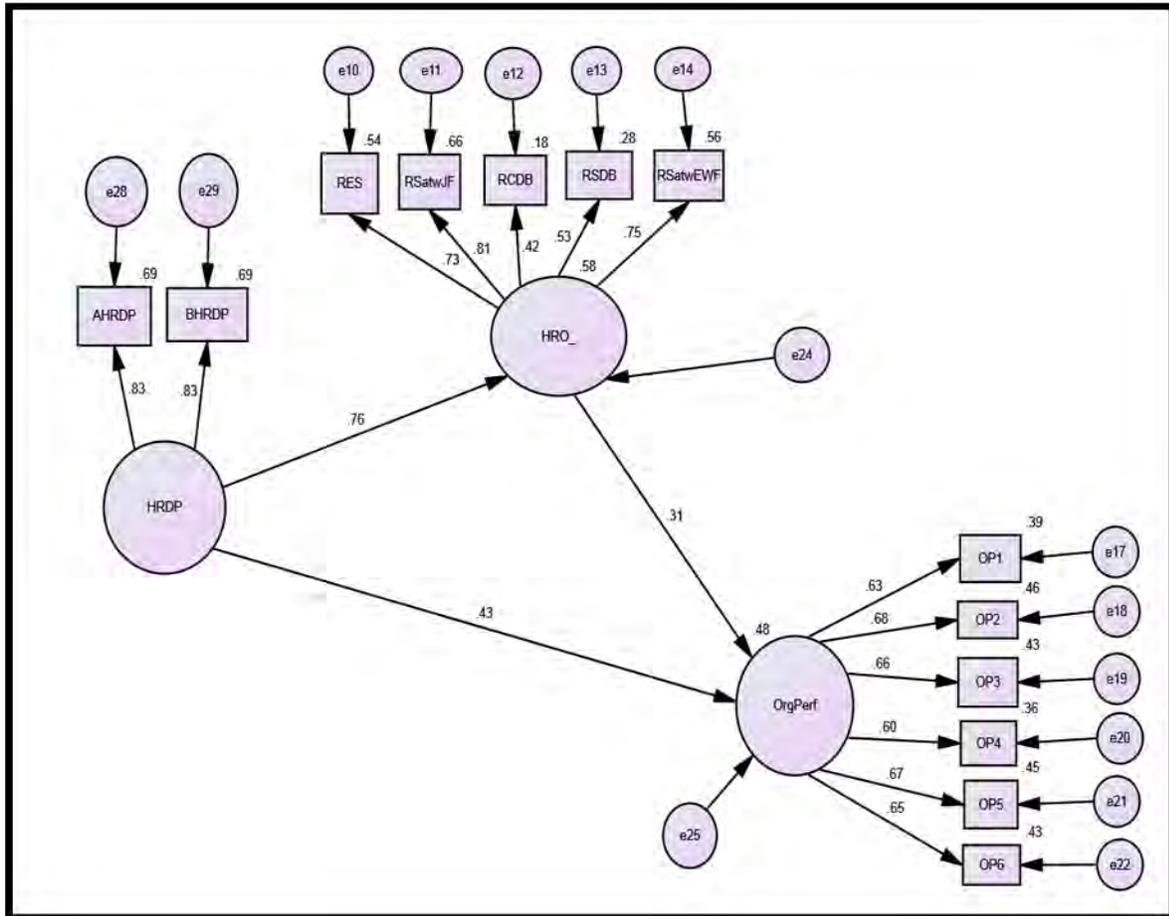


The goodness-of-fit indexes established the validity of the measurement model (CMIN = 106.827, DF = 62, $P < 0.001$, CMIN/DF = 1.723, GFI = 0.948, AGFI = 0.924, NFI = 0.929, TLI = 0.960, CFI = 0.968, RMSEA = 0.049 and PCLOSE = 0.532).

These results suggest that a three factor structure on the link between HR development policies and organisational performance is a good fit to the data. The correlation coefficients among the latent variables were significant at $P < 0.001$. With these acceptable goodness-of-fit indexes, the next stage is to test the structural model on the extent to which HR outcomes mediate the

relationship between HR development policies and organisational performance in the Nigerian banking sector.

Figure 7.16 Structural models on the link between human resource development policy and organisational performance



In Figure 7.16, the boxes indicate independent (exogenous) or dependent (endogenous) manifest variables, while the circles represent their respective latent variables. The arrows linking the latent variables in the structural model constitute the operational interplays between corresponding variables. The loadings from one latent variable to another in the structural model can be referred to as Estimated/Standardised Coefficients (ESC) or Estimated/Standardised Regression Weights (ESRW). Human resource development policies have a strong, direct and positive effect on HR outcomes (ESC = 0.758, $p < 0.001$); similarly, HR development policies have positive effect on organisational performance (ESC = 0.426 $p < 0.001$). On the other hand,

HR outcomes considerably and positively contributed to organisational performance (ESC = 0.313, $p < 0.001$). However, all effects (total, direct and indirect effect) on the link between the variables in the structural model are significant. This suggests that there is partial mediation in the structural model illustrated above. Hence, HR outcomes partially mediated the relationship between HR development policies and organisational performance. The alternative hypothesis is therefore accepted on the grounds that HR outcomes partially mediated the relationship between HR development policy and performance in the Nigerian banking sector.

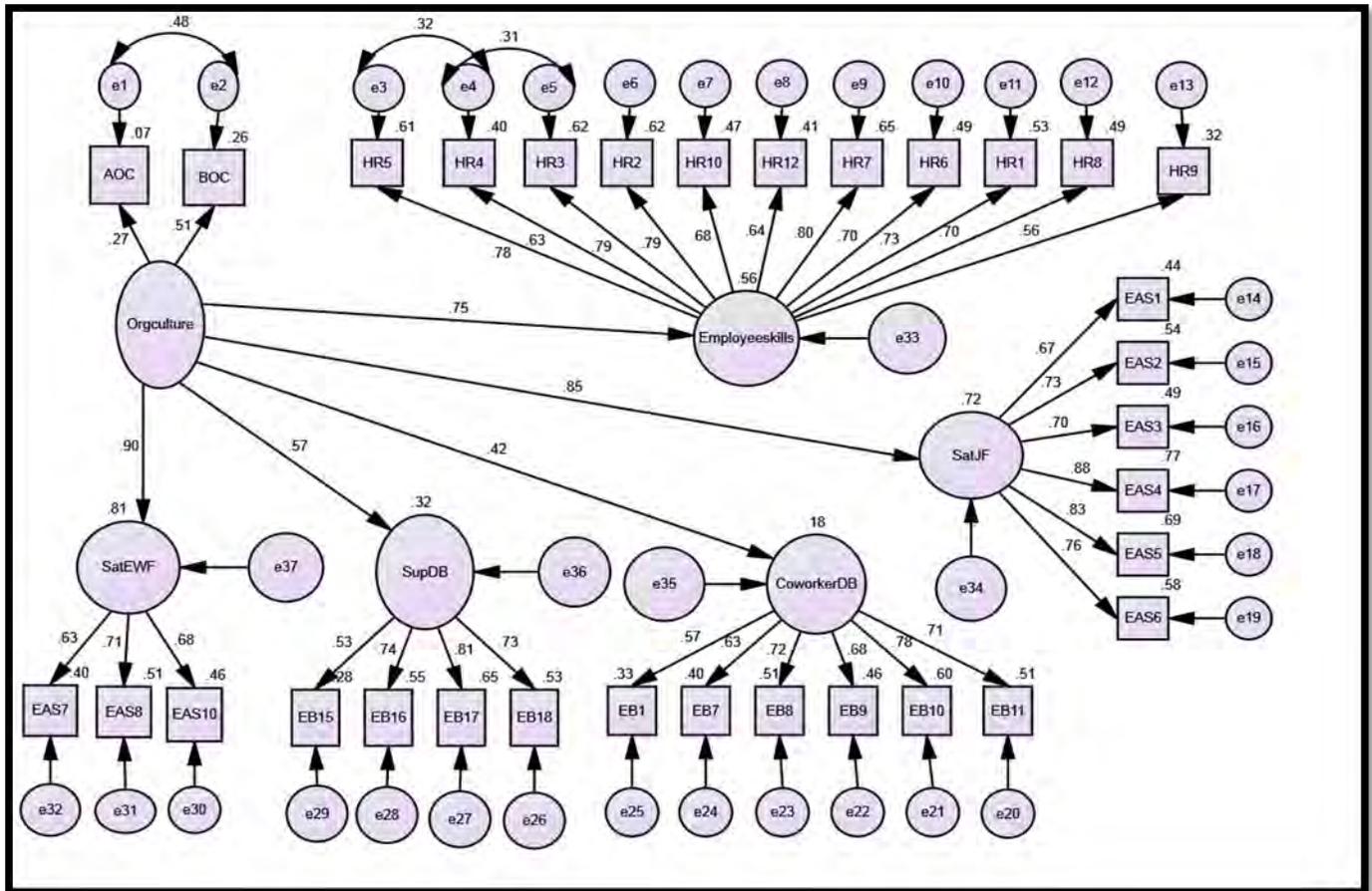
7.5.4 Hypothesis four

Hypothesis four examines the relationship between the cultural dimensions that were implemented in the Nigerian banking sector and its implications for the five major factors measuring HR outcomes. The alternative of hypothesis four is stated below:

HA4: There is relationship between organisational culture and human resource outcomes.

Organisational culture was measured in the structural model based on the validity and reliability of the two factors that emerged in the scale or measurement of organisational culture through exploratory and confirmatory factor analysis. Human resource outcomes were computed and measured based on the five factors that emerged through EFA; this is evident in Table 7.19. The structural model on the relationship between organisational culture and HR outcomes in the Nigerian banking sector is illustrated in Figure 7.17 below:

Figure 7.17 Structural model on the relationship between organisational culture and human resource outcomes



The following model fit statistics or indexes suggest that the above structural model on the relationship between organisational culture and HR outcomes in the Nigerian banking sector is well fit to the data. The observed model fit indexes are: CMIN = 849.528, DF = 456, $P < 0.001$, CMIN/DF = 1.863, GFI = 0.858, NFI = 0.846, TLI = 0.913, CFI = 0.921, RMSEA = 0.053 and PCLOSE = 0.163). These results reveal that all regression weights/estimates were significant at $p < 0.001$. This is illustrated in Table 7.20.

Table 7.20 Selected Amos text output on the regression weights

	Estimate	S.E.	C.R.	P	Label
Employee skills <--- Org. culture	.946	.224	4.232	***	par_27
SatJF <--- Org. culture	.703	.167	4.199	***	par_28
CoworkerDB <--- Org. culture	.424	.116	3.637	***	par_29
SupDB <--- Org. culture	.614	.155	3.949	***	par_30
SatEWF <--- Org. culture	.879	.209	4.199	***	par_31

***Correlation is significant at the 0.001 level (2 tailed).

As presented in Table 7.21, all standardised regression path estimates or beta loading from organisational culture to the factors measuring HR outcomes were above 0.700, with the exception of co-worker directed behaviour (0.420) and supervisor directed behaviour (0.566). One can conclude that organisational culture strongly influenced HR outcomes through satisfaction with empowerment and work facilitation (0.900), satisfaction with job fulfilment (0.846) and employee skills (0.749). These results suggest that there is a positive and significant relationship between organisation culture and HR outcomes in the Nigerian banking sector. Hence, the alternative hypothesis is hereby accepted, as there are positive and significant relationships between organisational culture and all the indicators or factors of HR outcomes in the Nigerian banking sector.

Table 7.21 Selected Amos text output on standardised regression weights

	Estimate
Employee skills <--- Org. culture	.749
SatJF <--- Org. culture	.846
CoworkerDB <--- Org. culture	.420
SupDB <--- Org. culture	.566
SatEWF <--- Org. culture	.900

More importantly, organisational culture made the largest contribution to HR outcomes through employee satisfaction with empowerment and work facilitation (0.900). The next highest contribution in the structural model, judging from the standardised regression estimates or

weights in Table 7.21, is employees' satisfaction with job fulfilment, as well as skills enhancement opportunities.

7.5.5 Hypothesis five

Hypothesis five is a tentative statement that was formulated to establish the extent to which HR development policy and HR outcomes mediate the relationship between organisational culture and performance in the Nigerian banking sector. For the purpose of clarity and ease of emphases, hypothesis five is subdivided into three, as stated below:

HA5a: Human resource development policy and human resource outcomes mediate the interplay between organisational culture and outcomes in the Nigerian banking sector.

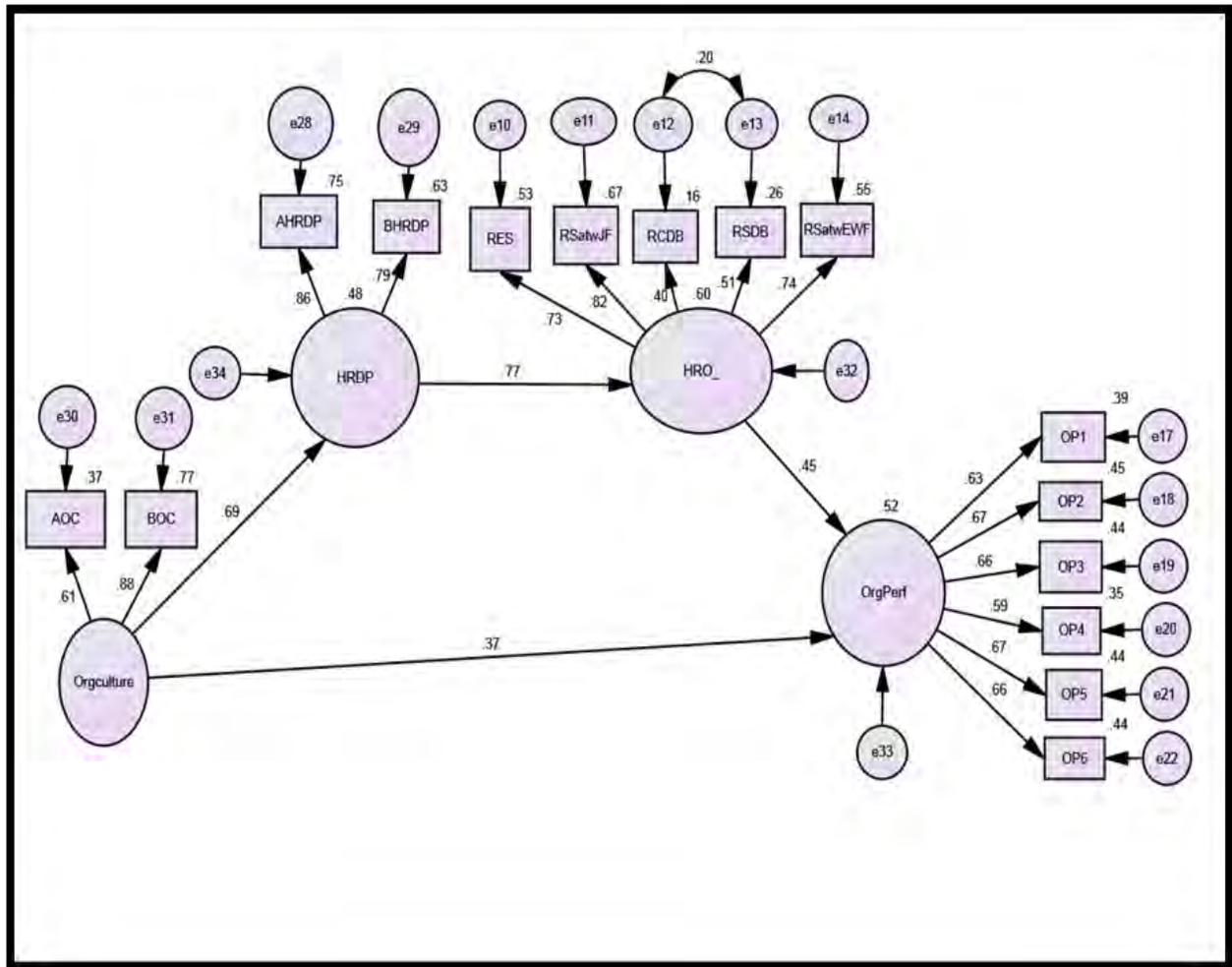
HA5b: Human resource development policy mediates the interplay between organisational culture and outcomes in the Nigerian banking sector.

HA5c: Human resource outcomes mediate the interplay between organisational culture and outcomes in the Nigerian banking sector.

7.5.5.1 Hypothesis HA5a

Hypothesis HA5a requires a structural model involving the four constructs in order to test the mediating influence of HR development policy and HR outcomes in the link between organisational culture and performance. The structural model on the link between organisational culture and performance is illustrated below.

Figure 7.18: Structural model on the link between organisational culture and performance



Chi-square (CMIN) = 150.214 DF = 85 p-value = 0.000 CMIN/DF = 1.767 RMSEA = 0.050 NFI = 0.916 CFI = 0.961 AGFI = 912 GFI = 0.937 IFI = 962 TLI = 952 PCLOSE = 0.471

All the model fit indexes listed in Figure 7.18 above suggest a perfect fit with the data set. The structural model on the relationship between organisational culture and performance summarises the quantitative analyses in this chapter, and meets the objectives of this study. As shown in Figure 7.18, organisational culture has a strong, direct and positive effect on HR development policy (0.693). Statistically, the result shows that there is no direct significant relationship between organisational culture and HR outcomes; rather, organisational culture exerts a significant indirect effect through HR development policy (0.772). This implies that organisational culture has no direct impact on HR outcomes with the introduction of HR

development policy as a mediator. The link between HR development policy and performance is also insignificant. This means that the link is fully mediated by HR outcomes (0.450), due to the insignificance of the direct effect path from HR development policy to organisational performance. Having confirmed that the direct effects (with mediators) and indirect effects are significant, the interplay between organisational culture and performance (0.369) was partially mediated by HR outcomes (0.450). These results were achieved on Amos using Bootstrap bias-correlated percentile in which the two-tailed significance (BC) of direct and indirect effects revealed the extent to which HR development policy and HR outcomes mediate the interplay between organisational culture and performance in the Nigerian banking sector. Table 7.22 shows the significance of the standardised indirect effects explained by the mediating variables.

Table 7.22: Standardised Indirect Effects – Two-tailed significance (BC)

	Org. Culture	HRDP	HRO_	Org. Perf.
HRDP
HRO_	.001
Org. Perf	.001	.001

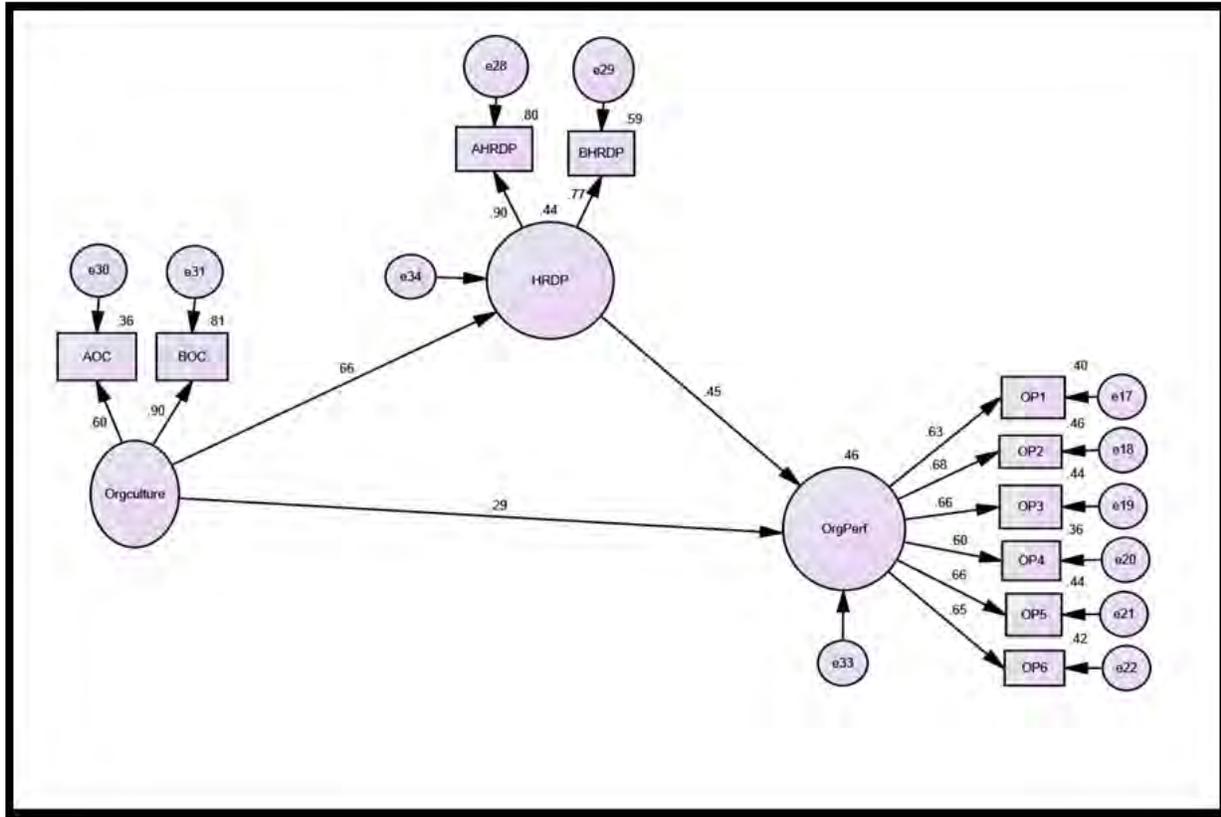
Having established that organisational culture exerts significant indirect effects (at $p = 0.001$) through HR development policy and HR outcomes in the Nigerian banking sector, the alternative hypothesis is accepted.

7.5.5.2 Hypothesis HA5b

HA5b: Human resource development policy does not mediate the interplay between organisational culture and outcomes in the Nigerian banking sector.

In this case, each mediating variable can be computed unilaterally into the structural model without any influence from the other mediating variable, as observed in the previous structural model on the link between organisational culture and performance in the banking industry. Figure 7.19 explains the extent to which HR development policy mediates the relationship between organisational culture and performance in the Nigerian banking industry.

Figure 7.19: The mediating influence of HRDP on the link between culture and performance



Chi-square (CMIN) = 74.075_DF = 32 p-value = 0.000 CMIN/DF = 2.315 RMSEA = 0.066 NFI = 0.932 CFI = 0.960 AGFI = 916 GFI = 0.951 IFI = 960 TLI = 0.944 PCLOSE = 0.089.

All paths were significant at $p < 0.01$, while the under listed model fit indexes were good. However, the results show that learning and development (HRDP) partially mediates the relationship between organisational culture and commercial banks' performance in Nigeria. Although, the direct path from organisational culture to performance (0.29) was significant, it could be better explained through the organisational culture-learning and development link (0.66), and learning and development-performance link (0.45). The non-inclusion of HR outcomes as another variable in the model, suggests why the learning and development-performance path was significant. The HR outcome fully mediates the interplay between HR development policy and organisational performance in the structural model illustrated in Figure 7.18. Therefore, a learning and development programme partially mediates the relationship

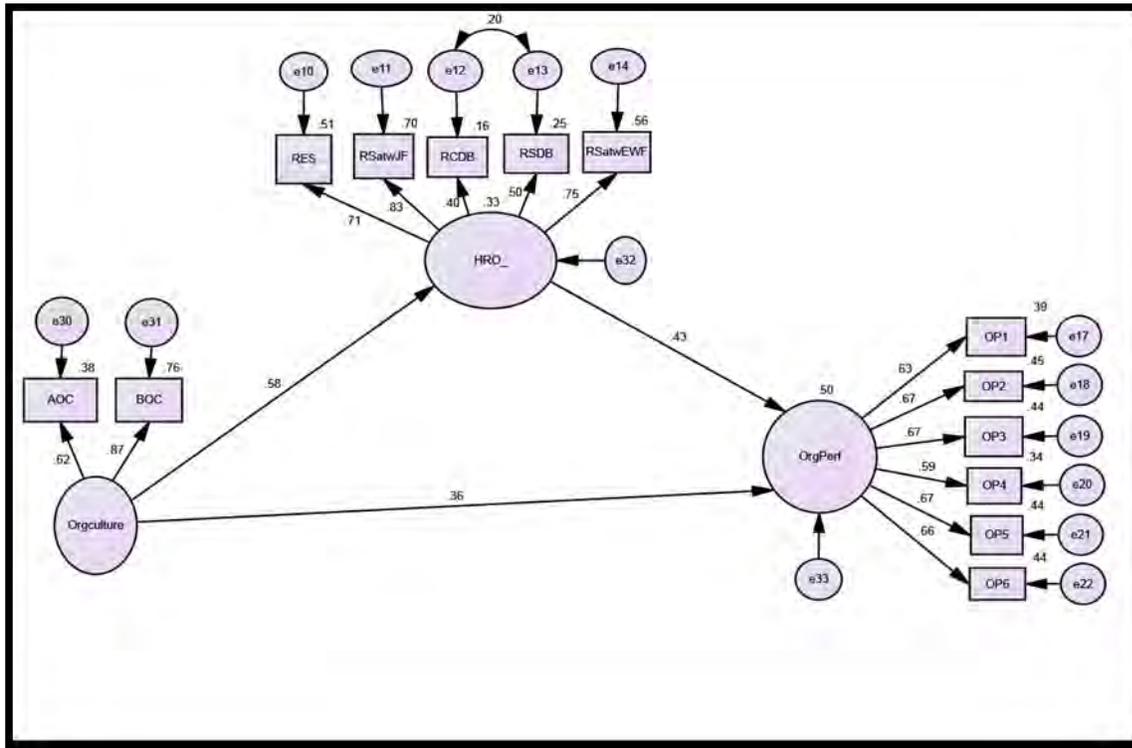
between culture and performance; it also provides better explanations for variations in performance. Hence, the alternative hypothesis HA5b, which states that HR development policy mediates the interplay between organisational culture and outcomes in the Nigerian banking sector, is accepted based on the outcomes of this study. This implies that organisational learning mediates the relationship between organisational culture and performance in the banking industry.

7.5.5.3 Hypothesis HA5c

HA5c: Human resource outcomes mediate the interplay between organisational culture and outcomes in the Nigerian banking sector.

Hypothesis HA5c requires structural model involving the three constructs in order to test the mediating influence of HR outcomes on the relationship between organisational culture and performance. The structural model on the mediating influence of HR outcomes on the relationship between organisational culture and performance is illustrated below.

Figure 7.20: The mediating influence of HR outcomes on the link between culture and performance



Chi-square (CMIN) 101.014_DF = 61 p-value = 0.000 CMIN/DF = 1.656 RMSEA = 0.046 NFI = 0.924 CFI = 0.968 AGFI = 925 GFI = 0.950 IFI = 969 TLI = 0.959 PCLOSE = 0.625.

The under listed model fit indexes suggest model appropriateness to the data set utilised in this study. All paths coefficients on the other hand were significant at $p < 0.01$. The results show that HR outcomes partially mediate the relationship between organisational culture and commercial banks' performance in Nigeria. Although the direct path from organisational culture to performance (0.36) was significant, the variations in performance are better explained through the organisational culture-HR outcomes link (0.58), and HR outcomes-performance link (0.43). The non-inclusion of HR development policy as another variable in the model, suggests why the organisational culture-HR outcomes path was significant. The reason is that HR development policy fully mediates the interplay between culture and HR outcomes in the structural model illustrated in Figure 7.18. Therefore, HR outcomes partially mediate the relationship between culture and performance; it also provides better explanations for the variations in commercial banks' performance in Nigeria. Hence, the alternative hypothesis HA5c, which states that HR

outcomes mediate the interplay between organisational culture and outcomes in the Nigerian banking sector, is accepted based on the findings of this study. This implies that HR outcomes partially mediated the relationship between organisational culture and performance in the banking industry.

7.6 Analysis of qualitative data

This section presents the responses to the structured open-ended questions under section ‘C’ of the research instrument utilised in this study. Items in this section of the research instrument were structured to elicit information on the respondents’ perceptions on (1) the cultural dimensions that were implemented in the Nigerian banking sector, (2) whether the cultural dimensions reflected on HR policy in the Nigerian banking sector, (3) the extent to which the cultural dimensions influence employees’ performance, and (4) the aspects of the cultural dimensions employees don’t like and why. The respondents were not restricted to a set of options in closed-ended form. Apart from the need for methodological triangulation, this set of qualitative data provided additional information, which is extremely difficult to assess via a quantitative method of data collection. The open-ended questions showcased the respondents’ points of view on the mediating role of HR development policy and HR outcomes in the link between organisational culture and performance in the Nigerian banking sector. The non-numerical data collected for this study are presented and interpreted below.

7.6.1 Cultural dimensions implemented in the Nigerian banking sector

Cultural dimensions can be referred to as a set of values embraced by an organisation to enhance operational efficiency (Uzkurt, Kumar, Kimzan, & Eminoglu, 2013). The core values revealed in the qualitative data are related to the cultural dimensions proposed by Desphande and Farley (2004). Ezirim et al. (2010) and Nwibere (2013) found that bureaucratic, competitive, consensual and entrepreneurial values are associated with corporate performance in the Nigerian oil and gas industry. However, the majority of the respondents alluded to the implementation of bureaucratic, competitive, consensual and entrepreneurial culture in the Nigerian banking sector. Most referred to “*bureaucratic culture as a rigid cultural dimension – strict compliance to lay*

down rules regarding service delivery process.” The following are other comments from the respondents under section ‘C’ of the questionnaire

Respondent 170:

“One customer family and consensual culture, for instance; dressing culture, all employees must be formally dressed from Monday to Wednesday, Thursday is for company branded shirt. Also, all employees must address one another by first name.”

This statement reveals the core values held by members in the Nigerian banking sector based on the perceptions of this respondent. This implies that all members adhered to the principle of putting the customer first at all times. The code of conduct with respect to what the organisation referred to as formal ways of dressing relates to having a touch of the company’s colour in members’ shirts or pants, while a day was also assigned for all members to wear the bank’s branded T-shirts. The core value also extends to the way members address one another in the Nigerian banking sector. Using first names was intended to achieve unity, togetherness and effective upward or downward communication between subordinates and superior officers.

Respondent 174:

“Target oriented culture.”

Another respondent summarised the cultural dimension implemented in the Nigerian banking sector as a target oriented culture. This falls under the dimension of competitive culture. This is another core value in the Nigerian banking sector, especially for those in the marketing department, where remuneration is based on marketers or sales representatives’ ability to meet set targets. Unfortunately, these targets are sometimes unrealistic, which led to a female marketer to state that she would do anything humanly possible to meet the target and keep her job.

Respondent 224:

“Productivity oriented.”

Another respondent referred to the core value in the Nigerian banking sector as a value that revolves around consciousness of effectiveness and efficiency in the business process. This

emphasises the effective utilisation of human and material resources to accomplish organisational goals and objectives. The organisational core value that centres on effectiveness and efficiency shares most of the principles of competitive, consensual, entrepreneurial and bureaucratic cultures in achieving corporate objectives.

Respondent 235:

“My organisation lay much emphasis on customers’ satisfaction and staff welfare in such that, customers were seen as number one priority and staff welfare also taken seriously.”

This respondent sees the core values in the Nigerian banking sector as customers’ satisfaction and staff welfare. This emanates from the notion that, to remain in business (competitive), particularly in a service oriented organisation, efforts must be geared toward customer satisfaction and retention, as well as the ability to retain a competent workforce. A competent workforce may be retained through favourable welfare packages. Therefore, the statement also falls under the cultural dimension of competitive culture; for an organisation to be competitive, customer satisfaction and retention, as well as the retention of competent workforce must be given adequate priority.

Respondent 201:

“Humility, empathy, integrity and resilience are core values of my organisation.”

These core values are fundamental in any service oriented organisation. For instance, employees’ day-to-day interactions with customers in the financial sector must be guided by a high degree of humility and integrity. These values are designed by management to instil discipline in employees in order to achieve customers’ trust or confidence, which is a priority in any financial institution worldwide.

Respondent 232:

“Customer focus, integrity and team work and excellence.”

This statement shares some of the view points of the previous respondent on integrity as a core value in the financial sector. In addition to integrity, the respondent added customer focus and

teamwork for excellence as a value system in the Nigerian banking sector in order to remain competitive.

Respondent 240:

“Integrity, innovation, accountability, teamwork and resourcefulness.”

The respondent identified innovation and resourcefulness in addition to integrity, accountability and teamwork as standards or values in the Nigerian banking sector. Innovation and resourcefulness (creativity) belong to the value system in entrepreneurial culture. Teamwork on the other hand, belongs to the value system in consensual culture.

Respondent 246:

“Everything revolves around customer satisfaction.”

Interestingly, this comment connotes the objective of cultural dimensions that were implemented in the Nigerian banking sector. This suggests that all the value systems in this sector revolved around total customer satisfaction as way of ensuring sustainable competitive advantage.

Respondent 210:

“In my organisation, management is majorly on material things, money etc. So based on this, organisational culture is masculinity in nature.”

The statement emphasised the priority placed on depositors’ funds and other valuable material things in the banks’ custody. It is the duty of a financial institution to maintain high levels of integrity and accountability to its numerous customers. Describing the core value in the bank as masculine in nature suggests that management placed much importance on goal accomplishment, while less attention was paid to issues that make little or no contribution to organisational outcomes.

7.6.2 Reflection of the implemented cultural dimensions in the organisation's HR policy

Virtually all the respondents affirmed that the implemented cultural dimensions are reflected in HR policy in the Nigerian banking sector. This suggests that most of the core values systems in the Nigerian banking sector were communicated to members through HR resource policies. However, this study focuses more on communicating organisational culture through HR development programmes such as induction courses or orientation programmes, mentoring, coaching, and other management training schemes. The majority of the respondents stated that the core values of their organisations were communicated at the entry point through induction courses or orientation programmes for new staff. Further interrogation revealed that other sensitive values attached to individual job profiles were communicated to job holders through coaching or mentoring by their superior officers in the Nigerian banking sector.

7.6.3 Influence of the implemented cultural dimensions on employee performance

The majority of the respondents stated that the cultural dimensions implemented in their bank influenced their performance to a great extent. This result corroborates with the quantitative data analysis on the influence of organisational culture on HR outcomes/performance. Some of the responses collected during the interviews are presented below.

Respondent 254:

“It gives me sense of belonging; as a result, I put in more efforts to achieve the organisational goals.”

This provides insight on how core values in the Nigerian banking sector increase the level of organisational commitment among members, leading to improved employees performance. Workers' efforts were enhanced through values that support a high level of loyalty to the goals and aspirations of the organisation.

Respondent 217:

“It leads to high level of commitment.”

This respondent used the right word to describe the way in which the core values in the Nigerian banking sector influenced employees’ performance. Value systems held by staff enhance employee commitment, culminating in improved performance. This result is not surprising considering the objectives of organisational culture, which involves shaping workers’ attitudes and behaviour towards the realisation of corporate goals. In this case, workers’ attitudes and behaviour were shaped by a high level of commitment.

Respondent 180:

“The cultural dimension enhances my performance through commitment and satisfaction.”

In addition to the fact that the cultural dimensions implemented in the Nigerian banking sector enhanced employee outcomes through high levels of commitment, employee satisfaction is another way in which workers’ performance is enhanced. The reason is that when workers are satisfied with the value system at the work place, they are likely to put more effort into realising corporate goals and objectives.

Respondent 187:

“To a great extent.”

The response from this particular respondent was brief in acknowledging the extent to which the cultural dimensions that were implemented contributed to employees’ performance in the Nigerian banking sector. The majority of the respondents concurred with this statement.

For instance, respondent 242 stated that:

“To a maximum extent I will say because it makes me to sit up and discharge my responsibilities dearly and accordingly.”

This statement not only confirms the extent of the core values' influence on employee performance in the Nigerian banking sector, but suggests the way in which the value system shapes workers' attitudes and behaviour. This comes in form of discipline in discharging their responsibilities, leading to effectiveness and efficiency.

Respondent 233:

“The core values influence my performance, because they measure the degree/depth of improvement, adaptation to change and bottom line productivity at the end of the day.”

This statement also acknowledges the influence of corporate culture on employees' performance in the Nigerian banking sector. It points to the usefulness of cultural dimensions as effective control mechanisms in measuring workers' productivity. It therefore suggests the usefulness of corporate culture as standards to measure the levels of worker efficiency, as well as the level of responsiveness to internal and external variations. This result not only supports that organisational culture influence employees' performance, but also suggests ways in which core values in the Nigerian banking sector influence employee performance.

7.6.4 Unpleasant cultural dimensions in the Nigerian banking sector

This section addresses the aspects of organisational culture that the majority of the employees don't like and why. Interestingly, the majority of the respondents registered complaints about the bureaucratic principles and standards in the Nigerian banking sector. One of the reasons stated was that bureaucratic procedures inhibit operational efficiency. Other perceived unpleasant cultural practices in this sector are presented and discussed below.

7.6.4.1 Workers' benefits

Respondent 168:

“Tax culture – high percentage of allowances were taken as tax.”

This statement suggests that workers were not happy with prevailing tax practices. There should be a demarcation between taxable and non-taxable income.

Respondent 174:

“Targets are being attached to salary disbursement.”

Salaries and other allowances depend on workers’ ability to meet targets. This is common among marketers in the Nigerian banking sector; however workers believed that the targets set by the management were unrealistic and therefore unethical.

Respondent 282:

“Promotions were not given to workers as at when due.”

This implies that workers’ promotion was not regular in the Nigerian banking sector. This could be a management strategy to reduce the costs related to the periodic review of salaries and other allowances.

7.6.4.2 Bureaucratic practices

Bureaucratic practice emerged as managerial value that respondents do not like. The reasons are revealed in the comments below.

Respondent 176:

“Bureaucratic value does not give room to immediate change.”

Bureaucratic practices adopt a rigid approach in addressing sensitive issues. In contrast, the contingency or situational managerial approach is known for its immediate decision making process that is required for urgent business activities. The bureaucratic approach requires certain procedures, structures and decision making bodies to intervene before urgent or sensitive business decisions are taken.

Respondent 181:

“Bureaucratic culture, because it slow down performance.”

In this respondent’s opinion, a bureaucratic culture inhibits operational efficiency in today’s global economy. A bureaucratic structure was regarded as a useful internal control mechanism in

traditional business organisations. Due to transformation in the business process across the global, bureaucratic structures are no longer fashionable because they hinder delivery in modern organisations.

Respondent 213:

“Bureaucratic structures and foundations – it’s all about excessive rigidity which sometimes affects the success.”

This respondent felt that bureaucratic values cause unnecessary rigidity in the business process, which is capable of jeopardising operational effectiveness and efficiency. Recently, one of the banks in Nigeria linked poor performance to strict regulations (Agency, 2014). This includes the higher cost of deposits linked to stricter monetary policies such as a review of the cash reserve ratio in the public sector fund to 50% and an upward review of levies on total assets by the Asset Management Company of Nigeria. This increased operational costs, with adverse effects on financial outcomes in the banking sector. It may be difficult to eradicate bureaucratic structures or foundations in the Nigerian banking sector, due to the supervisory role of the apex bank that is tasked with ensuring bank’s compliance with banking reforms. However, excessive use of the bureaucratic principle should be avoided, due to its negative implications for operational efficiency.

7.6.4.3 Undue competition

This section uncovers unpleasant cultural practices that have to do with undue competition among members of staff in the Nigerian banking sector based on the comments presented below.

Respondent 197:

“Competitive culture – because it involves the survival of the fittest and it gives no room to new hands to improve on the job.”

This response offers insight into the level of competition among members of staff in meeting set targets. It is difficult for a new staff member to survive in this environment when salaries and allowances, as well as confirmation of employment, depends on their ability to achieve set

targets. This is one of the shortcomings of practices that have to do with excessive task oriented principles.

Respondent 200:

“Resilience because you must be up and doing even if you are dying.”

This also suggests a high level of concentration on goal accomplishment without adequate attention to staff welfare in the banking sector. Goal accomplishment is prioritised at the expense of human standards in the quest to achieve goals and objectives. Workers’ were required to work more than eight hours a day without overtime pay. This affects the work-life balance of the majority of workers in the Nigerian banking sector. It is hard for them to find time to spend with their families on weekends, as some had to work on Saturdays in order to satisfy customers’ needs. Furthermore, workers in the IT units can be called out any time of the day, especially when there are network related problems. Workers are afraid to complain due to the high rate of unemployment in the country, and their voices are not heard due to the fact that trade union movement has been gradually phased out in the Nigerian banking sector. This suggests why workers were subjected to harsh conditions of employment (long hours of work without a lunch break) in the quest to accomplish tasks.

7.6.4.4 Discrimination

This emerged as another unpleasant cultural practice in the Nigerian banking sector, judging from the response presented below.

Respondent 195:

“There was a high sense of discrimination between core staff and contract staff.”

The response implies that contract staff were utilised in the Nigerian banking sector. It seems that contract staff was discriminated against based on their employment status. This affected their salaries, allowances and benefits and they were excluded from the decision making process. Contract staff carries the same workload as permanent staff, but receives less pay. This is a

strategy adopted by management in the Nigerian banking to reduce labour costs. This reflects on the relationship between these two groups of workers as embedded in the comments below.

Respondent 196:

“The relationship between management staff and subordinate employees are not cordial.”

This could be the result of the high sense of discrimination in the banking sector. It may also be linked to poor communication either downward or upward between management and employees. Communication is crucial in any relationship and the employment relationship is no exception. To increase the level of operational efficiency in the Nigerian banking sector, undue discrimination should be avoided at all times. This could strengthen relationships among workers, culminating in effective communication at the workplace.

7.7 Comparison of results from the quantitative and qualitative data

The presentation, analyses and interpretation of the results emanating from the quantitative and qualitative data sets utilised in this study revealed the four crucial areas of data or methodological triangulations illustrated below.

7.7.1 The cultural dimensions implemented in the Nigerian banking sector

The analysis of both the qualitative and quantitative data collected for this study revealed that competitive, consensual, entrepreneurial and bureaucratic values were implemented in the Nigerian banking sector. Specifically, the cultural dimensions that emanated from both methods were values related to a high level of commitment to tasks and goal accomplishment and competitive measurement of targets. Productivity oriented values and loyalty were also used as the glue that held members together in order to enhance customer satisfaction (Table 7.17 and subsection 7.7.1). These results fulfilled the objective of utilising mixed methods in this study, due to the shortcomings of mono methods or strategies (Creswell, 2009; Saunders et al., 2009).

7.7.2 The association between organisational culture and HR development policy

Hypothesis one supports the interplay between organisational culture and HR development policy in the Nigerian banking sector (see Table 7.16). Further analysis of the quantitative data revealed that organisational culture made a significant contribution to HR development policy, through entrepreneurial and consensual dimensions of organisational culture (see Table 7.16). This implies that there is a significant relationship between creativity/innovation as an indicator of entrepreneurial culture, and HR development policy. Similarly, a significant relationship exists between groups' knowledge sharing capabilities and HR development policy.

The interplay between organisational culture and HR development policy was also supported qualitatively with virtually all the respondents affirming that, cultural dimensions were communicated through HR development policies in the Nigerian banking sector (see subsection 7.5.2 & 7.6.2).

7.7.3 The influence of organisational culture on employees' performance

Quantitatively, HA4 investigated the interplay between organisational culture and five HR outcome factors suggested via exploratory factor analysis while examining the statistical validity of the construct. The results show strong and positive significant relationships between organisational culture and HR resource outcome variables, such as employee skills (0.749), satisfaction with job fulfilment (0.846), co-worker directed behaviour (0.420) and supervisor directed behaviour (0.566), as well as satisfaction with empowerment and work facilitation (0.900). These show that organisational culture influenced HR outcomes (employees' performance) to a large extent in the Nigerian banking sector (see Figure 7.17 and Table 7.22).

Qualitatively, the majority of the respondents not only subscribed to the fact that the cultural dimensions implemented in the Nigerian banking sector influenced their performance to a greater extent, but also suggested the ways in which the value system influenced their performance. These include an enhanced sense of belonging among employees, high levels of commitment and satisfaction, discipline and a high sense of control mechanisms in measuring members' efficiency (see subsection 7.6.3).

Both the qualitative and quantitative findings show that organisational culture influenced HR outcomes in the Nigerian banking sector to a large extent. The ways in which it did so can be grouped into three categories, namely, employee skills, attitudes and behaviours. This is line with the literature on the objective of organisational culture, which involves shaping members' attitudes and behaviour towards the realisation of corporate goals. Similarly, the criteria for measuring HR outcomes are employee skills, attitude to work and work behaviour. Finally, apart from fulfilling the methodological triangulation, this study also fulfilled the theoretical triangulation considering the model fit indicators in the measurement model and the structural models.

7.7.4 The insignificant aspect of the cultural dimensions on organisational outcomes

The insignificant aspect of the cultural dimensions on the performance in the Nigerian banking sector was revealed in the quantitative data analysis presented in Table 7.16. This shows that bureaucratic and competitive dimensions of organisational culture made no significant contribution to HR development policy, as an antecedent of organisational outcomes in the Nigerian banking sector. The qualitative data analysis supports this conclusion. The advantage of the qualitative data analysis was that, it revealed the reasons why bureaucratic and competitive cultural values repressed outcomes in the Nigerian banking sector . These reasons include the tax culture - where a high percentage of staff allowances were deducted as tax. Furthermore, targets were being attached to salaries. Promotions were not given to staff members when due, and other forms of bureaucratic practice, which inhibited performance due to excessive rigidity. Another set of reasons for why competitive practices made no significant contribution to outcomes in the Nigerian banking sector included undue competition, which gave higher priority to task accomplishment, leading to the neglect of staff welfare. Excessive task oriented principles that do not encourage new hands to improve on the job, and the perceived high level of discrimination were unpleasant cultural practices that hinder performance in the Nigerian banking sector (see subsection 7.6.4.3 and 7.7.4.4).

7.8 Comparison of primary and secondary data

The secondary data collected from the Central Bank of Nigeria (CBN) and previous empirical studies analysed in chapter two of this study showed that the banks recapitalisation policy is positively associated with commercial banks' effectiveness in Nigeria (see Tables 2.3 and 2.4). For instance, Table 2.4 revealed the influence of the banks recapitalisation policy on commercial banks effectiveness measured in terms of sectorial loans disbursement to the key sectors of the Nigerian economy. The numerical and non-numerical primary data collected and analysed in this chapter also revealed that core values and HR development policy are positively associated with commercial banks' effectiveness in Nigeria (see Table 7.16 and Figures 7.16 and 7.18). For example, Figure 7.18 showed the relationships among the key constructs investigated in this study. This revealed the influence of core values, HR development policy and HR outcomes on commercial banks' effectiveness in Nigeria. The outcomes of this study also corroborated empirical evidence on the link between corporate culture and performance in other countries and/or sectors across the globe. This is illustrated in the findings chapter. The major contribution of this study is the identification of an alternative route from organisational culture to performance in the Nigerian banking sector, as opposed to the traditional direct link from culture to performance (see Table 7.17). The alternative route better explains the variations in commercial banks' performance than the traditional direct link. Hence, another form of triangulation is that, the direct link between culture and performance is also significant in the current study.

7.9 Conclusion

This chapter presented and analysed the quantitative and qualitative data using appropriate/corresponding data analysis procedures. Descriptive statistics were used to present and analyse the demographic data. The categorical variables were presented in frequency distribution Tables, bar graphs and pie charts. The formulated research questions were analysed in this chapter, utilising both descriptive and inferential statistics. Specifically, Pearson's product moment correlation coefficient was used in the analysis of the research questions.

The statistical reliability and validity of the constructs or factors engaged in this study were examined via IBM SPSS statistics version 21 and IBM SPSS Amos version 21 before testing the

hypotheses. HA1 was tested using correlations and multiple regressions via IBM SPSS statistics version 21, while HA2 to HA5 were tested using Structural Equation Modelling (SEM) via IBM SPSS Amos version 21. The qualitative data was also presented and analysed using content analysis and the results were compared with the empirical findings to assess the extent to which the data triangulate methodologically.

The results show that there is a significant relationship between organisational culture and HR development policy in the Nigerian banking sector. This study also revealed that HR development programmes such as mentoring, coaching, induction courses and orientation programmes have significant influence on HR outcomes measured in terms of employee skills, attitudes and work behaviours. The study empirically corroborated the traditional proposed direct positive relationship between corporate culture and commercial banks' effectiveness, using the Nigerian banking sector as a reference point. However, it proposes a significant alternative route from the culture of the organisation to performance, utilising HR development programmes and HR outcomes as mediating variables. The alternative route which was empirically verified in this study, explained the variations in commercial banks' performance much better than the direct route from culture to performance.

The next chapter presents the interpretation and a comprehensive discussion of the study's findings in relation to the research questions, hypotheses and objectives as well as the outcomes of previous studies.

CHAPTER EIGHT: DISCUSSION OF FINDINGS

8.0 Introduction

This chapter presents a discussion on findings presented in the data analysis chapter, in relation to the study's objectives as well as the research questions and hypotheses formulated from the problem statement. A comprehensive discussion is also presented on the extent to which the findings corroborate or refer to previous literatures/theories on the relationship between organisational culture and performance, as well as the link between HR development practices and performance.

The aim of this chapter is to verify whether the objectives of this study have been accomplished or not, and show that answers have been provided to the research questions. The discussion on the findings emanating from the tested hypotheses provide an explanation, confirmation or otherwise of the theoretical assumptions on the link between culture and performance in the Nigerian banking sector. The two mediating variables put forward in the study serve as paths to explain the link between culture and performance, and at the same time provide further explanations on the link between HR development practices and performance in the Nigerian banking sector. As an alternative to mere acknowledgement that there is a positive and statistically significant relationship between the links, through the path analysis offered by the structural models in the previous chapter, this chapter offers discussions that explain how culture influences performance in the Nigerian banking sector. This chapter also discusses how HR development practices influence performance in this banking sector.

8.1 Discussions in relation to research questions, hypotheses and objectives of this study

The research questions, hypotheses and objectives utilised in this study were formulated to link to one another, such that when research questions were answered, the objectives were concurrently met. Similarly, when research hypotheses were tested and decisions taken on whether to accept or reject the hypotheses, the objectives were simultaneously met. Discussions on the findings in relation to the formulated research questions, hypotheses and objectives of the study are presented in the subheadings below.

8.1.1 The link between organisational culture and human resource development policy

The correlation coefficient between the two constructs revealed a positive and statistically significant relationship between organisational culture and HR development policies in the Nigerian banking sector. This provides the answer to research question one, which was raised to examine the type of relationship that exist between organisational culture and HR development policies in the Nigerian banking sector. Having established that there was a positive relationship between organisational culture and HR development policy in the Nigerian banking sector, research objective/HA1 was equally met. Ojo (2010) found that cultural values are positively correlated to commercial banks' effectiveness in Nigeria without clarifying the cultural dimensions that were positively correlated to commercial banks' effectiveness in Nigeria.

Further investigation of the dimensions of organisational culture and HR development policy showed that all correlation coefficients were statistically significant at $p < 0.01$. Consensual and entrepreneurial values were more positively associated with learning and development policy at individual, team and organisational levels. Judging from the correlation coefficients, bureaucratic and competitive values revealed positive but weak associations with learning and development policy at individual, team and organisational levels.

Consensual values were highly associated with learning and development policy at individual, team and organisational levels. Consensual values are internally orientated values that focus on tradition, commitment and internal control mechanisms (Desphande & Farley, 2004). This suggests why they were highly correlated to internally oriented learning and development policies at various levels in the Nigerian banking sector. Bureaucratic principles also formed part of the internally oriented values investigated in this study; the correlation coefficients were positive, but weakly associated with learning and development policy at individual, team and organisational levels. The qualitative data analysis also explains the weaknesses of bureaucratic values in the Nigerian banking sector. Some of the weaknesses were based on high levels of rigidity that hinder operational efficiency.

The cultural dimensions were further subjected to a regression model as predictors of HR development policy in the Nigerian banking sector. The adjusted R square showed that the cultural dimensions were responsible for 42.4% of the variations in HR development policy in

this sector. Judging from the Beta values and the corresponding P values in the regression model, only consensual and entrepreneurial dimensions of organisational culture made a statistically significant contribution to HR development policy in the Nigerian banking sector. This is not surprising, because, consensual values and HR were internal control mechanisms designed to shape employee skills, attitudes and behaviours. On the other hand, entrepreneurial values focus on the innovation and risk taking capabilities of individuals/groups or organisations (Deshpande & Farley, 2004). Entrepreneurial culture also made a statistically significant contribution to HR development policy in this study. The rationale is that innovation and risk taking capabilities are enhanced through learning and development programmes (Armstrong, 2009; Demirci, 2013; Katou & Budhwar, 2010). The prominent contribution of consensual culture (internally oriented values) and entrepreneurial culture (externally oriented values) to HR development policies in the Nigerian banking sector, further validates the assumptions of the adaptive perspective proposed by Kotter and Heskett (1992). This emphasises the flexibility of cultural values, in order to adequately respond to internal and external variations, leading to organisational effectiveness. Modern business organisations require flexible cultural dimensions in order to remain in business and respond adequately to client demands (Mahrokian et al., 2010). Hence, cultural values in the Nigerian banking sector were communicated through HR development policies in order to enhance operational efficiency and ensure competitive advantage.

Conversely, the other two cultural dimensions (bureaucratic and competitive) were non-significant. The qualitative analysis revealed why this was the case. The reasons include excessive rigidity which inhibits efficiency, and undue competition. These results supported Deshpande and Farley (1999) and Ezirim et al. (2010) submissions on the relationship between organisational culture and performance. The only exception was that competitive values also made a statistically significant contribution to performance in their studies. Hence, bureaucratic and competitive cultures made no contribution to HR development policy in the Nigerian banking sector. The qualitative data threw more light on the reasons why bureaucratic and competitive values did not make a positive contribution to learning and development programmes, including the excessive use of rigid values, which demoralised workers and slowed down productivity. On the other hand, undue competition on the other hand, which emphasises tasks or targets without adequate consciousness of workers' welfare, explains why competitive

values in the Nigerian banking industry made no significant contribution to HR development programmes. The additional explanations offered by the qualitative data in this study, suggest the usefulness or importance of the use of mixed methods in this study.

8.1.2 The relationship between human resource development policy and human resource outcomes

The results of this study revealed that there is a positive relationship between HR development policy and HR outcomes, as is evident in the correlation coefficient between the two constructs. This fulfils the second objective of this study. This submission can be linked to the empirical evidence put forward by Ojo (2009) on the influence of value systems on employees' work outcomes in the Nigerian banking sector. The study also revealed that there is a positive and statistically significant relationship between corporate culture and employees' work outcomes at commercial banks in Nigeria. Having satisfied objective two, research question two and hypothesis two examined the implications of HR development policy for three factors measuring HR outcomes (Guest, 1997; Katou & Budhwar, 2010; Lepak et al., 2006). This study also measured HR outcomes in the Nigerian banking sector using three factors, namely, employee skills, employee attitudes to work and employees' work behaviours.

This research question sought to establish the extent to which HR development policy has direct implications for employee skills, attitudes and behaviours. This was answered via Pearson's correlation coefficients among HR development policy, employee skills, and employee attitudes and behaviours. The correlation coefficient between learning/development policy and employee skills indicated a positive and statistically significant relationship ($r = 0.544, p < 0.01$). This suggests that management support for learning/training opportunities, coaching, and mentoring in the Nigerian banking sector has positive implications for employees' general level of skills. Similarly, the correlation coefficient between learning/development policy and employee attitudes signifies a significantly positive relationship ($r = 0.636, p < 0.01$). Among the three variables that this study assessed in determining the implications of learning and development policy in the Nigerian banking sector, the highest level of implication was observed through employee attitudes, judging from the correlation coefficient of ($r = 0.636, p < 0.01$). This means that most employees were satisfied with empowerment and work facilitation leading to job

fulfilment through learning and development offered by management. While the correlation coefficient between HR development policy and employee behaviours ($r= 0.375$, $p < 0.01$) indicated a positive and statistically significant relationship, this correlation coefficient is quite low compared with the other two indicators of HR outcomes (employee skills and attitudes) covered in this study. This shows the extent to which HR development policies in the Nigerian banking sector addressed issues relating to employee behaviours.

8.1.2.1 The implications of human resource development policy for employee skills

Research hypothesis two was subdivided into three (HA2a, HA2b and HA2c) for proper path analysis. Hypothesis two (HA2a) investigated the implications of HR development policy for employee skills, as an indicator of HR outcomes in the Nigerian banking sector. The results revealed that there is a direct and positive relationship between HR development policy and employee skills. In other words, HR development policy directly affects employee skills in this sector. This result supports the literature on the influence of HR development programmes on employee skills (Armstrong, 2009; Katou & Budhwar, 2010; Latif, 2012; Škerlavaj et al., 2007; Thang et al., 2010). The literature acknowledged the influence of learning and development programmes on employee skills as an antecedent of operational efficiency or improved organisational performance. The HR development programmes observed in the Nigerian banking sector were induction courses or orientation programmes targeted at improving the skills of new staff, coaching and mentoring programmes achieved on the job through supervisor-subordinate relationships and other training that takes place at the respective banking schools.

8.1.2.2 The implications of human resource development policy for employee attitudes

Hypothesis two (HA2b) examined the implications of HR development policy for employee attitudes in the Nigerian banking sector. The outcomes revealed that HR development policy has direct implications for employee attitudes. Further investigation revealed that employee skills partially mediated the relationship between HR development policy and employee attitudes in the Nigerian banking sector. This suggests that employee attitudes could be shaped through learning and development programmes and enhanced knowledge-based levels (Rashid et al., 2003). The outcomes of this study revealed that employees in the Nigerian banking sector

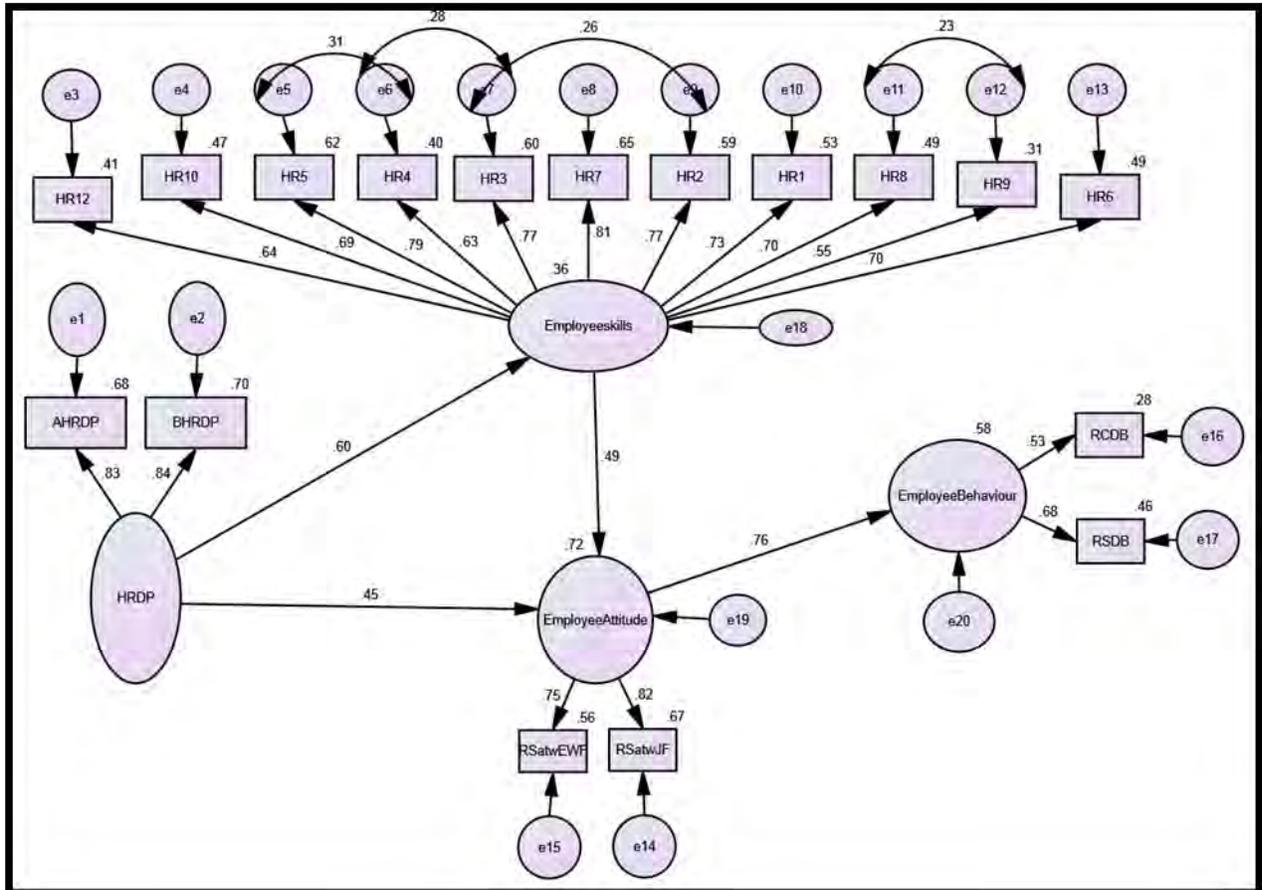
demonstrated good attitudes to work. This is indicated in the results of factors measuring employee attitudes, such as satisfaction with job fulfilment (0.82) and satisfaction with empowerment and work facilitation (0.75). Satisfaction with empowerment and work facilitation covers the quality of training opportunities given to the employees and opportunity for growth or promotion. Attitudes relating to satisfaction with job fulfilment were items relating to pay, the physical work environment and favourable terms and conditions of employment in the Nigerian banking sector. The outcome of this study supports previous studies that measured employee attitudes with employees' satisfaction with job fulfilment, satisfaction with empowerment and work facilitation (Fisher et al., 2010; Katou & Budhwar, 2010; Podsakoff, MacKenzie, Paine, & Bachrach, 2000; Schneider et al., 2003).

8.1.2.3 The implications of human resource development policy for employee behaviours

Hypothesis two (HA2c) examined the implications of HR development policy for employee behaviours in the Nigerian banking sector. Interestingly, the results revealed that HR development policy has no direct implications for employee behaviours in this sector. Alternatively, HR development policy exerts an indirect effect on employee behaviours through employee attitudes (0.76). This implies that employee attitudes fully mediated the relationship between HR development policy and employee behaviours in the Nigerian banking sector. The factors measuring employee behaviours in the structural model were co-worker directed behaviour and supervisor directed behaviour as also evident in previous studies (Boudrias et al., 2009; Morin et al., 2011). These factors could be enhanced through learning and development programmes leading to exceptional skills and the right attitudes, before being translated into co-worker and supervisor directed behaviours as determinants of employee behaviours. As evident in the structural model, this explains why there was no direct path linking HR development policy and employee behaviour in Figure 7.14. Furthermore, based on the structural model, one can conclude that employee behaviour is a function of HR development policy, employee skills and attitudes in the Nigerian banking sector. Hence, HA2c was rejected on the grounds that the direct path linking employee behaviour to HR development policy was insignificant. This implies that learning and development policies had no direct impact on employee behaviours in the Nigerian banking sector.

The findings revealed that employee behaviour in the Nigerian banking sector is a function of HR development policy, and employee skills as well as employee attitudes. This led the researcher to further path analysis using structural equation modelling by engaging employee behaviour as an endogenous variable in the structural model illustrated in Figure 8.1.

Figure 8.1 Structural model on the link between learning/development and employee behaviour



Chi square =201.481, df = 111, CMIN/DF = 1.815, GFI = 0.927, IFI = 0.966, TLI = 958, CFI = 966, RMSEA = 052, 0.385.

The listed model fit indicators suggest a good fit of the model to the data set utilised in this study. Figure 8.1 clearly shows that there was no direct path from HR development policy (HRDP) to employee behaviour. Statistically, this implies that HR development policy exerts no direct statistically significant effect on employee behaviour. Rather, it exerts statistically

significant indirect effects on employee behaviour through employee attitudes. This means that employee attitudes fully mediate the relationship between HR development policy and employee behaviour in the Nigerian banking sector. As also evident in the structural model, there was no direct path from employee skills to employee behaviour. Statistically, employee skills exert no direct significant effect on employee behaviour. Rather, they exert statistically significant indirect effects on employee behaviour through employee attitudes. Obviously, employee attitudes played major roles in the structural model illustrated above. Judging from the standardised path coefficients, the path from employee attitudes to employee behaviour (0.76) was the most prominent path in the structural model, followed by the path from HR development policy to employee skills (0.60). This means that in theory and practice, particularly in the Nigerian banking sector, employee skills and the right attitudes to work played crucial roles in the link between HR development programmes and employee behaviour.

8.1.3 The role of HR outcomes in the link between HR development policy and performance

The findings in relation to research question two and objective two of this study revealed, that, HR outcomes/performance exert a direct impact on organisational effectiveness in the Nigerian banking sector, through employee attitudes. In this context, employees' attitudes refer to workers' satisfaction with job fulfilment (Fisher et al., 2010; Katou & Budhwar, 2010; Schneider et al., 2003), satisfaction with empowerment (Schneider et al., 2003), satisfaction with work facilitation (Katou & Budhwar, 2010; Schneider et al., 2003) and commitment (Gregory et al., 2009). These factors contributed immensely/directly to operational efficiency in the Nigerian banking sector based on the outcomes of this study. Other measures of HR outcomes such as employee skills and work behaviours (Katou & Budhwar, 2010) had no direct statistically significant impact on banks' effectiveness based on the outcomes of this study. Rather, employee skills and work behaviours exert indirect statistically significant effects on operational efficiency through employee attitudes. This supports Guest (1997) and Paauwe (2009) findings on the contribution of HR management to higher organisational effectiveness.

On the other hand, HA3 investigated the extent to which HR outcomes mediate the relationship between HR development policy and organisational effectiveness in the Nigerian banking

industry. The findings revealed that all effects (total direct and indirect effects) in the structural model were statistically significant. This implies that HR outcomes partially mediated the relationship between HR development policy and organisational effectiveness in the Nigerian banking industry. These results corroborated previous studies on the mediating role of HR outcomes in the link between learning/development and operational efficiency (Lepak et al., 2006; Paauwe, 2004; Wright et al., 2005). In comparison with previous studies, this means that this study's finding on the mediating role of HR outcomes is not surprising. The only exception was that HR outcomes in the Nigerian banking industry do not have full mediation in the link; rather, they exert partial mediation.

The two major HR development policies in the structural model were learning at individual/team and organisational levels (Paauwe, 2009; Watkins & Marsick, 2003). In relation to previous studies, the measure of organisational performance in the Nigerian banking industry as illustrated in the structural model was in line with Dyer and Reeves (1995) in Paauwe (2009) classification that cited the indicators of economic outcomes as; profit, sales, market share and business outcomes relating to productivity and efficiency. The six factors measuring performance in this study were in relation to customer satisfaction (Hung et al., 2010).

The inclusion of customer satisfaction in the measurement of performance in the Nigerian banking industry was supported by the qualitative data analysis, where the majority of respondents indicated that core values in the industry revolved around customer satisfaction. Most banks adopted strategies that emphasised total customer satisfaction (Podsakoff et al., 2009) for sustainability and competitive advantage. The measurement of constructs in relation to research question three and objective three were carefully selected, which suggests why they were perfectly correlated in this study, leading to reliable evidence.

8.1.4 The influence of organisational culture on human resource outcomes

Research objective four was to examine the influence of corporate culture on HR outcomes in the Nigerian banking industry. The correlation coefficient between the two constructs ($r = 0.560$, $N = 305$ and $p < 0.01$) expressed the influence of organisational culture on HR outcomes in the Nigerian banking industry. This implies that a high level of the core value system is associated

with a higher level of HR outcomes in the Nigerian banking industry. This result mirrors the work of Ojo (2009) who concluded that there was a positive and statistically significant relationship between corporate values and HR outcomes in the Nigerian banking industry. Furthermore, Ojo (2010) noted that cultural values are positively associated with commercial banks' effectiveness in Nigeria.

Research question four examined organisational culture's contribution to employee skills, attitudes and behaviours in the Nigerian banking sector. The results revealed that cultural values contributed more to HR outcomes through employee attitudes ($r = 0.456$, $N = 305$ and $p < 0.01$), than the other two HR outcomes indicators. The correlation coefficients between organisational culture and employee skills ($r = 0.307$, $N = 305$ and $p < 0.01$), as well as employee behaviours ($r = 0.173$, $N = 305$ and $p < 0.01$) supported previous claims in this study that cultural values in the Nigerian banking sector were communicated through HR development policy. Both organisational culture and HR development policy exert the most influence on HR outcomes through employee attitudes. This extends Abdul Rashid, Sambasivan, and Abdul Rahman (2004) contribution to knowledge on corporate values as strategic action to position or shape employee attitudes toward organisational change. This implies that employee attitude is a key determinant of HR outcomes toward actualising organisational outcomes in the Nigerian banking industry.

HA4 examined the relationship between organisational culture and HR outcomes in the Nigerian banking sector. The results showed that there were positive and statistically significant relationships between organisational culture and the five factors measuring HR outcomes as suggested by the exploratory and confirmatory factor analysis in this study. These factors were employee skills (Katou, 2009), satisfaction with job fulfilment (Fisher et al., 2010; Katou & Budhwar, 2010; Schneider et al., 2003), satisfaction with empowerment and work facilitation (Schneider et al., 2003), co-worker directed behaviour and supervisor directed behaviour (Boudrias et al., 2009; Morin et al., 2011). All standardised regression path estimates from organisational culture to the five factors measuring HR outcomes were above 0.700, with the exception of co-worker directed behaviour (0.420) and supervisor directed behaviour (0.566), which falls into the category of employee behaviours. Hence, one can conclude that organisational culture strongly influenced HR outcomes through satisfaction with empowerment

and work facilitation (0.900), satisfaction with job fulfilment (0.846) and employee skills (0.749). These results suggest positive and statistically significant relationships between organisational culture, and all the indicators or factors of HR outcomes in the Nigerian banking sector. The highest path coefficients from organisational culture to satisfaction with empowerment and work facilitation, and satisfaction with job fulfilment, further confirmed the unique influence of organisational culture on HR outcomes through employee attitudes in the banking industry.

8.1.5 The mediating influence on the link between organisational culture and performance

Research question five, HA5 and objective five were formulated to examine the extent to which HR development policy and HR outcomes mediate the relationship between organisational culture and performance in the Nigerian banking sector. To meet the objectives of this study, HA5 was subdivided into three (HA5a, HA5b and HA5c) for proper path analysis. Hypothesis HA5a examined the mediating influence of HR development policy and HR outcomes on the relationship between culture and performance, while hypothesis HA5b investigated the mediating influence of HR development policy on the relationship between culture and performance. Finally, hypothesis HA5c examined the mediating influence of HR outcomes on the relationship between culture and performance.

8.1.5.1 The mediating influence of HR development policy and HR outcomes on the link between organisational culture and performance

As evident in Table 7.22 the direct path from HR development policy to organisational performance (Org. Perf) was non-significant at $p = 0.070$. This informs why the link was not displayed in the structural model in Figure 7.18. The result shows that HR outcomes fully mediate the relationship between HR development policy and performance in the Nigerian banking sector. This empirical evidence corroborated (Katou & Budhwar, 2010) findings on the mediating influence of HR outcomes on the link between HR policy and organisational outcomes in the Greek manufacturing sector. Similarly, the direct path from organisational culture (Org. Culture) to HR outcomes was non-significant at $p = 0.411$. This suggests why the link was not reflected in the structural model illustrated in Figure 7.18. This means that HR development

policy fully mediates the relationship between organisational culture and HR outcomes in the Nigerian banking sector.

On the other hand, HR outcomes fully mediate the link between HR development policy and performance in the banking industry. This result mirrors Zhu, Cooper, Thomson, De Cieri, and Zhao (2013) empirical evidence on the mediating influence of HR effectiveness in the interplay between the HR practices and economic outcomes of selected medium and large sized companies in China. These results demonstrate the importance of learning/development and employee skills, attitudes, and behaviours in the link between culture and organisational performance.

Statistically, the direct path from organisational culture to performance (0.37) was significant; nevertheless the variations in performance were better explained by the organisational culture-HR development policy (0.69), HR development policy-HR outcomes (0.77) and the HR outcomes-performance links (0.45). These links had more influence on banks' performance than the direct link from organisational culture. This suggests why Zheng et al. (2010) posited that the interplay between corporate culture and firm performance is indirect, rather, the influence stems from members' improved attitudes to work, achieved via learning and development. The outcomes of this study are not totally in support of Zheng et al.'s (2010) submission that learning/development fully mediates the link between culture and performance. This is based on the significance of the direct and indirect paths, which implies that HR outcomes via learning and development programmes partially mediate the relationship between organisational culture and performance in the Nigerian banking sector. Despite the significance of the direct path to performance, it is evident that the alternative route explained the variations in performance much better with higher path coefficients. This calls into question Kotter and Heskett (1992) propositions on the direct link between corporate values and performance on the grounds that corporate values were better communicated through learning and development programmes, as well as HR outcomes, which provided better explanations for variations in organisational performance in the Nigerian banking industry.

8.1.5.2 The mediating influence of HR development policy on the link between organisational culture and performance

However, the results showed that learning and development (HR development policy) partially mediates the relationship between organisational culture and commercial banks' performance in Nigeria. Although, the direct path from organisational culture to performance (0.29) was statistically significant, it could be better explained through the organisational culture-learning and development link (0.66), and learning and development-performance link (0.45). The non-inclusion of HR outcomes as another variable in the model, suggests why the learning and development-performance path was statistically significant. The reason is that HR outcomes fully mediate the interplay between HR development policy and organisational performance in the structural model illustrated in Figure 7.18. Therefore, the learning and development programme partially mediates the relationship between culture and performance; it also provides better explanations of variations in performance. Interestingly, this finding also supports the recently proposed framework for communicating/sharing core values through learning and development for the enhancement of abilities, creativities and innovative capabilities as antecedents of corporate performance (Auernhammer & Hall, 2014).

The study utilised mixed methods to empirically investigate manufacturing companies in Germany, while the current study also used mixed methods to examine commercial banks in Nigeria. These studies investigated the phenomenon in two different countries and two different important economic sectors.

8.1.5.3 The mediating influence of HR outcomes on the link between organisational culture and performance

The findings revealed that HR outcomes partially mediated the relationship between organisational culture and commercial banks' performance in Nigeria. Although, the direct path from organisational culture to performance (0.36) was statistically significant, the variations in performance were better explained through the organisational culture-HR outcomes link (0.58), and HR outcomes- performance link (0.43). The non-inclusion of HR development policy as another variable in the model, suggests why the organisational culture-HR outcomes path was

statistically significant. The reason is that HR development policy fully mediates the interplay between culture and HR outcomes in the structural model illustrated in Figure 7.18. This suggests why (Thang et al., 2010) concluded that HR development policy plays a statistically significant role in managing human resources, shaping workers' attitudes to work and expected work behaviours, in order to achieve greater organisational outcomes. It also corroborated Gregory et al. (2009) findings on members' attitudes as a prospective mediator in the interplay between the corporate value system and operational effectiveness. Therefore, HR outcomes (employee skills, attitudes and behaviours) partially mediated the relationship between culture and performance; and also provide better explanations on the variations in commercial banks' performance in Nigeria with a better coefficient of 0.43.

Generally, the results from the three subdivisions of HA5 provided alternative routes from organisational culture to performance in the Nigerian banking sector. This study also statistically confirmed the significance of the direct implications of organisational culture for performance proposed by Kotter and Heskett (1992). The traditional approach of a mere statement of a direct, positive or negative significant relationship between variables is no longer in vogue (Guest, 2011). Current studies seek to offer comprehensive explanations of how and why the relationships exist between or among variables (Guest, 2011; Hartnell et al., 2011; Prajogo & McDermott, 2011). It is for this reason that this study examined two mediating variables (HR development policy and HR outcomes) in explaining the interplay between organisational culture and performance in the Nigerian banking sector. Statistical analysis via structural equation modelling revealed the significance of the mediating variables to explain the link between organisational culture and performance in this sector. These provided alternative routes to organisational performance, offering a better explanation of the variations with higher path coefficients. This confirms the originality of this study and extends the frontier of knowledge on the interplay between organisational culture and performance.

8.2 Discussion of findings in relation to the theoretical framework

This section discusses the findings of this study in relation to the theoretical framework adopted. In terms of the link between organisational culture and performance, the findings are discussed in relation to the adaptive perspective. The discussion on the findings on the link between HR

development policy and performance is based on the propositions of human capital theory. Finally, the findings on the link between HR outcomes and organisational effectiveness are discussed in relation to the human resource management approach.

8.2.1 The relationship between organisational culture and performance

The results of this study support the assumptions of the adaptive perspective of organisational culture proposed by Kotter and Heskett (1992). Core values that are sufficiently flexible to accommodate internal and external variations contribute more to organisations' economic performance. Based on the four cultural dimensions adapted from Desphande and Farley (2004), two of the cultural dimensions were established as internal responsiveness to variations in the business environment (bureaucratic and consensual cultures), while the other two (competitive and entrepreneurial cultures) were established in order to be mindful of variations in the external business environment. They also serve as responsiveness to opportunities and threats in the business environment towards sustainable competitive advantage. The results that emanated from hypothesis one showed that only consensual (internal) and entrepreneurial (external) cultures made statistically significant contributions to learning and development policy in the Nigerian banking industry. Similarly, the results from the structural models involving organisational culture showed that consensual (internal) and competitive (external) values are statistically significant in influencing performance and other constructs. Based on the empirical evidence from this study, this validates the assumptions of the adaptive perspective.

In contrast, the study's findings oppose the assumptions of a strong culture perspective of organisational culture proposed by Kotter and Heskett (1992). The perspective emphasised that solid values are associated with an organisations' higher economic performance. As seen in the Nigerian banking sector, the non-significance of bureaucratic culture was based on its high level of rigidity, which often hindered productivity. This empirical evidence validates the shortcomings of the strong culture perspective on account of its rigidity and internal focus without adequate consciousness of external variations (Nelson & Quick, 2006).

The outcomes of this study conclusively revealed an alternative route from organisational culture to performance as opposed to the direct path to performance proposed by Kotter and Heskett

(1992). The proposed route starts with effective communication of corporate values through HR development policies at individual, team and organisational levels, leading to HR outcomes comprising factors such as improved employee skills, attitudes to work and excellent work behaviours and culminating in the desired organisational performance. This explanation satisfies the objective of using an advanced explanatory research design, in which structural equation modelling became more prominent in the data analysis procedures.

8.2.2 The relationship between HR development policy and performance

The findings support the assumptions of human capital theory, which emphasises the present value of past investment in education, training and development of human resources (Aliaga, 2001). In the context of this study, investment in learning and development at organisational level enhanced workers' dynamic capabilities, leading to improved corporate performance based on empirical evidence in the Nigerian banking industry. Similar evidence from commercial banks in Malaysia showed that investment in human capital generated higher financial returns than investment in physical and structural capitals (Goh, 2005). These findings corroborated Bapna et al. (2013) submission that investment in HR learning and development had considerable impact on employee productivity in the Indian IT service industry. These results showed that adequate investment in training influences workers' productivity, as an antecedent of corporate performance. This suggests that the assumptions of human capital theory relating to performance are not restricted to a single continent. Empirical evidence from scholars across the globe has confirmed that investment in training and development at organisational level is positively associated with operational efficiency or the economic outcomes of organisations (Bolívar-Ramos, García-Morales, & García-Sánchez, 2012; García-Morales, Bolívar-Ramos, & Martín-Rojas, 2014; Jiménez-Jiménez & Sanz-Valle, 2011). Therefore the findings of the current study are in line with those of previous studies on the link between human resource development and organisational outcomes.

8.2.3 The relationship between HR outcomes and organisational performance

The empirical evidence produced by this study also corroborated the assumptions of the human resource management approach, which is performance centred. This explains why HR outcomes are statistically associated with organisational performance in the Nigerian banking sector. This result also supports Guest's (1997) model on this link, as well as confirmation of the link by (Thang et al., 2010), which was based on the positive influence of workers' attitudes to work and expected work behaviour on organisational performance. The structural model in Figure 7.18 supports Wright et al.'s (2005) second assumption which suggests no direct causal association between HR policy-performance links. The mediating influence of HR outcomes informed why the direct effect of HR development policy on performance was not significant in this study. This result provides concrete evidence as to why there was no direct link from HR policy-performance, as proposed by Wright et al. (2005). The third suggestion by Wright et al. (2005) was also supported based on the outcome of this study, which shows that corporate values were communicated through HR policies at individual, team and organisational levels. The purpose is to shape employees' attitudes and behaviour via HR outcomes/performance culminating in organisational performance in the Nigerian banking sector.

Conversely, this study does not subscribe to Wright et al.'s (2005) first proposition which expressed reverse causation on the link between HR strategies and organisational performance. The empirical explanation in this study favours forward progression on the link; starting from organisational culture and moving to HR development policies, through HR outcomes, culminating into corporate performance in the Nigerian banking industry. The HR outcomes in this study comprised employee skills, attitudes and behaviours. This empirical evidence on the relationship between organisational culture and performance in the Nigerian banking industry contributes to the advancement of knowledge in this area of study.

The originality of this study was the identification of an alternative route from organisational culture to performance. This was achieved by communicating corporate values through learning and development policies at all levels in the Nigerian banking sector. HR development policies positively influenced employee skills, workers' attitudes to work and excellent work behaviour (HR outcomes). Finally, employee skills, workers' attitudes to work and the excellent work

behaviours displayed by workers are positively associated with corporate performance indicators such as profitability, return on sales, market share, productivity, efficiency and customer satisfaction.

8.3 Conclusion

The major findings of this study were comprehensively discussed in this chapter, in light of the research questions, objectives and formulated hypotheses. The outcomes showed that there is a statistically significant relationship between organisational culture and HR development policy in the Nigerian banking sector. This study also established that HR development programmes such as mentoring, coaching, induction courses and orientation programmes have statistically significant influence on HR outcomes measured in terms of employee skills, attitudes and work behaviours. This study empirically corroborated the proposed direct positive relationship between corporate culture and commercial banks' effectiveness using the Nigerian banking sector as a reference point. However, it proposes a statistically significant alternative route from the culture of the organisation to performance, utilising HR development programmes and HR outcomes as mediating variables. The alternative route which was empirically verified in this study, explained the variations in commercial banks' performance much better than the direct route from culture to performance.

The discussion of the findings was extended to the theoretical framework of this study; the adaptive perspective of organisational culture was supported while the identified shortcomings of the strong culture perspective were further strengthened. The propositions of human capital theory on the interplay between learning/development programmes and performance were further enhanced based on the outcomes of this study. Guest's (1997) model on the link between HR outcomes and performance was supported based on the structural models in this study.

The outcomes of this study contribute to the expansion of knowledge in the field of human resource management and organisational behaviour. This was achieved by explaining how culture influences commercial banks' effectiveness in Nigeria in four stages. The pictorial illustration of the stages was revealed in the structural model presented in Figure 7.18. These stages are highlighted and discussed in the following chapter (see section 9.7). Hence, the

proposed alternative route from culture to performance fulfilled all the objectives of this study and extends the frontiers of knowledge in the field of human resource management and organisational behaviour.

The following chapter presents a summary of the findings in relation to the quantitative and qualitative data, as well as recommendations and a conclusion. The limitations of this study, suggestion for further studies and the study's contribution to knowledge are also addressed in this final chapter.

CHAPTER NINE: SUMMARY OF FINDINGS, RECOMMENDATIONS AND CONCLUSION

9.0 Introduction

This chapter presents the overall conclusions and recommendations based on empirical evidence produced by this study on the relationship between organisational culture and performance in the Nigerian banking sector. The overall objective of this study was to investigate the relationship between organisational culture and performance in the Nigerian banking industry. This was assessed from the cognitive perspective utilising HR development policy and HR outcomes as mediating variables in the link between organisational culture and performance. These mediating variables led to an extension of the traditional direct model on the interplay between culture and performance. The proposed model was analysed using confirmatory factor analysis based on the procedures of structural equation modelling. The summary of the major findings from the literature review chapters, and quantitative and qualitative data analysis are also presented in this chapter. The implications for practice are also presented based on the major findings of the study. The limitations of the current study as well as suggestions for further studies are highlighted and briefly discussed. The contribution to knowledge in the field of human resource management and organisational behaviour is outlined. The study's conclusions are based on the study's five key research objectives as highlighted below:

- To investigate the relationship between organisational culture and human resource development policy;
- To examine the relationship between human resource development policy and human resource outcomes/performance;
- To establish whether human resource outcomes / performance have a direct impact on organisational outcomes / performance;
- To establish the influence of organisational culture on human resource outcomes/performance; and
- To measure the extent to which human resource development policy and human resource outcomes/performance mediate the relationship between organisational culture and performance in Nigerian banking sector.

Based on the empirical evidence of this study, the overall conclusion presented in this chapter shows that all the research objectives were adequately realised.

9.1 Summary of major findings from the literature review and the contribution of this study

The literature review and theoretical framework chapters on the link between organisational culture and performance showed much research has been conducted on the direct link between the two variables across the globe. In contrast, there is a paucity of research activities on the alternative route proposed in this study, through the mediating influence of HR development policy and HR outcomes on the link between organisational culture and performance. The findings of this study thus extend the frontiers of knowledge, particularly on the mediating influence of HR outcomes, leading to better explanation of the variations in commercial banks' performance in Nigeria.

Studies conducted in the past two decades on the link between HR management practices and the effectiveness of business organisations have not been adequately explained how and why HR practices influence the outcomes of business organisations across the globe (Guest, 2011). This study offers an explanation on the link between learning and development programmes and commercial banks' performance in Nigeria. The HR outcomes had full mediating influence on the interplay between HR development policy and commercial banks' effectiveness in this country. The construct HR outcomes were measured with factors revealed through statistical reliability (Cronbach's alpha) and validity (exploratory and confirmatory factor analysis). These factors include employee skills, satisfaction with job fulfilment, satisfaction with empowerment and work facilitation, co-worker directed and supervisor directed behaviours. These factors can also be grouped into employee skills, attitudes (satisfaction with job fulfilment, satisfaction with empowerment and work facilitation) and behaviours (co-worker directed and supervisor directed behaviours). Therefore, HR outcomes offered constructive explanations of the link between HR development policy and performance in the Nigerian banking sector. As is evident in the structural model (Figure 7.18), there is no direct link between HR development policy and performance, due to the full mediating influence of HR outcomes.

The secondary sources of quantitative data obtained through the Central Bank of Nigeria (CBN) on the link between banking reforms and commercial banks' performance in Nigeria showed that bank capitalisation is positively associated with commercial banks' performance in the long run. The CBN's recapitalisation policies contributed to the financial strengths of commercial banks, bank expansion or branch networks, integration into electronic banking operations and international expansion of Nigerian banks.

9.2 Summary of findings from the quantitative data

The major research findings from the tested hypotheses provided reliable answers to the research questions through which all the study's objectives were met.

The first research finding in this study showed that corporate values are positively associated with HR development policies at all levels in the Nigerian banking sector. This implies that core values in the Nigerian banking sector were better communicated through orientation programmes, induction courses and coaching, mentoring and other management training schemes. This emerged as the starting point of the alternative route to commercial banks' performance in Nigeria.

Learning and development programmes are positively associated with all HR outcomes variables directly or indirectly as explained by the outcome factors such as employee skills, attitude and behaviours. The influence of learning and development programmes on each HR outcomes factor is illustrated below.

Learning and development programmes at all levels in the Nigerian banking sector are positively associated with employee skills. This implies that programmes such as induction courses, coaching and mentoring are positively correlated to skills enhancement in the banking industry.

Learning and development programmes are positively associated with employee attitudes to work in the Nigerian banking sector. Moreover, learning and development programmes and employee skills jointly influenced workers' attitude to work. This implies that workers' attitude to work and dedication to assignments are greatly influenced by learning opportunities, abilities and competence.

Employee attitudes fully mediated the relationships between learning and development programmes and employee skills and work behaviours in the Nigerian banking sector. Direct paths from learning/development programmes and employee skills to employee work behaviour are not significant. Therefore, employee attitudes performed a crucial role in the link between learning and development programmes and employees' work behaviours.

Employee behaviour is a function of HR development policy, employee skills and employee attitudes. Employee behaviour emerged as the dependent variable, while employee attitudes fully mediated the influence of other two variables (HR development policy and employee skills) on employee behaviours.

Human resource outcomes fully mediated the interplay between HR development programmes and commercial banks' effectiveness in Nigeria. The direct link between HR development programmes and bank effectiveness is non-significant. The indirect link through employee skills, attitudes and behaviours (HR outcomes) better explained the variations in commercial banks' effectiveness with better path coefficients.

Corporate values in the Nigerian banking sector are positively associated with HR outcomes. Further statistical analysis revealed that HR development programmes fully mediated the relationships between corporate values and HR outcomes in the Nigerian banking sector.

The results also revealed the significance of the direct link between corporate values and performance in the Nigerian banking sector. Further statistical analysis revealed an alternative route from corporate values to performance, which supported the mediating influence of HR development programmes and HR outcomes on the link between corporate values and performance.

The overall partial mediating influence on the link between organisational culture and performance in the structural model involving all four constructs (organisational culture, HR development policy, HR outcomes and organisational performance) came through HR outcomes. Therefore, the purpose of core values in the Nigerian banking sector was to shape members'

attitudes and work behaviours leading to banks' efficiency in terms of customer satisfaction, productivity, profitability, return on sales and market share.

9.3 Summary of findings from the qualitative data

The following value systems emerged from the qualitative data on the Nigerian banking sector: target and productivity oriented values, consensual values, customer focus values, satisfaction, integrity and values that support team work for excellence. Target and productivity oriented values, customer focus values and values that support team work for excellence were created to ensure business sustainability through competitive advantage. These values can be categorised into competitive and consensual cultures as also evident in the quantitative analysis.

The qualitative data analysis revealed that core values in the Nigerian banking sector were communicated through orientation programmes and induction courses organised for new staff. Further investigation and analysis revealed that other sensitive core values attached to individual job profiles were communicated through coaching and mentoring by superior officers.

The qualitative data explained how core values in the Nigerian banking sector influenced workers' performance and included commitment and satisfaction, discipline by considering the level of worker security and effective measurement of worker productivity.

Unpleasant cultural practices in the Nigerian banking sector included the emphasis on bureaucratic principles, tax deductions from workers' allowances, the performance related pay system, undue competition and a high level of discrimination among members of staff. Irregular promotion was also a challenge.

9.4 Summary of each chapter

The first chapter of this study presented a basic introduction based on the overall objective of this study to investigate the relationship between organisational culture and performance in the banking sector in Nigeria. The background of the study, problem statement, research questions, objectives and hypotheses, and the significance of the study were stated in this chapter. Five key research questions and objectives/hypotheses were formulated in order to fulfil the study's overall objective.

Chapter two marked the beginning of the literature review chapters. It examined banking policy and reforms in Nigeria, specifically the banking recapitalisation policies promulgated by the Central Bank of Nigeria (CBN) and their effect on commercial banks' performance, followed by an assessment of commercial banks' performance in the pre- and post-consolidation periods. This chapter showed that bank capitalisation is positively associated with commercial banks' performance in Nigeria. The CBN's recapitalisation policies contributed to commercial banks expansion or branch networks, integration into electronic banking operations and international expansion of Nigerian banks.

Chapter three discussed the concept of culture, organisational culture and different types of cultural dimensions proposed by different scholars. The dimensions of organisational culture were examined based on their ability to meet business demands in today's global economy. Competitive, entrepreneurial bureaucratic and consensual dimensions of organisational culture proposed by Desphande and Farley (2004) were considered more appropriate to confront business challenges in the 21st century.

Chapter four presented a review of the literature on the two mediating variables utilised in this study, that is, HR development policy and HR outcomes factors such as employee skills, attitudes and behaviours. These two mediating variables were discussed in relation to their contributions to organisational performance across the globe. Organisational performance indicators such as profitability, productivity, return on sales, market share, efficiency and customer satisfaction are positively associated with HR outcomes factors.

Chapter five presented the theoretical framework on the link between organisational culture and performance. Three perspectives on this link were examined: strong, fit and adaptive perspectives of organisational culture. The two mediating variables, human capital theory and the HR management approach were also examined in relation to their contribution to organisational performance.

Chapter six presented a discussion on various research philosophies showcasing their strengths and weaknesses before selecting pragmatism as the philosophical stance mostly appropriate for this study. The chapter also explained the methodology and research design employed for this

study and justified their selection. This study adopted a non-experimental research design of ex post facto type, utilising the correlational approach with advanced explanatory design. This was necessary to adequately explain the interplay between organisational culture and performance in the Nigerian banking sector via structural equation modelling. A cross-sectional approach data collection approach was adopted, utilising the principles of concurrent transformative mixed methods in which higher priority was given to quantitative data.

Chapter seven presented, analysed and interpreted the results based on data collected from the respondents during the field work. The data were presented and analysed using two statistical software packages, namely, IBM SPSS (Statistical Package for the Social Sciences) version 21, and IBM SPSS Amos version 21. IBM SPSS statistics were instrumental in carrying out descriptive and inferential statistics such as correlation and multiple regression analysis, Cronbach's alpha and exploratory factor analysis among the variables under investigation. The results were presented in Tables, pie charts and bar graphs as illustrated in the Tables and Figures in chapter seven. On the other hand, IBM SPSS Amos version 21 was instrumental in analysing structural equation modelling, in which the confirmatory factor analysis and structural models showcased the fitness of the proposed model in this study.

Chapter eight presented a comprehensive discussion of the findings based on the empirical evidence presented in chapter seven. This discussion was presented in relation to the study's research questions, objectives and hypotheses. The findings were discussed to ensure adequate understanding of the research participants and management and to extend the frontiers of knowledge on the traditional direct link between organisational culture and performance. An alternative route from organisational culture to performance in the Nigerian banking sector was also discussed.

The current chapter, chapter nine provides a recap of all the chapters as well as summary of the findings, recommendations and conclusion. The scholarly contribution to the knowledge in the field of HR management and organisational behaviour is outlined and the study's limitations and areas for future research are addressed.

9.5 Recommendations

Based on the results from the tested hypotheses in this study, the following recommendations are put forward by the researcher to management in the Nigerian banking sector.

Recommendation 1

The best way of communicating organisational culture to members is through learning and development policies at all levels of the organisation. Therefore management action should be geared towards changing core values in the business organisation for improved performance in the global economy. This is achievable through stakeholders' involvement in the stages of planned change or decision making processes in development interventions at all levels in the Nigerian banking sector. Adequate communication of the new values could be achieved through HR development programmes such as orientation courses, coaching and mentoring. These programmes could further enhance employees' skills and dynamic capabilities, and shape employees' attitude and work behaviours that are necessary for the realisation of intended change or commercial banks' effectiveness in Nigeria. This is crucial at the implementation stage of new values in the work organisation.

Recommendation 2

The current study supported existing knowledge on the association between HR development policy and HR outcomes. However, it better explains the influence of HR development policy on HR outcomes such as employee skills, attitudes and behaviours. Management should be conscious of the fact that employee behaviour is a function of employee learning and development, skills and attitudes. The empirical evidence showed that employees' attitudes to work performance play crucial role in this link. Therefore, to boost operational efficiency in the Nigerian banking sector, efforts should be geared towards programmes that support the enhancement of employee attitudes (for example, coaching and mentoring at all levels in the organisation) to work, leading to exceptional work behaviours. Employee work attitudes and behaviours are significant determinants of customer satisfaction in the Nigerian banking sector.

Recommendation 3

Despite the importance of financial and structural capital in the Nigerian banking sector, this study revealed the significance of human capital (HR outcomes/performance) as major determinants of operational efficiency, commercial banks' effectiveness, customer satisfaction and sustainable competitive advantage. This observation is supported by the empirical evidence, which shows that HR better explained the variations in commercial banks' effectiveness in Nigeria. Hence, management should better utilise human capital by creating opportunities for constructive criticism and suggestions from all key stakeholders in the banking sector. Suggestion boxes could play a significant role in collecting anonymous criticism and ideas or suggestions. This is crucial in the realisation of organisational goals and objectives.

Recommendation 4

Management should be alerted to the insignificance of the direct link between corporate values and HR outcomes. The best way to influence HR outcomes is to communicate values through learning and development programmes at all levels in the Nigerian banking sector. As statistically proven in this study, organisational culture exerts indirect effects on HR outcomes through HR development programmes. Hence, management needs to enhance employee skills, attitudes and behaviours through learning and development at individual and teams levels within the banking industry. This is achievable by giving higher priority to continuous update of skills and dynamic capabilities at individual, group and organisational levels.

The current study proposed an alternative route from organisational culture leading to better performance. Therefore, management should consider shaping members' attitudes and behaviour in the Nigerian banking sector through employee learning and development programmes at all levels, leading to the intended HR outcomes and excellent performance. The alternative route better explains variations in corporate performance than the traditional direct link between organisational culture and performance.

Recommendation 5

Management should look into the complaints raised by the respondents in the qualitative data in section 'C' of the questionnaire and take corrective action. Above all, management should avoid too much emphasis on bureaucratic principles. This can be corrected by adopting adaptive principles, which allow for flexibility when necessary. This study proposes the adoption of adaptive principles in the Nigerian banking sector, due to the negative impact of bureaucratic principles on workers' productivity and organisational effectiveness. This does not necessarily mean that bureaucratic principles are not beneficial to organisational performance, but too much emphasis on these principles can adversely affect commercial banks' effectiveness in Nigeria.

9.6 General observations and recommendations

Management should investigate improved administration of income tax in the banking industry. This is achievable by distinguishing between taxable and non-taxable income and allowances. Over deductions on staff allowances may be demoralising and lead to job dissatisfaction. Hence, the HR and Accounts departments should take the necessary action to avoid such over deductions.

Inasmuch as competitive practices have a positive impact on operational efficiency as an antecedent of commercial banks' effectiveness in Nigeria management should avoid undue competition in the banking system as this can negatively impact operational efficiency. Undue competition can be prevented by instituting values that support team building or team work and co-worker directed behaviours.

The researcher identified a high level of discrimination in the banking sector, especially among contract and permanent staff. This should be addressed by HR departments in order to improve operational efficiency. This could be addressed by creating equal opportunities for these categories of staff. Both categories of workers are contributing to the goals and objectives of commercial banks in Nigeria.

Finally, issues relating to irregular promotion should be resolved by HR departments in the banking industry, as this can demoralise workers and lead to job dissatisfaction. This can be

resolved by setting realistic, measureable and objective standards for staff promotion and/or being specific on when an employee is due for promotion.

9.7 Contribution to knowledge in the field of human resource management

This study extends the frontiers of knowledge in the field of HR management and organisational behaviour. This is based on the discovery of an alternative route, which better explained variations in organisational performance. Rather than the direct positive association between organisational culture and performance, the current study extended the model on the link between organisational culture and performance through the use of HR development policy and HR outcomes as two mediating variables in the link. This shows that corporate values are better communicated through orientation programmes and induction courses organised for new staff, while new values are communicated to other members of staff through coaching and mentoring. These learning and development programmes enhance employee skills, attitudes to work and employees work behaviours (HR outcomes), culminating in improved financial performance. This provides the stages or processes involved in the relationship between organisational culture and performance in the Nigerian banking sector. The proposed stages shown in Figure 7.18 are illustrated below:

- (i) Stage one – formulating organisational culture in line with business demands or needs.
- (ii) Stage two – communicating the traditional or formulated culture through HR development policies at all levels in the organisation.
- (iii) Stage three - enhancing employee skills, attitudes to work and work behaviours through HR development programmes.
- (iv) Stage four – organisational effectiveness is achieved through enhanced skills, employees' attitudes to work and excellent work behaviours (HR outcomes).

These stages fulfilled the overall objectives of this study as the variations in organisational performance in the Nigerian banking industry are better explained through the alternative route proposed in this study.

The interplay between HR development policy and organisational performance is further advanced in this study, through the mediating influence of HR outcomes. The study revealed that HR development policy exerts indirect effects on commercial banks' effectiveness through HR outcomes. Therefore, enhanced employee skills, better attitudes to work and excellent work behaviours are positively associated with all organisational performance factors such as productivity, return on sales, profitability, efficiency, market share and customer satisfaction. This extended the frontiers of knowledge in the field of HR management.

This study also advanced knowledge on the association among HR development programmes, employee skills, attitudes to work and expected work behaviour. As illustrated in Figure 8.1, the proposed model revealed that expected work behaviour is a function of a HR resource development programme, employee skills and attitudes to work. In this context, expected work behaviour is dependent on the other variables in the structural model and employees' attitudes to work played a prominent role by performing a full mediating influence on the other variables and expected behaviour. This empirical outcome in the Nigerian banking sector expands knowledge in the field of HR management and organisational behaviour.

9.8 Limitations and suggestions for further studies

The outcome of this study is limited to the relationship between organisational culture and performance in the Nigerian banking sector. The findings were based on the data collected in selected commercial banks in Lagos, Nigeria. Due to busy work schedules and high levels of secrecy in the financial sector, this study adopted concurrent transformative mixed methods, involving a cross-sectional approach to data collection. A longitudinal approach to data collection could be adopted by future researchers to compare the causal inference on the link between organisational culture and performance. This study investigated the relationship between organisational culture and performance in the service sector. Future studies may also offer explanations of the link between culture and performance in the manufacturing sector. This would enable the comparison of outcomes from one economic sector with those in other sectors.

This study offered explanations on the link between culture and organisational performance, utilising HR development policy and HR outcomes as mediating variables. Future studies may

consider other mediating variables not covered in this study, in order to offer comprehensive explanations on the link between corporate culture and performance in other sensitive sectors that are crucial to the growth and development of the Nigerian economy.

This study investigated the interplay between organisational culture and performance in the Nigerian banking sector from the cognitive perspective. Future studies may investigate the interplay between corporate culture and business effectiveness from other perspectives.

The overall objective of the current study does not subscribe to reverse causation on the link between organisational culture and performance. Hence, future studies may investigate reverse causation on this link in order to extend the frontiers of knowledge in this area of study.

A comparative analysis of the influence of cultural values on organisational performance in two or more sectors of the economy is a challenging task that could be undertaken by future researchers. Above all, this study provided an alternative route from corporate values to performance with comprehensive explanations, showcasing the stages involved in the link between corporate values and performance, as opposed to the traditional direct association.

9.9 Conclusion

All the study's objectives were fully met through the tested hypotheses using structural equation modelling. The value of the outcomes of this study has been demonstrated via the recommendations offered by the researcher.

Conclusion 1

Statistically, this study found that organisational culture is positively associated with HR development policy in the Nigerian banking sector. This forms the second stage of the alternative route from organisational culture to performance in this sector, while stage one has to do with formulating core values in line with business demands and needs. However, core values in the Nigerian banking sector are better communicated through learning and development policies at individual, team and organisational levels. More specifically, consensual and entrepreneurial values made significant contributions to learning and development policy in the Nigerian

banking sector. This met objective one of this study, to examine the type of relationship between organisational culture and HR development policy. Based on the empirical evidence, there is a positive and significant relationship between organisation culture and performance in the Nigerian banking sector.

Conclusion 2

The third stage in the alternative route from organisational culture to performance revealed that there is a strong, positive and significant relationship between HR development policy and HR outcomes. This suggests that core values that are communicated through learning and development programmes enhanced HR outcomes factors such as employee skills, attitudes to work and expected work behaviours. Further analysis of the association between HR development policy and HR outcomes factors/variables showed that employee work behaviour is a function of HR development policy, and employee skills and attitudes to work. Employee attitudes to work played a prominent role in the link by mediating the interplay between HR development policy, and employee skills and work behaviour in the structural model. This revealed the level of association between the two mediating variables in the link between organisational culture and performance. It also provided explanations of the sub-model on the interplay among HR development policy, employee skills, attitudes to work and expected work behaviours in the Nigerian banking sector. These submissions fulfilled research objective two of this study.

Conclusion 3

The fourth stage in the expansion of the traditional model, otherwise known as stage four of the alternative route to the direct relationship between organisational culture and performance, fulfils research objective three of this study. This revealed that HR outcomes factors such as employee skills, attitudes and behaviours directly impact organisational performance. These HR outcomes factors have direct, positive and significant impact on organisational outcomes/performance factors such as productivity, profitability, return on sales, market share, efficiency and customer satisfaction in the Nigerian banking sector. In a nutshell, HR outcomes directly impact organisational performance in this sector. The implication is that, the link between organisational

culture and performance through HR outcomes explained the variations in organisational performance better than the traditional direct relationship proposed by Heskett and Kotter (1992).

Conclusion 4

The fourth conclusion of this study relates to objective four, which sought to establish the influence of organisational culture on HR outcomes in the Nigerian banking sector. Based on the empirical evidence, organisational culture exerts indirect influence on HR outcomes through HR development programmes in the Nigerian banking sector. However, the only way in which organisational culture can exert influence on HR is by excluding HR development policy in the structural model. This implies that learning and development programmes fully mediated the interplay between organisational culture and HR outcomes in the Nigerian banking sector. This corroborates the first conclusion that organisational cultures are better communicated through HR development programmes. The fact that organisational culture exerts indirect influence on HR outcomes through HR development programmes showcased the importance of these two mediating variables in between organisational culture and performance in the Nigerian banking sector. It further strengthened the effectiveness of the alternative route from organisational culture to performance over the traditional direct link.

Conclusion 5

This study proposed an extension to the model on the relationship between organisational culture and performance with reference to the Nigerian banking sector as an alternative to the traditional direct relationship between organisational culture and performance. The structural model on the interplay between organisational culture and performance involved HR development policy and HR outcomes as mediating variables in the link. The results showed that the traditional direct relationship between organisational culture and performance is significant but with a low path coefficient. The alternative route starts by communicating organisational culture through HR development policy and moves to HR outcomes and then to organisational performance. The alternative route explains the variations in organisational performance than better than the traditional direct relationship. Therefore, HR outcomes partially mediated the relationship

between organisational culture and performance in the Nigerian banking sector; this fulfils objective five.

9.10 Overall conclusion

This study offered explanations leading to an extension of the direct link between organisational culture and performance with special reference to empirical evidence on the Nigerian banking sector. This was achieved through the mediating influence of HR development policy and HR outcomes. All the objectives of the study were achieved through structural equation modelling, as illustrated in the structured models in chapter seven. Therefore, from a cognitive perspective, core values in the Nigerian banking sector were better communicated through learning and development programmes such as induction and orientation programmes, as well as coaching and mentoring. These enhanced employee competence and dynamic capabilities, attitudes to work and expected work behaviours (HR outcomes). This study demonstrated that the aims of corporate values in the Nigerian banking sector were realised through learning and development programmes at individual, team and organisational levels. The HR outcomes factors showcased a better association with indicators of commercial banks' effectiveness such as productivity, profitability; return on sales, market share, efficiency and customer satisfaction.

The alternative route from organisational culture to performance utilising HR development policy and HR outcomes as the mediating influence in the link explained variations in commercial banks' performance better than the direct link. This study therefore, submitted that organisational culture exerts more influence on performance in the Nigerian banking sector through the mediating influence of HR development policies at individual, team and organisational levels, as well as HR outcomes occasioned by employee skills, attitudes to work and improved work behaviours.

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APPENDICES

Appendix A: Turn-it-in report

Turnitin Originality Report

Page 1 of 136

Turnitin Originality Report

Thesis by Su Bin Lee
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2014 HRM3704P2 Advanced Human Resource Management (Semester 1) 2014

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Appendix B: Ethical clearance letter



05 November 2013

Mr Sulaiman O Abiku (212551269)
School of Management, IT & Governance
Westville Campus

Protocol reference number: H55/1142/0130
Project title: The relationship between organisational culture and performance: A case of the banking sector in Nigeria

Dear Mr Abiku,

I wish to inform you that your application has been granted Full Approval.

Expedited Approval

Any alteration/s to the approved research protocol i.e. Questionnaire/Interview Schedule, Informed Consent Form, Title of the Project, Location of the Study, Research Approach and Methods must be reviewed and approved through the amendment/modification prior to its implementation. In case you have further queries, please quote the above reference number. Please note: Research data should be securely stored in the discipline/department for a period of 5 years.

I take this opportunity of wishing you everything of the best with your study.

Yours faithfully


Dr Sibonuka Singh (Acting Chair)

/ms

cc Supervisors: Dr P. Chitakanye and Dr Z. Fields
cc Academic Leader Research: Professor Brian McArthur
cc School Administrator: Ms Angela Pearce

Humanities & Social Sciences Research Ethics Committee

Dr Sibonuka Singh (Acting Chair)

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Telephone: +27 (0)31 260 6000/4007 Facsimile: +27 (0)31 260 4008 Email: ethics@ukzn.ac.za | snysinh@ukzn.ac.za | ethics@ukzn.ac.za
Website: www.ukzn.ac.za

1910 - 2010
100 YEARS OF ACADEMIC EXCELLENCE

Howland College | Edgewood | Howard College | Medical School | Pietermaritzburg | Westville

Appendix C: Questionnaire



COLLEGE OF LAW AND MANAGEMENT

SCHOOL OF MANAGEMENT, INFORMATION TECHNOLOGY AND GOVERNANCE

PhD (HRM) Research Project

Researcher: Atiku Sulaiman Olusegun (+27844360270 or +2348026144616)

Supervisor: Dr. Z. Fields (+27844343297)

Research Office: Ms P Ximba (0312603587)

Dear Respondent,

I, (Sulaiman Olusegun Atiku) am a PhD (HRM) student, at the School of Management IT and Governance, of the University of KwaZulu Natal. You are invited to participate in a research project entitled 'The Relationship between Organizational Culture and Performance: A Case of the Banking Sector in Nigeria'. The aim of this study is to; **measure the extent to which human resource outcomes/performance mediate the relationship between organizational culture and performance in Nigerian banking sector.**

Through your participation, I hope to understand **organisational cultures that will positively influence human resource outcomes/performance, corporate performance, as well as, performance at sectorial and national level.** The results of the survey are intended to contribute to **academic knowledge in human resource management field about the influence of organizational learning culture on human resource outcomes/performance and overall organizational performance.**

Your participation in this project is voluntary. You may refuse to participate or withdraw from the project at any time with no negative consequence. There will be no monetary gain from participating in this survey. Confidentiality and anonymity of records identifying you as a participant will be maintained by the **School of Management IT and Governance, UKZN.**

If you have any questions or concerns about completing the questionnaire or about participating in this study, you may contact me or my supervisors at the numbers listed above.

The survey should take you about **15** minutes to complete. I hope you will take the time to complete this survey.

Sincerely

Investigator's signature _____ Date_08 November 2013.

UNIVERSITY OF KWAZULU-NATAL

SCHOOL OF MANAGEMENT, INFORMATION TECHNOLOGY AND GOVERNANCE

PhD (HRM) Research Project

Researcher: Sulaiman Olusegun Atiku (+27844360270 or +2348026144616)

Supervisor: Dr. Z. Fields (+27844343297)

Research Office: Ms P Ximba (0312603587)

CONSENT

I..... (full names of participant) hereby confirm that I understand the contents of this document and the nature of the research project, and I consent to participating in the research project.

I understand that I am at liberty to withdraw from the project at any time, should I so desire.

SIGNATURE OF PARTICIPANT DATE

QUESTIONNAIRE

SECTION A: Demographic Data

1. Sex

Male	
Female	

2. Marital status

Single	
Married	
Divorced/ Separated	
Widow	

3. Department

Operations	Customer service	Marketing	HR	ICT	Others specify

4. Educational qualification

School cert.	National diploma	Higher diploma/Bachelor of science.	national Master's degree.	Ph.D.

5. Work experience

1-5 years	6-10 years	11-15year	15-20 years

SECTION B: This section requires of you to mark the option that best suits your opinion with an ‘X’, in accordance to the scale provided. The following rating scale applies:

Rating system:	
Strongly disagree:	1
Disagree:	2
Agree :	3
Strongly agree:	4

ORGANIZATIONAL CULTURE SCALE

1 Competitive culture

	Statements	1	2	3	4
1	My organisation is productivity oriented.				
2	The head of my organisation is generally considered to be a hard-driver.				
3	The glue that holds my organisation together is the emphasis on tasks and goal accomplishment.				
4	My organisation emphasises measurable goals in its competitive actions				

2 Entrepreneurship cultures

	Statements	1	2	3	4
1	My organisation is a very dynamic and entrepreneurial place.				
2	The head of my organisation is generally considered to be an innovator.				
3	The glue that holds my organisation together is a commitment to innovation and development.				
4	In my organisation, readiness to meet new challenges is important.				

3 Bureaucratic cultures

	Statements	1	2	3	4
1	In my organisation, established procedures generally govern employees’ activities.				
2	The head of my organisation is generally considered to be coordinator.				
3	The glue that holds my organisation together is formal rules and policies.				
4	My organisation emphasises permanence and stability.				

4 Consensual cultures

	Statements	1	2	3	4
1	In my organisation, people seem to share a lot of them-selves.				
2	The head of my organisation is generally considered to be a mentor				
3	The glue that holds my organisation together is loyalty.				

4	My organisation emphasises high level of commitment.				
---	------------------------------------------------------	--	--	--	--

DIMENSIONS OF LEARNING ORGANISATION QUESTIONNAIRE (DLOQ)
Organizational Learning Culture

1. Individual level

	Statements	1	2	3	4
1	In my organisation, people identify skills they need for future work tasks.				
2	In my organisation people are rewarded for learning				
3	In my organisation, people give open and honest feedback to each other				
4	In my organisation, people listen to other's views before speaking				
5	In my organisation, people spend time building trust with each other.				

2. Team or group level

	Statements	1	2	3	4
1	In my organisation, teams/groups have the freedom to adapt their goals as needed.				
2	In my organisation, teams/groups treat members as equals, regardless of rank, culture or other differences.				
3	In my organisation, teams/groups focus on group's tasks.				
4	In my organisation, teams/groups revise their thinking as a result of information collected via group discussions.				
5	In my organisation, teams/groups are rewarded for their achievement as a team/group.				

3. Organizational level

	Statements	1	2	3	4
1	My organisation makes learning available to all employees.				
2	My organisation gives people choices in their work assignments.				
3	My organisation give people control over the resources they need to accomplish their work.				
4	My organisation encourages people to get answers from across the organisation when solving problems.				
5	In my organisation, leaders generally support requests for learning opportunities and training.				
6	In my organisation, leaders mentor and coach those they lead				

ORGANISATIONAL PERFORMANCE

	Statements	1	2	3	4
1.	During the past three years, change in competitive advantage relative to your largest competitor has markedly improved.				
2	During the past three years, change in market share relative to your largest competitor has markedly improved.				
3	During the past three years, change in profit relative to your largest competitor has markedly improved.				
4	During the past three years, change in cost (product or services) relative to your largest competitor has reduced				
5	During the past three years, change in sales revenue relative to your largest competitor has greatly increased.				
6	During the past three years, change in customer satisfaction relative to your largest competitor has greatly increased.				

EMPLOYEE ATTITUDE SURVEY

1 Satisfaction with Job Fulfilment

	Statements	1	2	3	4
1	Sufficient effort is made to get the opinions of people who work here.				
2	I am given a real opportunity to improve my skills in this company.				
3	I feel encouraged to come up with new and better ways of doing things.				
4	I like the kind of job I do.				
5	My work gives me a feeling of personal accomplishment.				
6	My job makes good use of my skills and abilities.				

2 Satisfaction with Empowerment and work facilitation

	Statements	Very dissatisfied	Dissatisfied	neutral	Satisfied	Very satisfied
		1	2	3	4	5
1	How satisfied are you with your involvement in the decisions that affect your work?					
2	How satisfied are you with the opportunity to get a better job at this company?					
3	How satisfied are you with the information you receive from management regarding what's going on in this company?					
4	How satisfied are you with the training you received for your present job?					
5	How satisfied are you with your physical working conditions?					

EMPLOYEE BEHAVIOURS

Organisation-directed employee behaviours

	Statements	Never	Seldom	Occasionally	Often	Very often
		1	2	3	4	5
1	I participates in solving problems in the organisation					
2	I become involved in work committees in the organisation.					
3	Manager proposes changes that will have an impact outside his/her work group.					
4	Manager expresses his/her ideas in discussion groups in the organisation.					
5	Manager makes suggestions to improve the organisation's functioning.					
6	I help co-workers do their work.					
7	I provide constructive feedback that helps co-worker					
8	I Keep co-workers informed of the progress of his/her work in group projects.					
9	Questions inefficient ways of doing things in his/her work group.					

10	Introduces new ways of doing things in his/her work group.					
11	Suggests improvements to increase his/her work group's efficiency.					
12	Employee does everything in his/her power to satisfy the customer, even when there are problems.					
13	Makes suggestions to improve the products and/or services offered to customers.					
14	Projects a positive image of the organisation to customers.					
15	Supervisor helps you by doing things that are not really part of his/her regular duties.					
16	Supervisor keeps you informed of important events which concern you.					
17	Supervisor suggests ways to you of improving the work group's performance.					
18	Supervisor advises you on ways to improve your management practices.					

HUMAN RESOURCE OUTCOMES

1. How would you rate the organisation's performance with respect to human resources over the past 3 years?

	Statement	Very bad	Bad	Fair	Good	Very good
		1	2	3	4	5
1	Ability to attract best employees					
2	Ability to retain essential employees					
3	Cooperation between management and other employees					
4	Cooperation among employees in general					
5	Motivation among employees in general					
6	Quality consciousness among employees in general					

2. How would you rate the organisation’s human resources performance measures over the past 3 years?

	Statements	Very bad	Bad	Fair	Good	Very good
		1	2	3	4	5
1	Spending per employee					
2	Absence rate					
3	Turnover rate					
4	Job satisfaction					
5	Organisational commitment					
6	Customer complaints					

SECTION C:

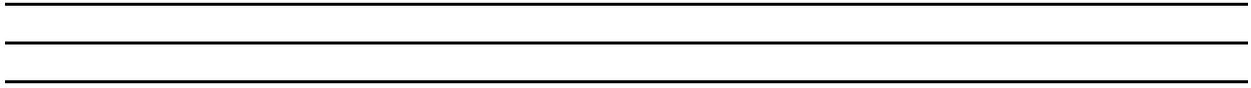
This section contains open ended questions, please answer the following questions. Your responses are completely anonymous, confidential and will not be seen by anyone. You can be completely honest in your answer.

1. In your opinion, what types of organisational cultures were implemented in your organisation?

2. Were these cultural types reflected on the human resource policy of your organisation?

3. To what extent do these cultural types influence your performance?

4. Which aspects of the organisational culture don’t you like and why?



Thank you for your participation!

Influence of Organisational Learning and Human Resource Outcomes on Commercial Banks' Performance in Nigeria

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KEYWORDS Human Resource Performance, Organisational Culture, Organisational Learning Culture, Organisational Outcomes, Sustainable Competitive Advantage

ABSTRACT Most service organisations around the world are faced with the challenges of technological innovations and sustainable competitive advantage. To overcome these challenges, an understanding of organisational learning culture and human resource outcome becomes imperative. This study examined the influence of organisational learning culture and human resource (HR) outcomes on organisational performance. Two hypotheses were formulated to examine the extent to which learning and HR outcomes influence performance in the banking industry. The researchers adopted a mixed methods approach, that is, the use of a structured questionnaire (n=250), personal interviews (10 managers), observations (5 days) and other documented evidence (annual reports/statements of accounts for three consecutive years). The study used a convenience sampling technique to select the respondents. The findings revealed that team learning and HR outcomes have a marked influence on organisational performance. This study proposed that there is a strong positive relationship between organisational learning culture and HR outcomes that jointly serve as a better predictor of organisational performance among commercial banks in Nigeria.

INTRODUCTION

Technological innovations and changes are threatening organisational sustainability in the global economy. This suggests why Oruh (2013) and Mahmood et al. (2014) put it that continuous learning programmes and human capital performance are crucial for business sustainability in the present day global economy. To cope with these challenges, an understanding of organisational learning culture (innovative culture) becomes imperative. The strategic alignment of learning and development at various levels within the organisation, and HR outcomes could be used as yardstick for improved organisational performance in the service industry (Hung et al. 2010). This requires well communicated and effective learning and development orientations in line with the skills requirements, expected attitudes and work behaviour towards the realisation corporate objectives. Total customers satisfaction as a corporate objective is crucial to the attainment of business sustainability of service organisations in the global economy (Oruh 2013; Mahmood et al. 2014). High levels of em-

ployee skills, better attitudes and work behaviour towards service delivery to customers are required to ensure total customer satisfaction, thereby culminating into business sustainability (Katou and Budhwar 2010). Organisational learning culture is "one in which learning is recognised as absolutely critical for business success (organisational performance); in such an organisation, learning has become a habitual and integrated part of all organisational functions" (Marquardt 2002: 27). Previous studies in this area demonstrate that organisational learning culture enhances learning outcomes at individual level, team / group level as well as at organisational level and in turn influence organisational success (Ellinger et al. 2002; Egan et al. 2004; Yang et al. 2004). Hung et al. (2010) on the other hand, put it that the influence of organisational learning culture on organisational outcomes is indirect. They argue that dynamic capabilities are the major intervening variable mediating the relationship between organisational learning culture and overall firm performance. The main objective of this paper is to investigate the influence of organizational learning cul-

ture and human resource outcomes on performance within commercial banks in Nigeria. This current study sets to identify the type of learning culture that produces the highest level of human capital outcomes.

Bank Consolidation in Nigeria

The integration of the world economy is occasioned by globalisation and propelled by vast changing technological innovations across the globe in information and communication technology, which shifted attention from traditional banking to modern-day electronic banking (Adegbaju and Olokoyo 2008). In an effort to move the banking operations in Nigeria towards this direction, the Apex bank (Central Bank of Nigeria (CBN)) came up with a series of regulations and standards to stimulate banking operations in Nigeria in order to meet the global standards.

One of these regulations or standards was consolidation/recapitalisation of commercial banks in Nigeria, from two billion naira (N2 billion) capital base in 2002 to twenty-five billion naira (N25 billion) capital base in 2005 (Onaolapo 2008). Prior to the bank recapitalisation in 2005, there were eighty-nine (89) banks in existence with three thousand, three hundred and eighty two (3,382) branches in the urban and non-urban centres as at June 2004 characterised by structural and operational weaknesses such as capital base, insolvency and liquidity, over dependence on public deposit and foreign trading, poor asset quality, among others (Soludo 2004).

In line with the CBN report in Umoren and Olokoyo (2007), twenty-five (25) banks emerged through merger and acquisition at the end of the recapitalisation exercise from the eighty-nine (89) banks previously in existence, while 14 banks were liquidated. The 25 banks survived by merger, acquisition and making public offer in the Nigerian stock market to meet the capital base from two billion naira in 2002 to twenty-five billion naira in 2005 (Umoren and Olokoyo 2007).

Presently, there are twenty (20) banks in Nigeria; First Bank, Access Bank (acquired Intercontinental bank), Citi Bank, Diamond Bank, Ecobank Nigeria (acquired Oceanic bank), Enterprise Bank (formerly Spring bank), Fidelity Bank, First city monument Bank, Keystone Bank (formerly bank PHB), Guaranty Trust Bank, Main Street Bank (formerly Afrifbank), Skye Bank, Stan-

dard Chartered Bank, Stanbic IBTC, Sterling Bank (acquired Equatorial Trust Bank), Union Bank of Nigeria, United Bank for Africa, Unity Bank, Wema Bank, Zenith Bank.

In spite of the above, the consolidation/recapitalisation of the banking industry in Nigeria, had fundamentally improved the capital base of commercial banks, which led to acquisition of more assets needed for the expansion of bank networks across the country, creating more employment opportunities and purchasing of information and communication technologies to fully integrate into electronic banking. These created a need for organisational learning and development in line with the technical expertise required to fully integrate into electronic banking products and services, improve human resource outcomes, as well as ensure total customer satisfaction, thereby leading to organisational performance. Hence, this suggests why this paper intends to investigate the interplay between organisational learning culture, human resource outcomes and performance, using the top five (5) commercial banks in Lagos, Nigeria as at the first quarter of 2013, according to their market capitalisation provided by the Nigerian stock market, 2013.

Objectives

The main objective of this paper is to investigate the influence of organisational learning culture and human resource outcomes on performance within commercial banks in Nigeria. The following secondary objectives were also set:

- Determine the relationship between organisational learning culture and human resource outcomes;
- Identify the type of learning culture that produces the highest level of human capital outcomes.

Hypotheses

Based on the objectives, this paper then hypothesised that:

H1. There is a relationship between organisational learning culture and human resource outcomes.

H2. Organisational learning culture and human resource outcomes jointly serve as a predictor of organisational performance.

Literature Review

Organisational Learning

Organisational learning (OL) is a complicated procedure of employees learning as well as development of innovative ideas and vigorous capability with a great intent towards attitudinal and behavioural change (Huber 1991; Slater and Narver 1995). Similarly, Murray and Donegan (2003) define organisational learning as a periodic review of employees and management behaviour. For Senge (1990), organisational learning is an uninterrupted analysis of capability, understanding, skills as well as knowledge conversion towards realisation of corporate goals and objectives. This implies that organisational learning is dynamic in nature and has to do with the objectives and efforts toward realisation of improved organisational performance. Gutierrez et al. (2012) points out that management played a crucial in development of learning orientations within the organisation through knowledge absorption. Adding that the need to identify and strike a balance between potential and realised absorptive capacity is equally important. Given these definitions, it is proposed that organisational learning culture of a service organisation will be different from a manufacturing organisation, especially in view of a unique character of services in terms of intangibility, inseparability, perishability and variability (Zeithaml et al. 1990).

Within the context of service organisation, organisational learning has been perceived as a combination of four processes: information procurement, delivery, clarification and administrative memory (Huber 1991). Similarly, Dimovski (1994) defined organisational learning as a development of information advancement procedures, clarification and ensuring intellectual, attitudinal as well as behavioural modifications which will ultimately reflect on creativity and innovations. These processes are intangible, and inseparable from the provision of the service. On the other hand, Jones (2000) perceives organisational learning as a managerial procedure of development of new ideas and improves capabilities of employees in order to boost organisational competitive advantage. Fam et al. (2013) proposed that in the process of retaining vital knowledge within an organisation, management should not only rely on talent retention strategy, but translation of knowledge into organisa-

tional change; thereby leading to sustainable competitive advantage. Embedded within these different perspectives of organisational learning are the characteristics of intangibility, inseparability, perishability and variability. Embedded within the notion of organisational learning, is the organisations' culture.

Organisational Culture

Organisational culture is exhibited in the core values and business philosophies prominent in the managerial activities, as well as become more obvious in work attitudes and behaviours of employees (Chiloane-Tsoka 2013). The major objective of organisational culture is to shape members attitudes and behaviours leading to expected outcomes. Ezirim et al. (2010: 40) describe organisational culture as "the psychology, attitudes, experience, beliefs, and values (personal and cultural values) of an organisation". These are shared values, which help to overcome the challenges of the external environment and internal assimilation. From this theoretical standpoint, it is proposed that organisational values, norms, beliefs and principles are taught to the newly employed members of staff in order to guide and shape employee attitude and work behaviour. Schmidt (2002) suggests that organisational culture is the standards, rules and conducts that shape the corporate identity as well as its work environments. In his work, Schmidt (2002) identified sets of cultural traits, such as entrepreneurial spirit, innovation, creativity, value of team work, performance accountability, and reward philosophy, degree of customer commitment, decision-making process, power relationships and management style. Nwibere (2013) on the other hand, put it that organisational culture influences the way individuals prioritised their personal and professional goals, discharge services and utilise resources to accomplish goals. The author added that management values and priorities were the critical factors that shape employee behaviours in order to achieve high level of customers' satisfaction and product quality. Hence, business management in the global economy requires innovation, creativity and dynamic capabilities; this suggests why management tends to embrace the culture of participative management and gives consideration to workers autonomy (Nwibere 2013).

Another theoretical standpoint for organisational culture is that of Sadris and Lees (2001). These scholars put it that, organisational culture has a positive and negative effect. In positive organisational culture, it is assumed that culture shapes employee attitude to work and provide standards for expected work behaviour leading to a sustainable competitive advantage. Negative organisational culture on the other hand, focused on rigid cultures of the organisation without adequate consciousness of the changes in the external business environment. The impact of this on organisational performance becomes negative. The study of the impact of corporate culture on employee performance in the Nigerian banking sector was also carried out and the results showed that organisational culture has a positive effect on employee performance as well as corporate performance (Ojo 2009). The statistical analysis engaged in the study was not robust enough for this claim, which suggests the need for the current study.

Hofstede (2001) confirmed that organisational culture varies from one organisation to another, depending on its work practices. Yusoff (2011) put it that despite the differences in terms of definition and measurement, culture is a significant issue that determines the way in which an employee fits into an organisation's setting. Ezirim et al. (2010) describe organisational culture as the mind-set, experience, philosophies, and norms of an organisation. This is a set of standards and disciplines that shapes the conduct of individual employee and teams in an organisation as well as other stakeholders (Hofstede 2001; Yusoff 2011; Nwibere 2013).

Organisational Learning Culture

The concept of organisational learning culture metamorphosed from the terms organisational learning and learning organisation (Hung et al. 2010). Argyris and Schon (1978) defined organisational learning culture as fault discovery as well as correction. They considered that the organisation acquire information via the individual employee and groups within the organisation. Development on this theoretical understanding, Marquardt (2002) suggests that organisational learning culture is that type of organisation where learning is accepted as completely necessary for organisational outcomes / performance; therefore, learning is habitual as

well as integrated part of all organisational activities. The development of organisational learning culture from strategic point of view starts from individual employees as well as teams or groups and then to the organisation as a whole. This becomes entrenched in the organisational hierarchical structure (Garvin 1993; Goh 1998; Watkins and Marsick 2003). Further, organisational learning culture represents a knowledge-based view (KBV) of the firm that recognises knowledge as a major determinant of sustainable competitive advantage (Hung et al. 2010). Again, this knowledge is an intangible and valuable resource. While Wilkens et al. (2004) maintain that organisational learning culture is both a resource and a dynamic capability of a firm. Their empirical study provides a model that suggests how the social-technical process of knowledge management and organisational learning culture will generate organisational dynamic capabilities and core competences.

Recent studies conducted by Skerlavaj et al. (2013) examines the extent to which Hofstede's cultural dimensions influence the development of learning culture among various organisations across seven countries. The study utilised data collected from 1333 organisations in Central and Eastern European countries as well as other regions. The outcomes showed that a high level of power distance as a cultural dimension enhances the positive effect of knowledge interpretation on behavioural and cognitive changes. While other cultural dimensions namely; individualism, masculine and uncertainty avoidance tend to weaken and result to adverse effect on the development of organisational learning culture (Skerlavaj et al. 2013). More recently, Auernhammer and Hall (2014) propose a framework for communicating/sharing of core values through learning and development for the enhancement of abilities, creativities and innovative capabilities as antecedents of corporate performance. The study utilised mixed methods in the empirical investigation covering manufacturing companies in Germany. Again, this is a wakeup call for current researcher in area of culture and performance link. Perhaps, communicating organisational culture through human resource development policy could be seen as way of achieving organisational learning culture Chiloane-Tsoka (2013) on the other hand, examines the effects of culture on organisational change in the financial sector in Africa. The

outcomes of the study was based on the data collected from a bank in Namibia and analysed based on 33 questionnaires collected from the respondents. The results showed that there is a relationship between culture and the level of creativity and innovations. In terms of the dominating of cultural dimension in the organisation, hierarchy culture was found dominating. The shortcoming of the study is that it was not comprehensive enough, in terms of the number of organisation and respondents covered in the financial sector, which make it very difficult to rely of the findings or generalisation emanating from the study. Hence, this paper focuses on the interplay between organisational learning culture, human resource outcomes, and organisational performance in the Nigerian banking sector.

Human Resource Outcomes

The human resource (HR) outcomes / performance are categorised as employee skills, employee attitudes and employee work behaviour (Katou and Budhwar 2010). Guest (1997) suggests that when all human resource outcomes (employee skills, attitudes and behaviour) are achieved, then one can expect higher organisational performance. Some researchers, Pasuwe (2004), Wright et al. (2005) as well as Lepak et al. (2006) share the view that human resource outcomes (employee skills, attitude and behaviour) are usually employed as a set of mediating variables within the organisational learning cultures and performance relationships. Similarly, Zhu et al. (2013) put it that human resource outcome mediates the interplay between organisational learning and business outcomes of selected medium and large sized companies in China. Within this context, it is necessary to understand the type of relationship between organisational learning culture and human resource outcomes in the Nigerian banking sector.

Organisational Performance

The major goal and objective of business organisation is profit maximization and minimization of cost, as well as higher financial and human resource performance (Anantharaman and Paul 2003). Numerous studies have used economic variables to measure organisational outcomes such as profitability, return on sales,

return on asset, return on equity, return on investment, earning per share, market share, stock price, gross profit, liquidity, and operational efficiency (Kotter and Heskett 1992; Rashid et al. 2003; Deshpande and Farley 2004; Ezirim et al. 2010; Yusoff 2011 among others).

Katou and Budhwar (2010) on the other hand, used variables such as effectiveness, efficiency, development, satisfaction, innovation and quality of goods / services to measure organisational performance. Drawing insight from previous studies, this study measures organisational performance using a combination of economic/ financial variables and human resource outcomes variables.

RESEARCH METHODOLOGY

This study adopted a survey research design to examine the influence of organisational learning culture and human resource outcomes on performance. A multiple methods approach was engaged for data gathering, that is, the use of structured questionnaire, personal interviews, observation and other documented evidence (annual reports / statement of accounts and more).

Sample and Procedure

The sampling frame consists of the top five (5) commercial banks in Lagos, Nigeria as at the first quarter of 2013, according to their market capitalisation provided by the Nigerian stock market, 2013. This paper adopts a convenience sampling technique to select twenty percent (20%) of the employees from each bank selected. This method was chosen based on proximity, cost effectiveness and every subject in the population had equal chances of being selected. The sample comprised two hundred and fifty (250) employees. The questionnaires and the covering letter were distributed to the respondents based on the permission of the branch managers of the five banks selected. Two hundred and twenty-four (224) questionnaires were returned to the researcher after five (5) weeks of follow up. Eight (8) of the questionnaires that were not properly filled by the respondents were discarded. The remaining two hundred and sixteen (216) responses which represent a 86% response rate were analysed (Table 1)

Table 1: Sample size

<i>Name of commercial bank</i>	<i>Total population of selected branches</i>	<i>Sample size</i>
Guaranty trust bank (GTB)	200	40
First bank	240	48
United bank for Africa	235	47
Zenith bank	215	43
Access bank	190	38
Total	1080	216

Measures

This study measured the construct organisational learning culture adopting the Dimensions of Learning Organisation Questionnaire (DLOQ) developed by Watkins and Marsick (2003). DLOQ consists of sixteen (16) items and three dimensional scales of perceived organisational learning culture; individual level, team or groups level and organisational level. A 6-Point Likert-type rating scale ranging from (1) strongly disagree to (6) strongly agree was used. This paper used the sum measures for these measures to indicate the construct organisational learning culture. The reliability tests for the measures were 0.81, 0.80 and 0.88 respectively, while the overall scale reliability estimates (Cronbach alpha) reached up to 0.915.

Based on the work of Katou and Budhwar (2010), a structured questionnaire was developed on three types of human resource outcomes. These were measured on a five-point rating scale, ranging from 1= very bad to 5= very good: employee skills (competence, employees cooperation with management, cooperation among employees), employee attitudes (motivation, commitment, satisfaction), and employee behaviours (retention, presence). This study included employees' cooperation in the employee skills construct following Batt (2002) who suggests that employees "use their skills in collaboration with other workers". Lopez et al. (2005) also maintain that competencies are foundational to all performance improvement; they are not sufficient for improving organisational performance unless employees are cooperated, as this will lead to knowledge sharing among employees. The Cronbach alpha for dimensions of human resource outcomes were 0.913, 0.910 and 0.849 respectively (Katou and Budhwar 2010).

This study measured the construct organisational performance using six (6) items questionnaires adapted from Hung et al. (2010). The organisational performance construct includes the changes in the firm as competitive advantage, market shares, profit, cost, sales revenue and customer satisfaction to their largest competitor. The instrument is made up of a 5- point Likert type rating scale ranging from 1 (strongly disagree) to 5 (strongly agree). The coefficient alpha of 0.88 was assessed via SPSS.

Data Analysis

The data collected through questionnaires were presented and analysed using descriptive statistical tools and inferential statistics: correlation analysis was utilised to answer the two research questions and multiple regressions analyses were also employed for hypotheses testing using IBM Statistical Package for Social Sciences (SPSS 2012).

RESULTS AND DISCUSSION

Organisational Learning Culture and HR Outcomes

The relationship between organisational learning culture and human resource outcomes was analysed using *Pearson Product-Moment Correlation Coefficient*. Preliminary analysis was also performed by the researchers to ensure that there were no violations of the assumptions of normality, linearity and homoscedasticity. The result shows that there was a positive relationship between the two variables ($r = 0.903$, $n = 216$, $p < 0.01$). This implies that a higher level of organisational learning culture is associated with a higher level of human resource outcomes/performance. The result is not a surprise since it corroborates with the theoretical proposition on the relationship between the two variables. This empirical study, therefore, confirmed that a relationship exists between learning/development and HR outcomes. Correlation coefficient of $r = 0.903$ denotes a positive/strong relationship between the two variables. Given this evidence, this paper concludes that there is a strong/positive relationship between organisational learning culture and human resource outcomes/performance.

The correlation coefficient between learning at organisational level and human resource outcomes in Table 2 shows that $r = .962, p < 0.01$. This suggests that learning at organisational level exercised more influence on HR outcomes compared to other dimensions of organisational learning, that is, individual learning and team learning. Based on this empirical evidence, this paper concludes that team learning contributes more to HR outcomes as an antecedent of organisational performance. This evidence also corroborates previous studies on the influence of learning/development on HR outcomes/performance and organisational performance (Kattou and Budhwar, 2010; Zhu et al. 2013). The only exception was that Zhu et al. (2013) investigated the mediating influence of human resource effectiveness on the link between learning and development programmes and business outcomes in selected medium and large sized companies in China.

Table 2 provides the list of descriptive statistics and correlations among the indicator variables. All the 10 indicators for the constructs built-in, in this study revealed significant correlations ranging from low, moderate and to high correlations among organisational learning culture, HR outcomes/performance and organisational performance. However, this result supports hypothesis 1, meaning that there is a statistical/significant relationship between organisational learning culture and HR outcomes/per-

formance since individual learning has a positive correlation with HR outcome ($r = .614, p < 0.01$), team learning has a strong/positive relationship with human resource outcomes ($r = .903, p < 0.01$) and organisational learning also produces a positive relationship with human resource outcome ($r = .962, p < 0.01$). This supports previous empirical work on this area of study (Ellinger et al. 2002; Egan et al. 2004; Yang et al. 2004).

Organisational Learning Culture and HR Outcomes as a Predictor of Organisational Performance

A preliminary check was also performed by the researchers to ensure no violation of the assumption of multicollinearity, which guide against the inclusion of two or more highly intercorrelated independent variables in the same regression model (Pallant 2011). As evident in the correlation table, there were two highly intercorrelated dimensions of organisational learning; team learning ($r = .903, p < 0.01$) and organisational learning ($r = .962, p < 0.01$). To avoid violating the assumption of multicollinearity, learning at organisational level as a dimension with the highest intercorrelated coefficient of ($r = .962, p < 0.01$) was expunged from the model. This does not have any negative implication on the outcomes of the study in any way, since the addition of the other two dimensions of organ-

Table 2: Descriptive statistics and correlations among the indicator variables

Variables	M	SD	1	2	3	4	5	6	7	8	9
1. Individual learning	19.09	3.252	_								
2. Team learning	21.58	5.135	.784**	_							
3. Org. learning	25.67	5.317	.547**	-.847**	_						
4. HR outcomes	25.20	5.755	.614**	.903**	-.962**	_					
5. Performance (Comp. adv)	3.50	1.002	.052	.041	-.196**	-.265**	_				
6. Performance (mkt share)	3.17	1.070	-.280**	.066	.142*	.041	.469**	_			
7. Performance (profit)	3.71	.891	.139*	.495**	.536**	.534**	-.211**	.051	_		
8. Performance (cost/service)	3.33	1.070	.270**	.528**	.557**	.491**	.156*	.354**	.234**	_	
9. Performance (sales revenue)	3.33	.988	.162*	.192**	-.146*	.131	.845**	.422**	-.079	.053	_
10. Performance (customers satisfaction)	3.25	1.130	-.462**	.004	.056	-.028	.407**	.935**	.156*	.450**	.375**

Notes: ** correlation is significant at (p < 0.01, 2 tailed); * correlation is significant at (p < 0.05, 2 tailed).

Table 3: The result of regression analysis for the influence of organisational learning culture and human resource outcomes on performance

Model	R	R square	Adjusted R square	Std. error of the estimate
1	.765	.585	.579	2.645

Note: N= 216, significant at (p <0.01).

organisational learning culture construct (learning at individual and team levels) also constitutes that of the organisation. Another preliminary check was also performed by checking the Tolerance and Variance Inflation Factor (VIF) values of the independent variables which were not below the prescribed .10 and not above 10 respectively. Outliers, normality, linearity, homoscedasticity and independence of residuals was also checked by observing the maximum Mahal Distance and Cook's Distance which were below the critical value. The summary of the regression model in Table 3 shows the R square of .585 and adjusted R square of .579. This means that the model (organisational learning culture and human resource outcomes) predicts 57.9% of the variations in organisational performance. This is significant at (p < 0.01) meaning that there is a significant relationship between the independent variables and the dependent variable. This result supports hypothesis 2 stating that organisational learning culture and human resource

outcomes jointly serve as a predictor of organisational performance (see Fig. 1). This finding also supports the recently proposed framework for communicating/sharing organisational values system through learning and development for the enhancement of abilities, creativities and innovative capabilities as antecedents of corporate performance (Auernhammer and Hall 2014). Despite the use of multifaceted statistical analysis such as, structural equation modelling by Auernhammer and Hall (2014). The outcome of the current study, using correlations and multiple regressions analysis corroborates the previous studies. This therefore implies that learning and development programmes at all levels and human resource outcomes made significant contributions to commercial banks effectiveness in Nigeria. The empirical evidence put forward in this study, further strengthens the propositions of human capital theory, with respect to human capital performance as well as overall organisational performance.

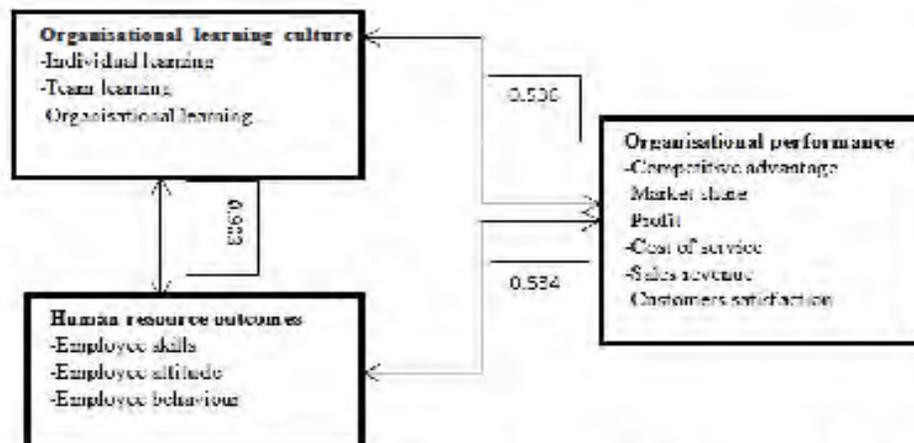


Fig. 1. Proposed conceptual framework on the interplay between organisational learning culture, human resource outcomes and organisational performance

The emergent conceptual framework (see Fig. 1), provides further explanations on the interplay between organisational learning culture, HR outcomes and performance. Pearson's product-moment correlation coefficient of the variables; organisational learning culture (as measured by individual learning, team learning and organisational learning) and human resource outcomes (measured by employee skills, employee attitude and employee behaviour) indicates a significantly strong and positive relationship between the two variables ($r = 0.903$, $n = 216$, $p < 0.01$). This result is not surprising because, it corroborates the previous studies or literatures on the relationship between organisational learning culture and HR outcomes (Hung et al. 2010; Katou and Budhwar 2010; Wilkens et al. 2004; Yang et al. 2004).

As illustrated in Table 4, the multiple regressions indicate adjusted R square (.579, $p < 0.01$), meaning that the proposed model (organisational learning culture and human resource outcomes) predicts 57.9% of the variation in organisational performance (competitive advantage, market share, profit, cost of service, sales revenue and customer satisfaction). This is also in accordance with the previous studies or literatures on organisational learning culture and per-

formance link (Egan et al. 2004; Ellinger et al. 2002; Hung et al. 2010; Yang et al. 2004). The standardized coefficient beta for team learning (among all the independent variables investigated in this study) produces the highest value of 1.464, $p < 0.01$. Though there are similarities between the findings of this study and previous studies, as already stated, this paper further states that among all the independent variables investigated, team learning makes the largest contribution to organisational performance.

The strengths of the associations between these variables, as depicted in Figure 1, vary from one study to another. However, all studies reviewed showcase the presence of association between these variables. In other words, the main difference was in the intensity of these associations. A way to explain the differences in the intensity of the association were the different forms of organisational cultures embedded within organisations under the scope of this study. For example, this study was conducted amongst employees within the Nigerian banking sector, and other studies were conducted in different countries using different organisations. This suggests why Hofstede (2001) and Yusoff (2011) maintained that organisational culture varies from one organisation to another, depending on its

Table 4: Comparison of outcomes of the current study with previous studies

	Where was the study conducted?	Sample size	Industry/ Sector	Relationships observed		
				Organisational learning culture/ Human resource outcomes	Organisational learning culture/ Organisational performance	Human resources outcomes/ Organisational performance
Ellinger et al. 2002	United states	400	Manufacturing firms	0.908	0.492	0.519
Yang et al. 2004		836	Multiple organisations	0.48	0.42	0.59
Egan et al. 2004	United states	245	IT firms	0.68	-	0.63
Wilkens et al. 2004	Germany	116	Telecommunication sector	0.374	0.366	0.463
Katou and Budhwar 2010	Greek	178	Manufacturing sector	0.726	0.728	0.587
Hung et al. 2010	Taiwan	355	High tech. firms	0.58	-	0.47
Zhu et al. 2013	China	618	Medium and large firms	0.35	-0.02	0.72
Auerhammer and Hall 2014	Germany	201	Large German manufacturing firm	0.46	-	0.45
Current study	Nigeria	216	Banking	0.903	0.536	0.534

work practices. This variation in organisational or cultural practices could explain the observed variations.

CONCLUSION

The objective of this study was to investigate the influence of organisational learning culture and human resource outcomes on organisational performance. The researchers integrated two constructs: organisational learning culture and human resource outcomes from the theoretical perspectives of a knowledge-based view; this was used to develop a framework for the study. The results of this study was used to answer the two research questions raised in this study, suggesting that there is a statistical/significant relationship between organisational learning culture and human resource outcomes/performance. It was also revealed that team learning as a type of organisational learning culture makes the largest contribution to organisational performance among the independent variables included in the regression model. The two hypotheses formulated and tested in this study were empirically supported. The findings showed that organisational learning culture and human resource outcomes were significantly correlated. Again, organisational learning culture and human resource outcomes serve as a better predictor of organisational performance. This result is not surprising because it supports the theory surrounding learning and development of employees and the outcomes on employee skills, competences and dynamic capabilities as antecedents of organisational outcomes.

RECOMMENDATIONS

The management implications were based on the findings emanated from the study on the influence of learning and development on employee skills, attitudes and work behaviours, and organisational outcomes. Investment in learning and development at the organisational level should be structured in line with the core requirements and objectives of the organisation. Expenditure on learning and development without any resultant effect on employee skills, improve employee attitudes to work or work behaviours. One can say that organisational performance will remain on the same level and as

such the investment is of no use to the organisation. This should serve as a form of implication for the management on investment in employees learning and development. Emphasis should be based on programmes that will reflect more on employee skills, competences and dynamic capabilities leading to superior attitudes to work and work behaviours. This is necessary prior to embarking on such programmes, if the intention was to improve organisational performance either in a short or in the long run.

LIMITATIONS

This study examined the influence of organisational learning culture and human resource outcomes on performance in the Nigerian banking sector; as such the study is not absolutely free from the limitations explained in the paragraph that follows.

Firstly, the sample comprised five selected commercial banks in Nigeria, as such; care must be taken when it comes to generalising the results of this study to other corporate organisations in various sectors of the Nigerian economy. Secondly, this study does not objectively measure organisational performance due to a lack of access to financial reports indicating the true reflection of bank performance. Management considers giving researchers statements of account as unethical conduct and information misuse was also part of excuses given. The published financial statements of account being a secondary source of data collection most times are not reliable. Hence, perceptual and self-reporting data from respondents have become acceptable as a result of the difficulties related to collecting real financial data from various financial institutions.

ACKNOWLEDGEMENTS

This paper is based on a PhD study at the University of KwaZulu-Natal, Prof. Chitakunye and Dr Fields are the supervisors of the study.

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