

UNIVERSITY OF CAPE COAST

ASSESSMENT OF CORPORATE CULTURE AND EMPLOYEE  
COMMITMENT AT UT BANK

BRIDGET KORNU

2016

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COMMITMENT AT UT BANK**

**BY**

**BRIDGET KORNU**

**A DISSERTATION SUBMITTED TO THE DEPARTMENT OF  
ACCOUNTING AND FINANCE OF THE SCHOOL OF BUSINESS,  
UNIVERSITY OF CAPE COAST IN PARTIAL FULFILMENT OF  
THE REQUIREMENTS FOR THE AWARD OF MASTER OF  
BUSINESS ADMINISTRATION DEGREE IN GENERAL  
MANAGEMENT**

**JUNE 2016**

**DECLARATION**

**Candidate's Declaration**

I hereby declare that this dissertation is the result of my own original research and that no part of it has been presented for another degree in this university or elsewhere.

Candidate's Name: Bridget Kornu

Signature: .....Date.....

**Supervisor's Declaration**

I hereby declare that the preparation and presentation of the dissertation were supervised in accordance with the guidelines on supervision of dissertation laid down by the University of Cape Coast.

Supervisor's Name: Dr. David W. Essaw

Signature: ..... Date.....

## ABSTRACT

This study set out to assess the corporate culture and employee commitment at UT Bank. The descriptive survey design approach was used. Questionnaire and interview guide were used to collect data from 44 respondents comprising of 18 staff from Cape Coast branch and 26 staff from the Takoradi branch of the UT bank. Since the study was purely descriptive, the data was processed and analysed according to the format required by the Statistical Product and Service Solution (SPSS) Version 20.0. Percentages and frequencies were calculated, and tables were also constructed to illustrate the analysis and findings of the study.

The main finding of the study was that employees expect to be treated with respect and should be seen as “associates” who are mutually committed to the achievement of the organisational goals of the bank. The study recommended that in order to enhance staff commitment to the bank, management should treat staff with respect and also increase salaries of staff to commensurate with the work they do, and also encourage interactive communication among the staff. Management of the bank should also encourage performance award schemes and should provide staff with accommodation facilities.

## ACKNOWLEDGEMENTS

I would like to express my profound gratitude and appreciation to my supervisor Dr. David W. Essaw for his immeasurable contribution in the form of suggestions, guidance, constructive criticisms and pieces of advice from the initiation of the research to its completion. Without his intellectual dynamism, fruitful ideas and comments, this venture would not have been possible. I am forever indebted to him.

This work would not have been completed without unflinching support from my husband George T. Banji. My thanks also go to my father Mr. B. B. Kornu, Mrs. Elizabeth Kornu, Fafa, Etonam Kornu, Matilda Zokpo and Mr. Samuel Osei-Sarkodie for their words of encouragement and advice which helped me at the final stage of this work. I appreciate their efforts very much. They stood solidly behind me during the difficult times. Thank you very much for being there for me.

I am very grateful to my course mates and to my field assistants; I say a big thank you for all the help you have offered me.

**DEDICATION**

To my husband, George and daughter Benedicta for their love, tolerance and support.

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## CHAPTER ONE

### INTRODUCTION

#### **Background of the Study**

Every organisation has its own unique culture which defines its existence and operation. This culture is made up of the fundamental values, assumptions, and beliefs held in common by members of the organisation. It can be thought of as the 'personality' of the organisation. These cultures are dynamic and overtime change to incorporate new patterns of behaviour or idea (Willcoxson & Millett, 2000).

Organisational culture is so critical to the existence of any organisation and it could either be a barrier to change or a catalyst to the same in an organisation. According to Tierney (1988), an organisation's culture can serve as a guide when key decisions in the organisation have to be made and implemented. It also has the ability to build employees' sense of belonging and commitment to the organisation, and this eventually can have an influence on the organisation's performance. Even though an organisational culture in itself may not be a solution to an organisation's problems, it provides decision makers with useful insights in tackling challenges that would confront the organisation (Tierney, 1988).

A corporate culture gives members of an organisation an identity and facilitates collective commitment, as good corporate values tend to make people employed stay with an organisation for a long period of time and also make them feel proud of being part of the establishment. The function of

culture in an organisation therefore, helps employees to understand why the organisation does what it does and how it intends to accomplish its long-term goals. Again, it promotes social system stability, which reflects the extent to which the work environment is perceived as positive and reinforcing. Therefore, corporate culture offers corporate vision and helps shape behaviors by assisting members make sense of their surroundings.

A corporate cultural climate that is designed and enriched with employee commitment-oriented values is a measure of managerial expediency and good corporate governance. It creates a positive operational environment in which staff like stakeholders, identify with organisational goals, have a willingness to take a long-term view of responsibilities and accomplish them with devotion.

In addition, organisational culture plays an important role in generating commitment and enhancing performance. Studies in various industries and countries showed that innovative and supportive cultures have strong positive effects on commitment and job satisfaction, while bureaucratic cultures had a negative impact (Willmott & Alvesson 1993). This means that when UT Bank staff or employees are dissatisfied at work, they will be less committed and will look for other opportunities to quit. If opportunities are unavailable, they may emotionally or mentally “withdraw” from the activities of the Bank. Thus, organisational commitment and job satisfaction are important attitudes in assessing staff’s intention to quit and the overall contribution to the banking services.

Although no universally accepted definition exists for the term, organisational culture generally refers to the shared meanings, beliefs, and

understandings held by a particular group or organisation about its problems, practices, and goals (Reichers & Schneider, 1990).

According to Saul and Knight (1998), performance-minded organisations cannot afford to operate without high commitment from employees. Too many organisations have needlessly relegated their employees to the background when it comes to taking decisions on the best way of handling them. This atmosphere does not exactly inspire high morale and a willingness on the part of employees to take up responsibilities. Alienated employees feel disrespected and betrayed, and develop lost-faith in their organisations.

Meeting strategic goals of UT Bank involves worker commitment. However, this commitment comes when workers believe that working for the organisation will somehow meet their needs. According to Stone and Hattwick (2001), a corporate culture in which employees find fulfillment is a key piece in motivational puzzles. Therefore, understanding workers and their expectations of corporate culture is important to building commitment and higher work performance. That being the case, the ability to instill strong staff commitment into corporate strategic plans and create an atmosphere in which there is constructive pressures to perform is a prerequisite in the operations of the UT Bank. It is against this background that a study to assess the corporate culture and the organisational commitment of staff of UT Bank is necessary.

### **Statement of the problem**

Ferreira and Hill (2008) have observed that although a lot of studies on organisational culture exist, much of the work has been in the area of industrial organisation with few studies concentrating on banking institutions.

In addition, studies attempting to analyze the organisational cultures of commercial organisations, especially the case of banking sectors have been biased.

Whereas some studies have attempted to examine the organisational cultures of banking institutions in Ghana, very little empirical work has been done in the area of UT Bank. In view of the skewed nature of the research done in the past, this study seeks to fill this gap by embarking upon a comparative study of the organisational culture and the commitment of workers in the selected branches of UT Bank of Ghana.

### **Purpose of the study**

The purpose of this study was to assess the organisational culture and employee commitment in the UT Bank of Ghana. And also to determine the extent to which the organisational culture identified influence employee commitment at the bank

### **Objectives of the study**

The main objective of this study is to assess the corporate culture and employee commitment of UT Bank. The specific objectives are to:

1. examine the existing organisational culture within UT Bank;
2. investigate the preferred culture of the staff of UT Bank;
3. explore how the worker treatment culture of the bank influence the commitment of employees;
4. investigate some corporate cultural practices that can enhance employee's commitment to work;
5. make recommendations to management of UT Bank on some corporate cultural practices that can enhance employee commitment.

### **Research questions**

In order to achieve the objectives of the study, the following research questions guided the study:

1. How do the staff of UT Bank feel treated by the management?
2. How do the employees of UT Bank preferred to be treated by the management?
3. How does the worker treatment culture of the bank influence employee commitment?
4. Which corporate cultural practices help to enhance employee commitment to work?

### **Significance of the study**

The significance of this study is to assist in understanding the way in which culture can be diagnosed and changed in order to enhance employee commitment and performance. Secondly, since culture is such a crucial factor in the long-term effectiveness of organisations, this study will help policy makers to be mindful of the kind of culture that exist in the bank and how to either harness that culture or call for a cultural change at the Head Office of UT Bank. This will provide information for readers and stakeholders on of how culture can influence the performance of the bank negatively or positively.

In addition, the study will also help management of UT bank in decision making especially in the areas of recruitment, selection, promotion, training, motivation, retaining and instituting change in the Bank. However, findings from this study will provide valuable information for enhancing policy guidelines and procedures on good organisational culture and



leadership of the bank. Lastly, the study will help identify some steps to be adopted by the management of UT bank to help enhance human resource commitment and performance of staff.

### **Scope of the study**

The topic under investigation is corporate culture and employee commitment at UT Bank. It would be good to include all the branches of UT Bank in Ghana in this study, but due to large population size and time constraint; the study was limited to only the staff of UT Bank in the Cape Coast and Takoradi branches. The concept of corporate culture covers every aspect of organisational life. This made the researcher to do a thorough and accurate study in order to get an accurate finding for recommendation.

### **Organisation of the study**

The study is presented in five chapters. Chapter one, which is the introductory chapter includes the background of the study, problem statement, objectives of the study, research questions, significance of the study, and the organisation of the study. Chapter two presents a review of relevant literature on the assessment of organisational culture, types of organisational culture, the concept and measurement of organisational culture and other related issues. Chapter three contains the methodology for the study. It explains the study design, target population, data sources, sample size, sampling procedures, research instruments and other issues relating to data analysis. The fourth chapter looks at the analysis of data collected and discussion of the results. Chapter five provides the summary of the findings, conclusion and recommendations.

## CHAPTER TWO

### REVIEW OF RELATED LITERATURE

#### Introduction

The section covers the general information on organisational culture and employee commitment. It looks at such areas as: the definitions of culture; development of corporate culture; definitions of corporate culture and its components; types of cultures in an organisation; the relevance of culture to establishments; acculturation processes; worker-friendly culture; definition of employee commitment; and commitment and psychological contract. The chapter includes with the explanation of the conceptual framework for the study.

#### The Meaning of Culture

Any attempt at settling on what corporate culture really means arouses the interest to first understand the meaning of the taproot word 'culture'. 'Culture' is perceived to be a notoriously difficult concept to pin down to any specific context. Therefore, it means different things to different people. Poole and Warner (1998) note that the word 'culture' apparently originates with the Latin *cultura*, a relative word to *cultus*, which can be translated as cult or worship. Members of a cult believe in specific ways of doing things and, thus, develop a culture which enshrines those beliefs. Schein (2010) noted that culture is a dynamic phenomenon which is constantly being created and replayed as people within the same group interact with each other and is also affected by the behaviour of the individuals involved in the interaction. He

further went on to state that culture means stability in the sense that the experiences that members of the group get from the various socialization processes they go through teach and define how the group members perceive, feel and act in a given situation.

According to Theodorson and Theodorson (1970), the classical definition of culture, which most sociological definitions have followed, is stated by Tylor (1871) as a complexity of issues including knowledge, belief, art, morals, law, custom and any other capabilities and habits acquired by man as a member of a society.

Whitehil (1991) outlines the following as the key issues of concern to culture. First, culture is concerned with behaviour rather than the outcome of biology. It comes from the human brain rather than from human genes, and is transmitted within a collectivity, be it the family, school, peer group, corporate organisation, or nation. Second, acculturation is a continuous process. It starts from the early stages of life and continues to build up throughout exposure to social and organisational lives. Finally, culture is shared or transmittable. That is, it can be taught, learned, communicated and reflected in groups, which could be small or extensive, as in the case of international corporations.

Poole and Warner (1998) added three additional attributes of culture. First, culture is compelling. This means that culture determines specific behaviours without the individual being aware of its influence. Second, culture is interrelated. That is, while various cultural facets can be examined in isolation, a culture is better understood in the context of the whole. Third, culture provides orientation to people. This means that a particular group

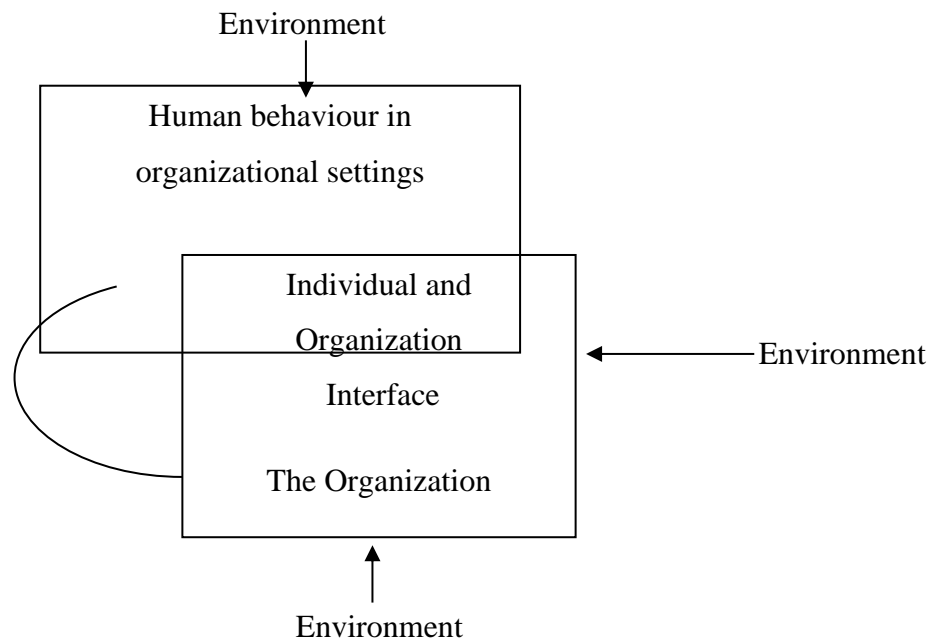
reacts in general in the same way to a given stimulus. Therefore, understanding a culture can help in determining how group members might react to various situations.

### **The Development of Corporate Culture**

Thompson and Strickland (1996) have noted that every establishment has a unique organisational culture. Each has its own philosophy and principles, its own ways of approaching problems and making decisions, embedded patterns and ingrained beliefs. All these forces, some of which operate subtly, combine to define an organisation's culture, chemistry or vibration. According to Frederick, Lawrence and Weber (1996), the subtlety of corporate culture has such a powerful influence that it affects practically everything; from who gets promoted and what decisions are made, to how employees dress and what sports they play. That is why when new employees choose an organisation to work in they often choose a way of life. Corporate culture shapes their responses in strong, but unexpected ways. By the time they have worked for several years, they may be so well-conditioned by the culture without recognizing it.

However, personal reaction, values and moral character of the individual worker are noted to also play key roles in influencing an organisation's culture and impact. Therefore, the personal response, values and character of individual workers can affect an organisation's culture. Moonhead and Griffin (1995) illustrate the discourse further, as contained in Figure 1 that each individual brings to an organisation a unique set of personal characteristics and experiences from other organisational and social environments. Because individual employees do not work in isolation but

come into contact with other people and the organisation in a variety of ways, they also exert some influence on corporate cultures. The authors emphasize that points of contact include managers, co-workers, the formal policies and procedures of the organisation, and various changes implemented by the organisation.

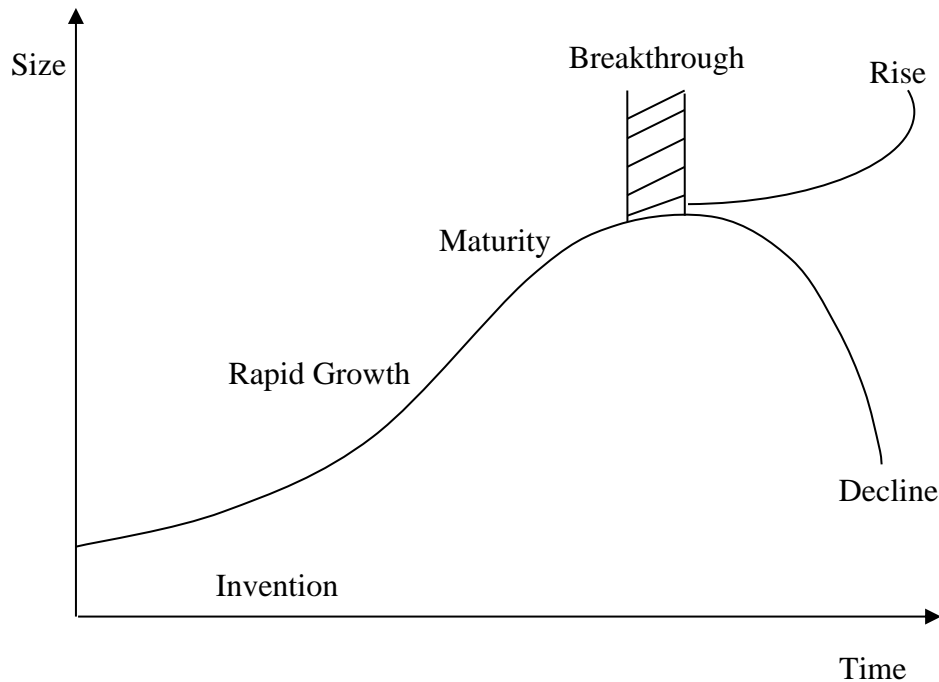


**Figure 1: An illustration of individual and organisational interface.**

Source: Adapted from Moonhead and Griffin (1995)

According to Moonhead and Graffin, over time, the individual changes as a function both of personal experiences, maturity, and of work experiences in the organisation. Eventually, the organisation, in turn, becomes affected not only by the presence of the individual but also by his or her absence. This phenomenon is referred to by Moonhead and Griffin (1995) as interactionalism. Simply put, interactionalism suggests that individuals and situations have continuous multidirectional interactions, which finally determine the individuals' behaviour and that of the situation or organisation.

In addition, like many products, any corporate culture type goes through a cycle referred to by Jaffe, Scott and Tobe (1994) as Organisational Cycle. Figure 2 explains what the term corporate culture cycle is. It mimics the S-curve development of living organisms and provides details of when to reinforce existing cultures or have them changed.



**Figure 2: An illustration of stages of organisational cultural growth.**

Source: Adapted from Jaffe et al (1994)

At the invention stage of every corporate culture, there is a period of inner development and slow growth as the cultural system devises new ideas that help push the organisation forward. At the rapid growth stage, an organisation experiences rapid qualitative growth and development, as it exploits the results of its innovative corporate values and practices. After the period of fast growth however, the corporate culture enters a period of stability or managed growth, called maturity stage. At this developmental stage, organisations become set in their corporate values and norms, and lose

the ability to innovate and respond proactively to its market, public and human resource commitment requirements. Eventually, there is a feeling that the magic has gone out of the establishment and performance levels stagnate. When corporate cultures enter the flattening period of the growth curve, they reach a point of diminishing returns by way of impact. Here, nothing the organisation does makes much of a difference. The only possible ending for a cultural system that does not have a major change is decline and eventual demise.

To avoid any deficiencies, the corporate cultural system of such an organisation needs to have a breakthrough, referred to by Bourgeois III et al (1999) as reinforcement and begin to initiate a new S – Curve by questioning its values, mission, methods and impact, and look for a way to break from the past and change. With the breakthrough comes a revitalized organisational approach to business. According to Poole and Warner (1998), in spite of their superficial nature, organisational cultures are hard to change because they have developed into collective habits. Changing them is a top management task, which cannot be delegated.

### **Corporate Culture Defined**

An examination of the literature on corporate or organisational culture reveals that the concept has no single widely accepted definition. Indeed, it often appears that writers define it as they feel like, ranging from very broad to highly specific ones. Armstrong (2003) defines corporate culture as “the pattern of values, norms, beliefs, attitudes and assumptions that may have been articulated and shape the way in which people behave or things are done in a corporate environment” (Armstrong, 2003 p.203).

Deal and Kennedy (1982) define a firm's culture as "the way we do things around here". According to the authors, the definition is inclusive of the way a firm manufactures its products, pays its bills, treats its employees, and performs any other organisational operation. Peters and Waterman (1982) further extend the boundaries of corporate culture to include dominant and coherent set of shared values conveyed by such symbolic means as stories, myths, legends, slogans, anecdotes and fairy tales.

Moonhead and Griffin (1995) cited a number of definitions and concluded that corporate culture is "the set of values, often taken for granted, but help people in an organisation to understand which actions are considered acceptable and which are considered unacceptable" (Moonhead & Griffin, 1995 p.440).

What one gathers from the existing literature is that the term corporate culture indeed means different things to different people. However, the concept has to do with organisational implicit and explicit ideas and objects that exert some degree of influence on associated persons as the way things are done or expected to be done in the course of attainment of corporate objectives.

### **The Components of Corporate Culture**

There is a multiplicity of assumptions as to what comprises corporate culture. Armstrong (2003) perceives the components of corporate culture as consisting of three issues: norms, values and artifacts. To him, norms are the unwritten rules of behaviour, the rules of the game that provide informal guidelines on how to behave. Norms tell people what they are supposed to be doing, saying, believing, or even wearing. He stressed that norms should not



be expressed in writing – if they were, they would be policies or procedures. They are passed on by word of mouth or behaviour and can be enforced by the reactions of people if they are violated.

The author argues that values are beliefs in what is best or good for an organisation and what should or ought to happen. He noted that some values could be limited to certain segments of an organisation or may be shared throughout the business. The stronger the values, the more they will influence behaviour. Implicit values that are embedded in the culture of an organisation, are reinforced by the behaviour of management, and can be highly influential. On the other hand, explicit values are idealistic and may not be reflected in managerial behaviour and, therefore, have little or no effect.

Artifacts are the visible and tangible aspects of an organisation that people hear, see or feel. They are the revealing aspects of corporate environments. Artifacts include such things as the working environment, the tone and language used in letters or memoranda, the manner in which people address each other at meetings or over the telephone, the welcome given to visitors and the way in which the telephonist deals with outside calls.

Ferrell and Hirt (2000) are of the opinion that these elements serve as a visionary framework and a guiding philosophy for an organisational course, and which, if combined into a mission, provides a vivid description of how things will be like when they have been achieved. An analysis of the opinions presented above suggests that corporate culture components consist of any cherished and enduring past, present and future ideas, ambitions, articles, and systems that help in projecting the corporate interest of an organisation.

## **Types of Organisational Culture**

Just as there are varied perspectives and opinions on what organisational culture is, there are also different perspectives regarding the types. When we walk into an organisation and get a certain 'feel' for it, whether it is fast moving and responsive, or whether it feels old and backward looking, this 'feeling' is referred to as 'organisational culture'. Culture is about how the organisation organizes itself, its rules, procedures and beliefs make up the culture of the company. In this section Handy (1995) commented on the types of culture one can find in organisations.

### **Power Culture**

Within a power culture, control is the key element. Power cultures are usually found within a small or medium size organisation. Decisions in an organisation that display a power culture are centralized around one key individual. That person likes control and the power behind it. In other words, the people in power use resources to either satisfy or frustrate the needs of others, and, by so doing, they control behaviour of others. Leadership resides in the person who is in charge, and rests on the leader's ability and willingness to administer rewards and punishments. As group work is not evident in a power culture, the organisation can react quickly to dangers around it as no consultation is involved. However, this culture has its problems, lack of consultation can lead to staff feeling undervalued and de-motivated, which can also lead to high staff turnover.

### **Role Culture**

Role culture is one in which people's activities are strongly influenced by clear and detailed job descriptions and other formal signals as to what is

expected of them. Common in most organisations today is a role culture. In a role culture, organisations are split into various functions and each individual within the function is assigned a particular role. The role culture has the benefit of specialization. Employees focus on their particular role as assigned to them by their job description and this should increase productivity for the company. This culture is quite logical to organize in a large organisation.

#### Task Culture

A task culture refers to a team based approach to complete a particular task. They are popular in today's modern business society where the organisation will establish particular 'project teams' to complete a task to date. A task culture clearly offers some benefits. Staff feel motivated because they are empowered to make decisions within their team, they will also feel valued because they may have been selected within that team and given the responsibility to bring the task to a successful end.

#### Achievement Culture

In a culture of achievement you notice people who are interested, energetic, committed, and co-operative and results oriented. They are supported to do this through aligned systems, processes, structures and clear leadership. The outcome of creating a Culture of Achievement is an adaptable, sustainable and profitable organisation which is able to achieve its strategy. Business research has shown that achievement cultures lead to above average growth in revenue, profit and share price. The most sustainable way to attain a Culture of Achievement is through strong leaders mobilizing individuals towards agreed performance goals, within a cooperative work environment. The goals need to be driven by leaders who are willing to be the flag bearers,

are clear on direction, can articulate the goals and support the rest of the organisation towards achieving them.

#### Person Culture

Person cultures are commonly found in charities or non-profit organisations. It is a loose collection of individuals who share common facilities while pursuing their own goals separately; power is not really an issue, since members are experts in their own right. The focus of such organisation is the individual or a particular aim.

#### Forward and Backward Looking Cultures

Organisations that have an entrepreneurial spirit always embrace change and listen to staff and customers are said to be forward looking. Forward looking organisations are risk takers and do well because of it. A backward looking culture does not embrace change and is led by systems and procedures. For Schein (1992), it is clear that organisations must analyze their cultures and manage within their cultural boundaries. If the fit between culture and environment is inappropriate, organisations must change their cultures. Yet in order to manage effectively within boundaries or to change cultures, leaders and managers must learn to perceive the types of systems with which they are working. Successful leadership depends on an ability to create or to maintain a shared reality, as cohesive group evolve from shared reality and meaning.

Morgan (1987) had earlier contended that shared reality and meaning will be created or maintained only when leadership and management is symbolically consistent with some desired direction. In other words, culture cannot be controlled; it only can be influenced by leadership and managerial

behavior. It was therefore necessary to find out what types of culture prevail at UT Bank Head Office and how these cultures influence the organisational commitment and performance of staff or employees.

### **The Need for Corporate Culture**

Culture enables people to see the goal alignment and motivates them to higher levels of performance, as shared values make people feel good about the organisation and commit their capability and potential sincerely to the organisation. Such strong culture acts like intrinsic motivator. Empowerment, decisiveness, learning attitude, and team working are some of the attributes of strong organisational culture. Culture at this level is the real driver for superior performance and a definite source of competitive advantage that is very difficult for competitors to emulate. Corporate culture therefore, seems to have taken management back to the basics of life, to the extent that myths and rituals, norms and values, vision and mission, stories and tales have all now entered the management circles. The reasons are not far-fetched.

According to Lessem (1990), in an organisational sense, these stories, myths and legends appear to be important because they convey the organisation's shared values and culture. The author questions the refusal of organisational managers to allow culture to manifest at all stages of business development. For him, corporate culture is what ultimately drives "a business" spirit... which controls its destiny" (Lessem, 1990 p.2).

It is noted by Gibson, Ivancevich and Donnelly (1994) that the culture of an organisation defines appropriate behaviours and motivates individuals even when ambiguity and conflict exist. They emphasize that organisational

culture can encourage or discourage effectiveness, depending on the nature of the values, beliefs and norms.

To this end, Hussey (1994) emphasizes that corporate culture is essential to an organisation's success, and managers, who could manage through their organisation's culture, would almost certainly rise to the top. He argues that corporate culture influences organisational performance and the organisational performance, in turn, has influence over corporate culture. Since culture has a visible practical effect on organisational performance, understanding and working within cultural constraints is essential for organisational effectiveness.

According to Kreitner and Kinicki (1998), corporate culture gives members of an organisation an identity and facilitates collective commitment, as good corporate values tend to make people stay employed with an organisation for a long period of time and are proud to be part of the establishment. To them, therefore, the function of culture in an organisation helps employees understand why the organisation does what it does and how it intends to accomplish its long-term goals. Again, it promotes social system stability, which reflects the extent to which the work environment is perceived as positive and reinforcing. Therefore, corporate culture offers corporate vision and helps shape behaviours by assisting members make sense of their surroundings. Mullins (1999) further notes that it is for these reasons that Brown (1962) has stated that organisational culture is a powerful tool for improving performance and key to effective leadership and organisational development.

### **The Acculturation Process**

Moonhead and Griffin (1995) have pointed out that organisational socialization is the process through which employees learn about their firm's culture and pass on their knowledge and understanding to others. They are of the opinion that formal training, the use of corporate pamphlets and policy positions are the means employed in corporate cultural socialization processes. However, the most effective mechanism has been the examples that people new to a firm see in the behaviours of experienced people, particularly persons in management. Employees who are socialized this way usually come to accept the actual cultural values in practice rather than those theoretically espoused.

Kreitner and Kinicki (1998) corroborated the positions of Moonhead and Griffin (1995) that organisational cultures are taught through deliberate role modeling, training programmes, teaching and coaching of organisational philosophy, vision, mission and values by managers and supervisors. They have noted that other subtle ways of acculturation involve physical buildings, stories, slogans, languages, acronyms, celebration of legends and myths about key people and events.

### **Worker-Friendly Corporate Culture**

A research by Peters and Waterman (1982) into excellent performing American companies revealed that treatment of people as adults and partners with dignity and respect is the primary source of productivity gains. However, this depends more on management. So that treating people (not money, machines and materials) with dignity and respect is key to commitment. To

them, the practice of worker-oriented culture brings into manifestation what a handful of dedicated people can do when they are really turned on.

Moonhead and Griffin (1995) define worker-friendly corporate culture as a corporate cultural type that emphasizes concern for people. To them, a culture that shows values of dominant concern for workers beyond the workplace to their home lives, personal beliefs, hopes, fears and aspirations, is holistic and key to good management-worker relationships. A good corporate culture should emphasize a strong concern for people as opposed to emphasis on work or task because it has the potential of positive effects on organisations in various ways.

Pope (1979), a long time Walt Disney Productions observer and writer, for instance, comments that the way Disney looks after its people, handles them and communicates with them should be the basic foundation upon which the company's five decades of success stands. This observation is corroborated by Bourgeois III et al (1999). They noted that people were brought into the Disney culture early. Every employee had to attend Disney University and pass Tradition I before going in for any specialized training. Tradition I, is an all one-day experience where the newly hired had a constant teaching of Disney philosophy and operating methodology. In addition, Disney looked after its employees beyond the confines of its physical work environments. Peters and Waterman (1982) noted that, Hewlett-Packard (HP) executives attribute the success of the company to the company's worker-friendly philosophy which, one of the co-founders, Bill Hewlett, referred to as treating every individual with consideration and respect, and recognizing personal achievements. That is why Peters and Waterman believe that



successful firms recognize that their most important assets are their people, and that commitment to people should not simply be written on plaques or announced at formal company ceremonies and in company magazines. Rather, it must be a demonstrable ingredient of the organisational culture, a belief that treating workers with respect and dignity is not only appropriate but also essential for organisational success.

Hodgetts and Luthans' (2000) report of a furniture distributing company, Ikea, which, after firmly attaining leadership in Sweden, where it held more than 20 percent of the overall market, had succeeded over the last 25 years to be doing what no furniture distribution company has ever attempted. That is, it has become a global player in an industry formerly considered by nature to have only local market potentials. One of the important issues that the company had to address to make each significant strides and a difference was its style of human resource management. According to the authors, the Ikea management style was described as informal, open and caring. In this company, co-workers at all levels were encouraged to take initiatives and mistakes were considered a necessary part of the act of learning-by-doing. This made the workers to participate in decision-making, felt respected and took up responsibilities. Managers were expected not only to share information with co-workers but also their knowledge and skills. Ikea wanted its workers to feel important. They could express ideas and feel responsible for the way things were done. Rather than establishing extensive training programmes and detailed rules and procedures to propagate its unique culture, Ikea preferred soft approach through discussion and explanation. Igva Kramprad, the Chief Executive Officer

(CEO) of the company, explained that Ikea had a strong and living culture based on doing things differently, which helped it to retain the spirit and vitality of the feeling of belonging to a large international organisation like it.

Bourgeois, Duhaime and Stimpert (1999) studied a number of corporate entities and came to the conclusion that, perhaps, the best human resource treatment culture and worker commitment could be found in Southwest Airlines' 20-year history. According to the researchers, each year, the company hosted a banquet at which outstanding employees were recognized. Herb Kelleher, the CEO of the airline company, could be seen at the functions mingling with employees from all levels, calling them by name, laughing uproariously, hugging and giving them kisses. It is reported that Kelleher believed that employees who were committed to a mission would be more productive than uncommitted employees would. He, therefore, made the effort to spend more time fostering commitment attitudes. The CEO was noted by Bourgeois III et al (1999) to have said that "Southwest has its customers, the passengers; I have my customers, the airline employees. If the passengers aren't satisfied, they won't fly with us. If the employees are not satisfied, they would not provide the product we need" (Bourgeois III et al, 1999 p.7).

The commitment of the management to employees paid off. During the 1990s, rising fuel costs caused Southwest Airline to suffer a fourth-quarter loss of \$4,581,000. Employees voluntarily created a "fuel from the Heart" (Bourgeois III et al, 1999 p.7) programme in which they incurred payroll deductions to purchase fuel for the airplanes. Kelleher so much appreciated the gesture that he dedicated the company's 1990 annual report to the staff.

This confirms the point made by Armstrong (2003) that workers respond best and most creatively, not when they are tightly controlled by management, and treated like unwelcomed necessities, but, if the corporate cultural environment within which they work is motivating enough to give them employee satisfaction.

### **Overview of Commitment**

According to Poole and Warner (1998), until the early 1950s, the term 'loyalty' was generally used instead of 'organisational commitment'. Originally, the concept of 'organisational commitment' was utilized to manage employees within hierarchical and mass-producing organisations. The concept of organisational commitment has been developed during the 1970s and 1980s because it is regarded as a strategic variable in the promotion of business goals. The authors view commitment in the workplace, commitment to work and committed employees as aspects of organisational commitment. They note further that much as there exist variations in the definitions of organisational commitment, 'organisational commitment' has come to mean employee devotion to an organisation, a company, or an employer.

Newstrom and Davies (2002) define employee commitment as the degree to which an employee identifies with the organisation and wants to continue actively participating in it. Like a strong magnetic force attracting one metallic object to another, it is a measure of the employees' willingness to remain with a firm in the future. It often reflects the employees' belief in the mission and goals of the firm, willingness to expend effort in their accomplishment, and intentions to continue working there. Commitment is usually stronger among longer-term employees, those who have experienced

personal success in the organisation, and those working with a committed employee group.

Mullins (1993) observes that Martin and Nicholas (1987) view commitment as total dedication while at work and entails such issues as using time constructively, attention to details, making extra effort, accepting change, cooperating with others, self-development, respect, trust, pride in one's abilities, seeking improvement, and giving loyal support. According to Mullins (1993), White (1987), draws the attention of managers to the necessity for employee commitment to have limits. If not, fanatical zeal or unquestioning compliance can spell doom for organisations. The author cautions that the continuous commitment of an employee depends on reciprocal commitment by the organisation to its members.

### **Commitment and Psychological Contract**

The commitment of human resources to an organisation cannot be self-made. It has a contractual element, referred to by Mullins (1993) as "psychological contract" (Mullins, 1993 p.11). He explained psychological contract as the creative power and energy that gives direction towards the attainment of organisational objectives. The author observes that the basis for psychological contract is not a written document, but a series of mutual expectations and satisfaction of needs arising from the people- organisation relationships that bring into existence commitment on the part of both the individual worker and the organisation. Mullins (1993) notes that aspects of the employment relationship covered by psychological contract, from the employee's point of view, will include:

- i. How they are treated in terms of fairness, equity and consistency;

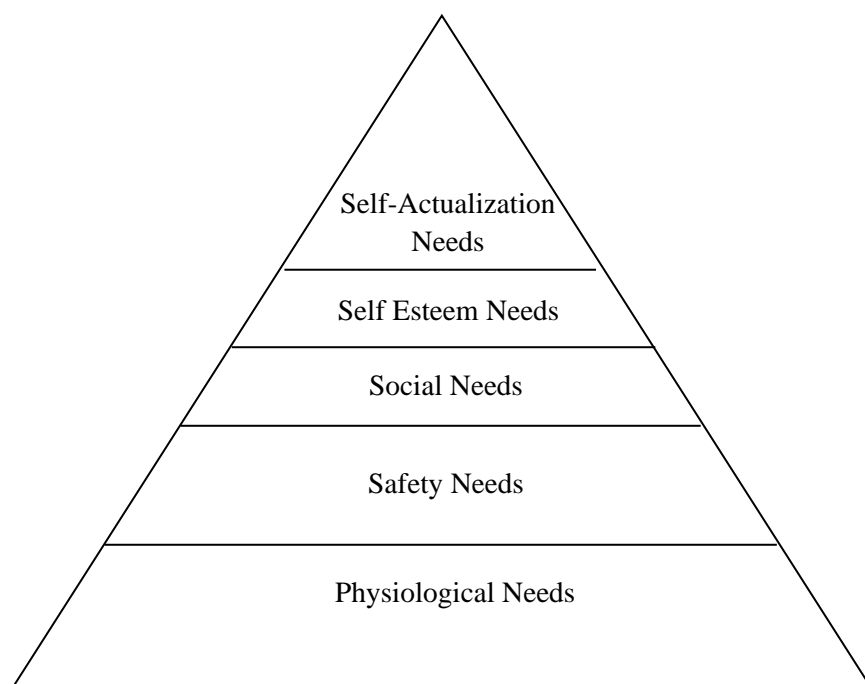
- ii. Security of employment;
- iii. Career expectations and opportunity to develop skill;
- iv. Scope to demonstrate competence;
- v. Involvement and influence; and
- vi. Trust in the management of the organisation to keep their promises.

The manifestation of these attributes of commitment by the organisation to its members results in a psychological bond or contract, namely: the employees' feeling of excitement about an organisation, which becomes a source of energy necessary to propel human resources to perform desirably toward the achievement of corporate goals.

A research work, cited by Ivancevich (1998), revealed the following responses as additional critical issues that drive the commitment of employees. In order of priority, the issues consist of: cash bonus; pat on back; plaque; good parking space, and lunch with company president. Ivancevich (1998) has concluded based on these findings, that both financial and non-financial compensations drive the workers to be committed. He emphasizes, however, that the influences of financial compensations on worker commitment exceed the non-financial. Gibson et al (1994) explain that the reason why money is noted to be a means of employee behaviour modification towards commitment is that pay is necessary of life. It is one of the main reasons why workers seek employment, the means to provide their own and family needs and a determinant of their socio- economic worth.

### The Hierarchy of Needs

Maslow's hierarchy of needs has received a great deal of attention from management researchers who have attempted to identify its value in understanding employee commitment throughout the world. Maslow (1970) postulates that everyone has five basic needs, which constitute a hierarchy in an ascending order, beginning with the most basic. These are physiological, safety, social, self – esteem /ego and self –actualization needs.



**Figure 3: Diagrammatic representation of Maslow's need hierarchy**

Source: Adapted from Maslow (1970).

Maslow (1970) has given explanation to these needs. Physiological needs consist of food, clothing, shelter and other basic physical needs. Applied to human resource management, these physiological needs are often satisfied through the wages and salaries paid to staff by organisations. Safety needs include the desire for security, stability, and absence of pain. Organisations typically help personnel to satisfy these needs through safety

programmes and equipment and by providing security through medical insurance, unemployment and retirement plans and similar benefits.

Social needs include the need to interact and affiliate with others as well as the need to feel wanted by others. This desire to belong is often satisfied on the job through social interactions within work groups, in which people give and receive friendship. Esteem needs involve the need for power. This results in the individual's need to feel important and receive recognition from others. Promotions, awards, and feedback from the boss lead to feelings of self-confidence, prestige, and self-importance. Self-actualization needs are desires to reach one's full potential by becoming everything that one is capable of becoming. In the organisational sense, this may involve mastering one's environment as well as setting achievable goals.

### **Strategies for Enhancing Employees' Commitment**

Commitment is an attitude about employees' loyalty to their organisation and is an on-going process through which organisational participants express their concern for the organisation and its continued success and well-being. The organisational commitment attitude is determined by a number of personal (age, tenure in organisation, and dispositions such as positive or negative affectivity, or internal or external control attributions) and organisational (the job design and leadership style of one's supervisor) variables.

There are many ways to build employee commitment and employers often fail to realise that some of the most effective things they can do to develop and sustain motivated, committed employees cost very little or nothing at all. Nelson (1999, p.01) proposes the power of the five I s.

- **Interesting work.** No one wants to do the same boring job over and over, day after day. Moreover, while any job will always require some boring, repetitive tasks, everyone should have at least a part of their job be of high interest to them.
- **Information.** Information is power, and employees want to be empowered with the information they need to know to do their jobs better and more effectively. Further, more than ever, employees want to know how they are doing in their jobs and how the company is doing in its business. Open channels of communication in an organisation allow employees to be informed, ask questions, and share information.
- **Involvement.** Managers today are faced with an incredible number of opportunities and problems and, as the speed of business continues to increase dramatically, the amount of time that they have to make decisions continues to decrease. Involving employees in decision making, especially when the decisions affect them directly, is both respectful and practical. Those closest to the problem typically have the best insight as to what to do. As one involves others, one increases their commitment and ease in implementing new ideas or change.
- **Independence.** Few employees want their every action to be closely monitored. Most employees appreciate having the flexibility to do their jobs as they see fit. Giving people latitude increases the chance that they will perform as one desires - and bring additional initiative, ideas, and energy to their jobs.



- **Increased visibility.** Everyone appreciates getting credit when it is due. Occasions to share the successes of employees with others are almost limitless. Giving employees new opportunities to perform, learn, and grow as a form of recognition and thanks is highly motivating for most people.

Madigan, Norton and Testa (1999, p.3) provide practical strategies that organisations can use to increase employee commitment. They first propose that, in order for an organisation to increase the commitment levels of its employees, it has to recognise the fundamental needs of the employees to maintain a work-life balance.

The recognition of personal and family life must be seriously considered. Organisations might want to consider implementing such practices as: flexible work schedules; personal time-off programmes; job-share arrangements; reduced work weeks; work-from-home arrangements; and training programmes that offer practical suggestions on how to better affect the balance between personal life and work life.

The composition of today's workforce is much more complex. Dual income families and single parents with dependents are the norm. The term extended family encompasses not just grandparents or in-laws, but children from previous relationships, step-children or foster children. Given these new structures, it is not surprising that the workforce is having difficulty balancing work life activities. Whereas one individual bore the burden in the past, the responsibilities are often shared between two working individuals today. Both feel the pressure to balance work and family life and squeeze in some time for themselves. Establishing work life programmes will go a long way in alleviating stress and will impact positively on commitment levels.

Mullins (1999:815) concludes that a high level of employee commitment implies willingness to work for the organisation's benefit: but that its continuation depends on the reciprocal commitment by the organisation to its members. In the current industrial climate, there needs to be concern not only for producing goods or services, but also for the encouragement of innovative, exploratory and creative ideas that go beyond what can be prescribed for the job, and for the application to work of intuitive as well as explicit knowledge. These multiple objectives can only be achieved if managers consider, with care, exactly what kinds of commitment they are aiming for, and design policies and practices accordingly.

### **Conclusion**

In conclusion, the review of the literature on corporate culture and commitment reveals that the cultures of various corporate bodies are products of human thought and interaction, and are different in content and direction. The human resource commitment and organisational performance of each establishment hinged on the willingness and ability of every management to sharpen its corporate cultural practices to be in tune with and relevant to cutting-edge occurrences in its internal and external operational environments. Managements, therefore, need to make scheduled and demand-driven assessments and update corporate norms, values, beliefs and understandings in order to assist leap forward organisational performance through their human resources by being realized and flexible in thought and practice or remain static and lose relevance. On the other hand, workers may become increasingly committed and unleash their maximum human resource

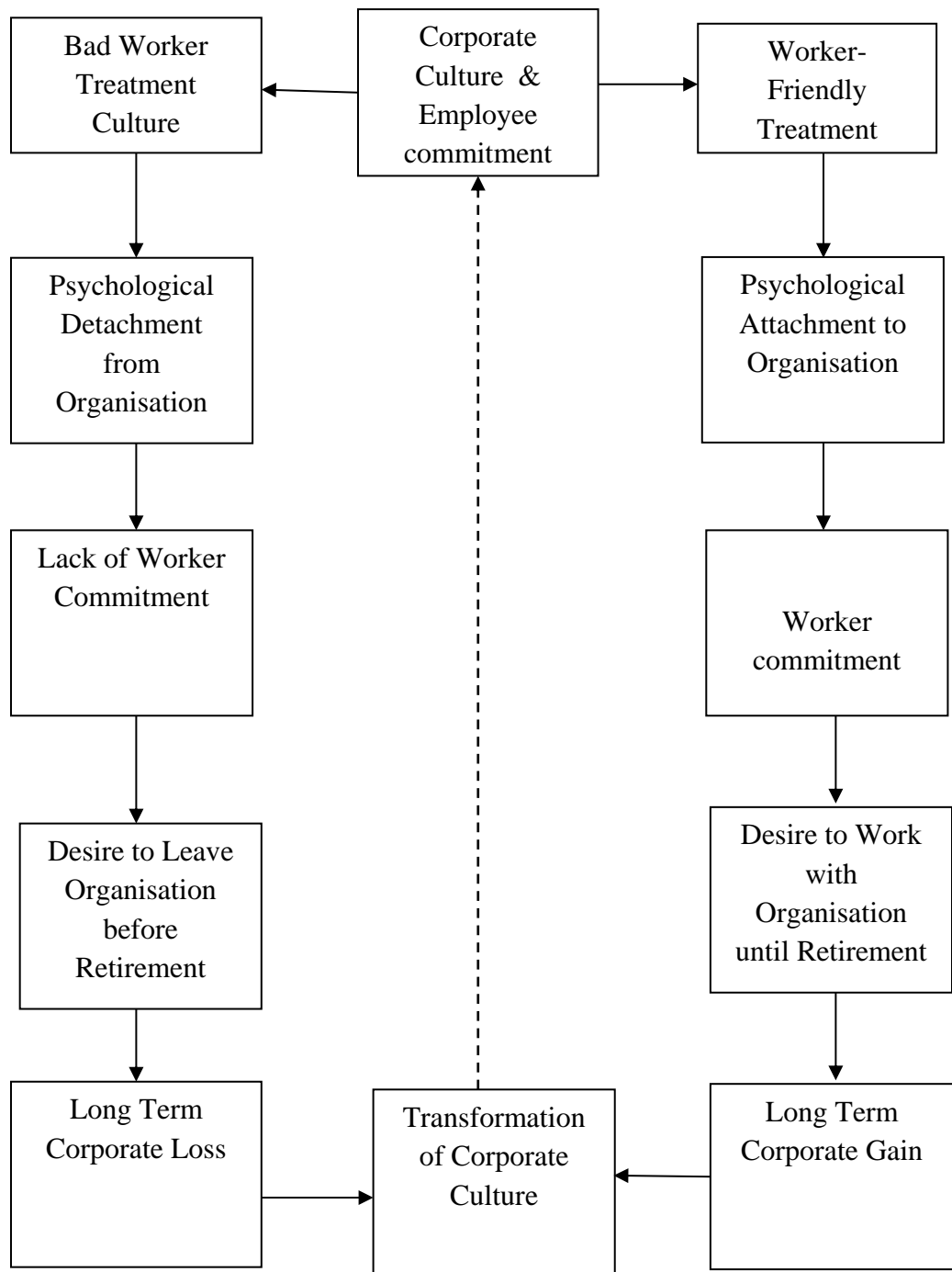
potentials if they find themselves in motivating worker-friendly corporate cultural environments.

### **Conceptual Framework**

The framework of this study is conceptualized from the perspective that the attitude of management towards employees determines the whole character of an organisation's cultural practices. Corporate cultural practices that treat workers as adults and partners with respect and dignity, and recognize and reward hard work personnel achievements, produce worker-friendly corporate culture, which makes employees become committed. Such an employee-oriented culture makes workers release boundless human efforts and enthusiasm, not only at work, but also in every conceivable area of interest of an organisation.

Workers are assumed to be committed if they have pride in the establishment and display happiness, working with an organisation. Committed workers should be prepared to work harder, sacrifice personal comfort as an act of devotion to the organisational success and wish to work with the establishment until retirement.

The right segment of figure 4 indicates that treating workers as adults and partners with dignity and respect is the primary source of worker commitment, attachment and quality work, which turn out into long-term productivity gains for an organisation. Here there is the exhibition of these attributes, the individual is assumed to have become psychologically attached to the organisation beyond seeing the workplace as a means of earning a living to a climate of personal satisfaction.



**Figure 4: Conceptual framework for corporate culture and employee commitment.**

Source: Author's construct, 2016

## Summary

This chapter reviewed literature on corporate culture and employee commitment. A general overview of organisational culture, components of organisational commitment, types of organisational culture, as well as strategies for enhancing employee commitment were reviewed from available literature. It is clear, from the available literature that trust plays an integral role in building and sustaining employee commitment. It is, therefore, of utmost importance that employees and employers have a solid relationship built on trust for each other. Money or compensation for employees is also important to building employee commitment as well as recognition. In addition, employees must feel a sense of belonging to the organisation since it provides a sense of excitement and confidence in management. In order to enhance employee commitment, factors such as performance feedback, role congruity, workplace incentives, supervisor support, mentoring or coaching, opportunity to apply job aids, and physical factors such as compensation must be taken into consideration.

## CHAPTER THREE

### METHODOLOGY

#### Introduction

This chapter outlines the various methods that were used to achieve the objectives of the study. The methodology covers the description of the research design or strategy, study organisation, study population, sample size, sampling procedures or technique, pilot study, research instruments and the data analysis procedures.

#### Study design

The study employed both qualitative and quantitative sources of data and methods in order to address the objectives. The quantitative method was used to classify features, count them and construct statistical methods in an attempt to explain what was observed. It produced quantifiable data that were generalised to larger population. The qualitative method was also used because it provided an opportunity for the researcher to interact with research subjects on their own terms. It again provided a holistic view of the phenomenon under investigation.

The research design that was used for this study is a descriptive survey type. Descriptive research involves collecting data in order to test hypotheses or answer research questions concerning the current status of the subject of the study. According to Best and Khan (1995), descriptive research is concerned with the conditions or relationships that exist, such as determining the nature of prevailing conditions, practices and attitudes; opinions that are held;

processes that are going on; or trends that are developed. One major purpose of the descriptive survey is that it attempts to generalize from a sample to a population so that inferences can be made about some characteristics, attitudes, or behaviour of the population (Babbie, 1990).

The descriptive design enables the researcher to find out the extent to which a good corporate culture can bring about commitment of employees of the bank. This survey technique was used in order to obtain the desired information more easily and less expensively. According to Saunders, Lewis, and Thornhill's (1997) descriptive survey method allows the collection of a large data from a sizeable population in a highly economical way.

According to Kumar (2005, p. 93), this type of design is 'very useful in obtaining an overall picture as it stands at the time of the study'. Since the study is interested in exploring the corporate cultures that exist within the two banks under study, this design would be useful in presenting what pertains in them.

### **Study organisation**

In 2008, UT Holdings Limited acquired majority shareholding in a Ghanaian commercial bank called BPI Bank. The bank was re-branded as UT Bank Ghana Limited and opened for business in May 2009.

In June 2010, UT Bank and UT Financial Services merged into one new company called UT Bank Ghana Limited. Through a reverse listing on the GSE, the new bank's shares became listed and those of UT Holdings were de-listed. Its shares trade under the symbol: UTB. UT Bank Ghana Limited, commonly known as UT Bank (UTB), is a commercial bank in Ghana. As of February 2011, the bank has been one of the commercial banks licensed by

Bank of Ghana, the national banking regulator. UTB is a medium-sized financial services provider headquartered in Ghana with subsidiaries in West Africa and Western Europe.

The initial focus of UT was centered on servicing the “unbanked” informal sector, but over the years, UT’s services have extended to cover the formal sector. What sets UT apart in the financial services market is its solid business structure, flexibility and timely delivery of financing to clients whilst maintaining the promise of providing loans in less than 48 hours. It would be good to include all the branches of UT Bank in Ghana in this study, but due to large population size and time constraint, the study will be limited to only the staff of UT Bank in the Cape Coast and Takoradi branches of the Bank.

### **Target population**

The target population of this study includes both the banking operation group and retail section of the bank. The banking operation section consists of staff of: the customer service; tellers; fund transfer officers; operations officers and managers; branch support officers; and the security section of the bank. The retail section of the bank also consists of the relationship officers and managers who deal with the access of loans by customers.

Currently, the entire strength of staff in these two branches under study is 44. Out of this, four are in the senior management category and these are the managers of the various sections of the bank with their assistants. The population distribution of staff of the two branches of UT bank under investigation are Cape Coast Branch 18, and Takoradi Branch 26.



### **Sample and sampling procedure**

Sample refers to any group on which information is obtained in a research (Fraenkel and Wallen, 2000). According to Fraenkel and Warren (2000), for any scientific study, if the population is large, five percent of the population could be selected as the sample. However, for this study, considering the small nature of the target population vis-à-vis the time factor and the logistics available, the researcher decided to use the entire target population of the study.

In addition, since the managers and their deputies are only four in number, they were all selected to participate in this study. In view of this, a total staff of 44 participated in this study. The managers were chosen purposively to respond to the interview because they form an integral part of the organisation and to a large extent influence the formation and perpetuation of the bank's culture.

In purposive sampling, as Fraenkel and Wallen (2000) intimated "... researchers use their judgment to select a sample that they, based on prior information, believe will provide the data they need." The purposive sampling was used because according to Fisher (2007) the researcher puts into their sample whoever they can obtain access to or whoever they think may be appropriate respondents for the questions they want to ask. Cohen, Manion, and Morrison (2008) opine that in purposive sampling the researcher handpicks the cases to be included in the sample on the basis of their judgment of their typicality or possession of the particular characteristics being sought. For this purpose, a self-administered survey questionnaire was given to the staff to express their views and opinions on the topic under study.

### **Data collection**

To accomplish the purpose of this study, both primary and secondary data were collected. Primary data comprised the first-hand information directly collected by the researcher from the respondents through the use of the questionnaires and the structured interview. On the other hand, secondary data were gathered from the relevant articles in journals, internet information, reports and published and unpublished thesis, literature from books and other academic sources. The instrument that was used to elicit relevant data for this study was a set of questionnaire.

Due consents were sought from all respondents before the instruments were administered to them. Data collection was done personally in collaboration with three research assistants who were all trained by the researcher. Orientation was conducted for the assistants so that they could be able to explain the nature of the study and the part they played in it. The questionnaire was personally administered with all additional instructions personally given to ensure effective data collection on the research problem. The interview sessions with the managers were also recorded and later transcribed for analysis.

### **Pilot study**

A pilot study was conducted between the 6th and 9th of July, 2015 at HFC Bank which is adjacent to the Cape Coast branch of UT bank. Twenty staff of HFC Bank took part in the exercise. The purpose of the pilot study was to identify possible challenges that could be faced in the filling of the questionnaire. After the pilot study, the need for the rephrasing of some items

in the instrument to offer a better understanding of them came up. The necessary changes were made before the actual fieldwork was conducted.

### **Research instruments**

The main instruments used to solicit data for this study were questionnaires and in-depth interview guides. The questionnaire was structured into five sections and contained both close-ended and open-ended questions. The close-ended questions had possible responses provided for each question while the open-ended questions provided respondents with the opportunity to give their own responses to the questions posed. The first section of the questionnaire focused on the background characteristics of the respondents. This information was deemed necessary in order to provide a context within which issues raised on corporate cultures could be discussed and appreciated. The background characteristics considered were job title or position, department or section of work, gender, age range, and marital status, number of years with the bank, and highest educational qualification of respondents. The second section termed B was on the assessment of the existing culture of the bank. The third section C was on the assessment of the staff preferred corporate culture. And this section has six items. Section D also dealt with the good effect of worker treatment culture on the commitment of staff. Four items were indicated. Section E, has eight items and was on the factors that can enhance staff commitment to the bank. With the aid of open-ended questions, respondents' preferences were explored on three main things. These were aspects of the current organisational culture that they liked and would want to be maintained, aspects of the organisational culture they did not like and would want to see abandoned and finally, aspects of organisational

culture which were currently non-existent in the organisation yet respondents want to see introduced.

An interview guide was also designed to aid in conducting the interview for managers of the two branches. The guide was sectioned into four namely A, B, C and D. Section A concentrated on exploring the corporate culture that existed in the bank, Section B focused on exploring the preferred organisational culture, and Section C was on the effect of good corporate culture on the staff commitment, while Section D explored factors that can enhance staff commitment to the bank.

### **Data analysis**

Since the study was purely descriptive, the data was processed and analysed according to the format required by the Statistical Product and Service Solution (SPSS) Version 20.0.

In order to accomplish this task, all completed questionnaires were collected and cross checked for inconsistencies. They were then coded and later on entered on the statistical analysis software for the analysis to be computerised.

The first objective that is examining the organisational culture of UT Bank was analysed using percentages and frequencies, and tables were also constructed to illustrate the analysis and findings of the rest of the study objectives. For the interview session with the managers, the recorded interviews were transcribed for manual analysis. In addition, content analysis of the data collected was done in order to answer the various research questions under investigation.

### **Limitations of the study**

The key challenge encountered on the field had to do with the retrieval of questionnaires sent out. While some respondents had misplaced the instrument, others took a long time to fill it. Respondents who misplaced their instruments and requested for new ones were given new ones. This prolonged the time spent on retrieving the instruments for analysis. In addition, it was difficult locating some of the branch managers for the interview session due to their busy schedules. However, all of them were involved in the study.

### **Summary**

The chapter discussed the various methods that were used to achieve the objectives of the study. It also described the study design used for the study. It provided information on the study design, study organisation, target population, sample size, sampling procedures, pilot study, research instruments, mode of data collection, data analysis and presentation as well as field work and its related issues. The next chapter focuses on the analysis and discussion of the collected data of the study.

## CHAPTER FOUR

### RESULTS AND DISCUSSION

#### **Introduction**

This chapter presents results and discussion emerging from the study. It begins with the background information of the respondents. It then focuses on the various issues related to the specific objectives of the study. Frequencies and percentages, tables, figures and pie charts are provided to illustrate the results. It is organised into five sections namely the background information of respondents, assessment of the existing corporate culture of UT bank, assessment of staff expectations of how to be treated by management, the effects of good worker treatment culture on the employee commitment, and the factors that can enhance employee commitment to UT bank.

#### **Background information of respondents**

The personal data of the respondents are discussed under the following sub-headings: Job title or position, department or section of work, gender, age range, marital status, length of service with UT Bank, academic and professional qualification. The reason for this aspect of the analysis was to determine the caliber of people used for the study and also aimed at putting the study into context.

##### **Job title**

In the banking system in Ghana employees are classified into several categories. The breakdown of the respondents according to their status in UT Bank is presented in Table 1

Table 1: Job title of respondents

Job Title	Frequency	Percentage (%)
Relationship officer	15	37.5
Operation Support Officer	1	2.5
Teller	6	15.0
Service Delivery Officer	2	5.0
Customer Service Officer	4	10.0
Internal Control and Compliance	1	2.5
Relationship Support Officer	2	5.0
Assistance Documentation Officer	1	2.5
Driver	2	5.0
Internal Security Officer	1	2.5
Branch Support Officer	2	5.0
Funds Transfer Officer	2	5.0
Transaction Banking Representative	1	2.5
Total	40	100

Source: Field survey, 2015

The responses in table 1 show that out of 40 respondents, 15 respondents, representing 37.5 percent, were relationship officers, 1 respondent representing 2.5 percent, was an Operation Support Officer.

Six respondents, representing 15 percent, were Tellers. Two respondents representing 5 percent were Service Delivery Officers, 4 respondents, representing 10 percent, were Customer Service Officers, 1 respondent representing 2 percent, was an Internal Control and Compliance Staff, 2 respondents representing 5 percent, were R.S.Os, 1 respondent

representing 2.5 percent, was an Assistant Documentation Officer, 2 respondents representing 5 percent were Drivers. 1 respondent representing 2.5 percent, was an Internal Security Officer, 2 respondents representing 5 percent, were Branch Support Officers, 2 respondents representing 5 percent were Funds Transfer Officers and 1 respondent representing 2.5 percent was Transaction Banking Representative.

The table shows that all the categories of staff in the bank were represented in this study since corporate culture and commitment cut across all these categories. With regard to the categorisation of staff, majority of the respondents investigated were in the junior staff category as compared to the senior staff categories of the bank.

#### Department of work of respondents

Two departments of the bank were represented in the study. These are banking operations and the retail department, 22 respondents representing (55.0%) out of a total of 40 respondents' works under the banking operations department and 18 respondents representing (45%) works under the retail department.

#### Distribution of respondents by gender

This section sought out the gender distribution of respondents. It was discovered that out of the total respondents of 40, 25 (62.5%) were male and 15 (37.5%) were female. The analysis indicates that the composition of UT Bank is predominantly male as in other organisations in Ghana. The views of male staff of the bank dominated this study.



Age distribution of respondents

A demographic characteristics used in the data collection is age. Age is the amount of time during which a person has lived.

Table two shows the breakdown of respondents according to their age. The results depict that 18 (45.0%) of the respondents were within the age range of 21- 30 years while 18 (45.0%) also belonged to the 31-40 age group while 9 (14.1%) were within the age group of 41-50+ years.

Table 2: Age distribution of respondents

Age Distribution	Frequency	Percentage
21-30yrs	18	45.0
31-40yrs	18	45.0
41-50+yrs	9	14.1
Total	40	100.0

Source: Field survey, 2015

Marital status of respondents

Marital status is any of such distinct options that describe a person’s relationship with a significant other. Or ones situation with regard to whether one is single, separated, divorced or widowed.

Table 3 indicates that 17 (42.5%) of the respondents were single. About 15 (37.5%) were married whereas 8 (20.0%) of the respondents were divorced or separated from their partners.

Table 3: Marital status of respondents

Marital Status	Frequency	Percentage
Single	17	42.5
Married	15	37.5
Divorced/ Separated	8	20.0
Total	40	100.0

Source: Field survey, 2015

#### Length of service of respondents

This is the duration of time that an employee has been under the employment of the employer or company.

Table 4 presents the views of respondents on number of years they had served in the bank. The analysis reveals that 24 (60.0%) of the respondents served between 1-5 years, whilst 16 (40.0%) were with the bank for 6 -10 years. Majority of the staff served in the bank between 6 to 10 years and this implies that they were capable of identifying the various factors that could be responsible for the treatment culture as well as the strategies that could be used to enhance staff commitment to the bank.

Table 4: Length of service of respondents

Length of Service	Frequency	Percent
1-5yrs	24	60
6-10yrs	16	40
11-15yrs	0	0
16-20+yrs	0	0
Total	40	100.0

Source: Field survey, 2015

### Highest educational qualification of employees

A course of higher academic study of employees of the Bank was explored. And this has been termed as the educational achievement of staff. Table 5 presents the summary of the highest educational and professional qualifications of the respondents. The results indicate that 5 (12.5%) of the respondents were with SSSCE or O and A levels qualification. This is followed by 6 (15.0%) who were also diplomats whilst 20 (50.0%) forming the majority of the respondents were holders of first degree followed by 9 (22.5%) of the respondents holding various categories of master's degrees. Per the bank's statutes, holders of master's degree constitute the managerial category of staff. Table 5 shows the educational qualifications of staff.

Table 5: Highest educational qualifications of employees

Highest Qualification of Staff	Frequency	Percent
SSSCE/ O/ A Level	5	12.5
Diploma	6	15.0
B.A / B.ED	20	50.0
Master's degree	9	22.5
Total	40	100.0

Source: Field survey, 2015

### Assessment of the existing corporate culture of UT Bank

This section sought to investigate the existing corporate culture of UT bank. Respondents were asked to choose from the multiple options presented by the researcher. Table 6 presents the summary of the respondents' views.

Table 6: Assessment of existing corporate culture of UT Bank

	SA	A	U	SD	D
Existing corporate culture of UT bank	Freq.	Freq.	Freq.	Freq.	Freq.
	(%)	(%)	(%)	(%)	(%)
Management encourages equal treatment	3 (7.5)	18 (45.0)	1 (2.5)	7 (17.5)	11 (27.5)
Staff are involved in the decision making process	4 (10.0)	10 (25.0)	2 (5.0)	9 (22.5)	14 (35.5)
The bank has strong value shared by its members	15 (37.5)	25 (62.5)	-	-	-
Management encourages respect among its members	14 (35.0)	16 (40.0)	-	6 (15.0)	4 (10.5)
Management show concern for the academic and training aspirations of staff	10 (25.0)	14 (35.0)	-	9 (22.5)	7 (17.5)
The bank puts premium on giving its customers the best quality of service	21 (52.5)	19 (47.5)	-	-	-
Staff of the bank are sufficiently aware of organisation's goals	13 (32.5)	27 (67.5)	-	-	-
The bank encourages hard work by paying its staff well	6 (15.0)	15 (37.5)	-	7 (17.5)	12 (30.0)

Source: Field survey, 2015

Table 6 shows that management encourages equal treatment among staff. About 21 (52.5%) of the respondents agreed that management encourages equal treatment of staff, while 18 (45.0%) disagreed and 1(2.5%) were undecided on the issue. This means that the greater portion 21(52.1%) of

the respondents agreed management encourages equal treatment among staff. The agreement of the majority of the respondents confirmed Madigan *et al*'s (1999) assertion that for an organisation to increase the commitment levels of its employees, it has to recognise the fundamental need of the employee to maintain a work-life balance.

Another existing corporate culture of UT Bank is the involvement of staff in the decision making process. About 14 (35.0%) of the respondents agreed, 23(57.5%) disagreed whilst 2 percent (5.0%) were undecided. These findings revealed that the majority of the respondents disagreed with the assertion that management do involve staff in decision making process. This therefore highlighted Nelson (1999)'s proposal on the power of the five I s. He concluded that managers today are faced with an incredible number of opportunities and problems and, as the speed of business continues to increase dramatically, the amount of time that they have to make decisions continues to decrease. Involving employees in decision making, especially when the decisions affect them directly, is both respectful and practical. Those closest to the problem typically have the best insight as to what to do. As one involves others, one increases their commitment and ease in implementing new ideas or change.

With the statement that the bank has strong value shared by its members, 15 (37.5%) of the 40 respondents strongly agreed, 25 (62.5%) agreed, and none of the respondents disagreed or was undecided on the issue. Thus, all respondents (100.0 %) were in the agreement that the bank has strong value shared by its members or staff.

Management encourages respect among its members or staff is another existing corporate culture of the bank. In this area, 14 (35.0%) of the respondents strongly agreed, 16 (40.0%) agreed, about 10 (25.5%) disagreed and none remained undecided. Most of the respondents about 75.0 percent were in an agreement that management of the bank encourages respect among its members or staff. This buttresses a research conducted by Peters and Waterman (1982) into excellent performing American companies which revealed that treatment of people as adults and partners with dignity and respect is the primary source of productivity gains. However, this depends more on management. So that treating people (not money, machines and materials) with dignity and respect is key to commitment. To them, the practice of worker-oriented culture brings into manifestation what a handful of dedicated people can do when they are really turned on.

In the area of management showing concern for the academic and training aspirations of staff, about 10 (25.0%) have strongly agreed, 14 (35.0%) agreed, 22.5 percent disagreed and 17.5 percent strongly disagreed. The study established Mullins (1993); observation that Martin and Nicholas (1987); view commitment as total dedication while at work and entails such issues as using time constructively, attention to details, making extra effort, accepting change, cooperating with others, self-development, respect, trust, pride in one's abilities, seeking improvement, and giving loyal support.

On the issue of the bank putting premium or attaching importance to giving its customers the best quality of service, about (52.5%) strongly agreed and 19 (47.5%) also agreed. This means that the entire respondents were in

agreement of the assertion that the bank attaches importance to giving its customers the best quality of service.

In addition, with the issue of staff being sufficiently aware of the bank's goals, 13 (32.5%) strongly agreed and 27 (67.5%) also agreed. This means the entire respondents have agreed that they are aware of the goals of the bank. This confirms Newstrom and Davies (2002)'s assertion that employee commitment is often reflected in the employees' belief in the mission and goals of the firm, willingness to expend effort in their accomplishment, and intentions to continue working there.

With the statement that the bank encourages hard work by paying its staff well, respondents were distributed on the issue. About 6 (15.0%) strongly agreed, 15 (37.5%) agreed, 7 (17.5%) strongly disagreed, 12 (30.0%) disagreed whereas none of the respondents was undecided on the issue. This is in line with Akintoye's (2000) assertion that money still remains the most motivating factor for employees of every organisation. A research work, cited by Ivancevich (1998) also revealed that cash bonus, pat on back, plaque, good parking space, and others remain to be additional critical issues that drive the commitment of employees. Ivancevich (1998) has concluded based on these findings that both financial and non-financial compensations drive the workers to be committed. The interviews with the managers on the assessment of the existing corporate culture of the bank revealed the following;

On the issue of managers encouraging equal treatment among their staff, four representing 100 percent were in an agreement to this assertion. The four managers indicated that they facilitate equal treatment of staff in their bank. On why they encouraged that, the data collected revealed that Out of the

4 managers, one respondent representing 25.0 percent of the total respondents explained that management encourages equal treatment of staff in order for staff to exhibit their full potentials. Another respondent representing 25.0 percent also explained that it is the bank's core value. One of the four respondents representing 25.0 percent explained that, equal treatment ought to be encouraged due to the fact that human beings have values and potentials and the other respondent 25.0 percent said it will facilitate staff drawing closer to them to express their views on issues concerning the management of the bank.

Secondly, on the assertion that management of the bank encourages respect among its members, all of the four managers representing total respondents of 100.0 percent agreed that management encourages respect among its staff. They all indicated that they encouraged respect among staff because it encourages hard work; it helps in replenishing individual employees, and for peace and harmony among staff.

On the issue of management showing concern for the academic and training aspirations of staff, 3 (75.0%) agreed and one of the respondents disagreed. Some said it was important because it would help decrease operational errors, it would lead to increase productivity and it would help staff be aware of new trends in the banking sector.

The next concern was whether the bank has values shared by its staff. All 4 respondents representing a total respondent of 100.0 percent agreed that the bank has strong value systems shared by all staff of the bank. As to the reason for the values, the four respondents (managers) gave different reasons such as: for effective organisational management, in order to fulfill the



mission statement of the bank, shape work culture, and also to give direction to the staff. On the issue of involving staff in decision making, all of the four managers representing a total respondent of 100.0 percent agreed that, staff are involved in the decision making process of the bank and they all indicated that it helps to achieve the organisational goals and objectives.

### Preferred treatment culture of employees of UT Bank

The views on how employees of the bank preferred to be treated by management collated. Table 7 provides respondents' views on the preferred treatment culture.

Table 7: Preferred treatment culture of staff of UT Bank

Preferred Treatment Culture	SA	A	U	SD	D
	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)
Staff should be treated with respect	35 (87.5)	5 (12.5)	-	-	-
The bank should see staff as associates who are mutually committed to the achievement of the bank	31 (77.5)	8 (20.1)	1 (2.5)	-	-
Staff and management should be supportive and cooperative	31 (77.5)	9 (22.5)	-	-	-
Management should encourage satisfying working relationship	34 (85.0)	6 (15.0)	-	-	-
Staff should be involved in decision making process at the bank	30 (75.0)	9 (22.5)	1 (2.5)	-	-
Staff of the bank should be aware of organizations goal	29 (72.5)	11 (27.5)	-	-	-

Source: Field survey, 2015

It was revealed that, the entire respondents 40 (100.0 %) preferred and supported the idea that they should be treated with respect. This confirms Peters and Waterman's (1982) revelation that treatment of people as adults and partners with dignity and respect is the primary source of worker commitment, attachment and quality work, which turn out into long-term productivity gains for an organisation. When respondents were asked to indicate their view on the issue of the bank seeing them as associates who are mutually committed to the achievement of the bank, 39 (97.6%) agreed and only 1 (2.5%) was undecided on the issue. However, this depends more on management. So that treating people (not money, machines and materials) with dignity and respect is key to commitment.

On the issue that staff should be involved in decision making process, 30 (75.0%) strongly agreed, 9 (22.5%) also agreed, and 1 (2.5%) was undecided on the issue. Lastly, respondents' view on the issue of making the staff of the bank be aware of the organisational goals of the bank, about 29 (72.5%) strongly agreed, 27.5 percent also agreed. However, none of the staff was undecided or disagreed. It confirms the assertion by Newstrom and Davies (2002) that when an employee believes in the mission and goals of the firm, he or she will develop willingness to expend effort in their accomplishment, and intentions to continue working there. Commitment is usually stronger among longer-term employees, those who have experienced personal success in the organisation, and those working with a committed employee group.

The interviews with the managers regarding the preferred treatment culture of staff of UT Bank revealed that managers are aware that staff wish to

be treated with respect. A total of 4 respondents representing (100.0%) agreed that staff wish to be treated with respect. On the issue of the bank treating staff as family and associates, three out of the four respondents representing 75.0 percent agreed that the bank needs to treat staff as family and associates. However, one respondent representing (25.0%) disagreed with the assertion. Three out of the four respondents representing (75.0%) agreed that management should encourage satisfying working relationship. One respondent representing (25.0%) disagreed that management should encourage satisfying working relationship.

**Effects of good worker treatment culture on employee commitment**

Employees are the bedrock of every organisation hence their treatment is very paramount. Table 8 presents the respondents’ views on effects of good worker treatment culture on the staff commitment to the bank.

Table 8: Effects of good worker treatment culture on staff commitment

Effects	SA	A	U	SD	D
	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)
Willingness of the staff to remain with the bank	13 (32.5)	13 (32.5)	6 (15.0)	8 (20.0)	-
Happiness working with the bank	16 (40.0)	17 (42.5)	3 (7.5)	1 (2.5)	3 (7.5)
Willingness of staff to sacrifice their personal comfort for the bank	18 (45.0)	17 (42.5)	3 (7.5)	1 (2.5)	1 (2.5)
Willingness of staff to work with bank until retirement	9 (22.5)	15 (37.5)	6 (15.0)	6 (15.0)	4 (10.0)

Source: Field survey, 2015

Table 8 provides the respondents' views on the positive effects of good worker treatment culture on staff commitment. The first effect of good worker treatment culture on staff commitment is that it leads to the willingness of staff to remain with the bank. On this assertion, about 26 (65.0%) agreed, 6 (15.0%) were undecided on the issue, and 8 representing (20.8%) strongly disagreed. The results indicate that majority of the respondents are in agreement to the assertion.

Another positive effect of good worker treatment culture on staff commitment is that it brings about happiness of the staff working with the bank. The result reveals that 40.0 percent strongly agreed and about 42.5 percent also agreed that good worker treatment culture could lead to staff commitment. About 1 (2.5%) strongly disagreed and 3(7.5%) disagreed while 3 (7.5%) of the respondents remained undecided. About 82.5 percent agreed that good worker treatment culture could have positive impact on staff commitment to the bank.

On the issue of willingness of staff to sacrifice their personal comfort for the bank, 45.0 percent of the respondents strongly agreed, 17 of the respondents representing 42.5 percent agreed, 1 percent strongly disagreed, and 1 percent disagreed while 3 (7.5%) were undecided on the statement. This confirms the assertion that workers are assumed to be committed if they have pride in the establishment and display happiness in working with an organisation. Committed workers would be prepared to work harder, sacrifice personal comfort as an act of devotion to the organisational success and wish to work with the establishment until retirement.

With respect to the view that good worker treatment makes staff to be willing to work with the bank until retirement, about 14 (60.0%) of the respondents agreed, 10 (25.0%) disagree whilst 6 (15.0%) remained undecided on the issue. Since the majority of the respondents 60.0 percent agreed to the assertion, it therefore confirms the issue that committed workers would be prepared to work harder, sacrifice personal comfort as an act of devotion to the organisational success and wish to work with the establishment until retirement.

The interviews with the managers regarding the effect of good corporate culture on staff commitment revealed that two (50%) of the managers are aware that good corporate culture will lead to the willingness of staff to remain with the bank, the other 50.0 percent disagreed that good corporate culture will make them remain with the bank. Secondly, all the respondents totaling four (100%) agreed that staff get committed to the goals and objectives of the bank when good corporate culture is practiced. With regard to the willingness of staff to work together as a result of a good corporate culture, all the four managers representing a total respondent of 100% agreed that staff are prepared to work together. Finally, with respect to staff sacrificing their personal comfort for the bank as a result of good corporate culture, two out of the four respondents representing 50.0 percent of total respondents agreed that staff are eager to sacrifice personal comfort for the bank. The other two (50%) of the respondents disagreed that staff are willing to sacrifice personal comfort for the bank as a result of good corporate culture.

### Factors that can enhance Employee Commitment to the Bank

Commitment is a tool to releasing the goals of an organisation. It is induced by a number factors enumerated.

The table 9 presents a summary of the respondents' views on factors that can enhance staff commitment to the bank.

Table 9: Factors that enhance staff commitment

	SA	A	U	SD	D
Factors that can enhance commitment	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)	Freq. (%)
Increment in salary	29 (72.5)	7 (17.5)	1 (2.5)	2 (5.0)	1 (2.5)
Provision of accommodation facilities to staff	20 (50.0)	15 (46.9)	2 (4.7)	1 (12.5)	2 (17.2)
Payment of allowances due the staff	24 (60.0)	15 (37.5)	-	1 (2.5)	-
Performance award schemes	23 (57.5)	13 (32.5)	-	1 (2.5)	-
Vehicle purchasing facility (Vehicle loan)	13 (32.5)	23 (57.5)	2 (5.0)	1 (2.5)	1 (2.5)
Interactive communication among staff	20 (50.0)	18 (45.0)	1 (2.5)	-	1 (2.5)
Interesting work	14 (35.0)	24 (60.0)	2 (5.0)	-	-
Flexible work Schedules	12 (30.0)	22 (55.0)	3 (7.5)	1 (2.5)	2 (5.0)

Source: Field survey, 2015

Forty (40) respondents, a total of 90 percent agreed that salary increment can enhance the commitment of the staff of the bank. About 7.5 percent of the respondents disagreed. However, 2.5 percent were indecisive on the issue. This is in support of Ivancevich's (1998) conclusion that both financial and non-financial compensations drive the workers to be committed. He emphasises, however, that the influences of financial compensations on worker commitment exceed the non-financial.

Another factor that can enhance staff commitment to the bank is the provision of accommodation facilities to staff. The views of the respondents revealed that 20 (50.0%) strongly agreed, 15 (37.5%) agreed, 2.5 percent strongly disagreed, 2 (5.0%) disagreed and 2 (5.0%) were indecisive on this issue. The analysis indicates that about 87.5 percent were in agreement to the assertion.

Respondents also observed payment of allowances to staff can enhance their commitment. About 97.5 percent of the respondents strongly accepted this assertion. Only about 2.5 percent were undecided on this issue. Gibson et al (1994) confirms that the reason why money is noted to be a means of employee behaviour modification towards commitment is that pay is necessary of life. It is one of the main reasons why workers seek employment, the means to provide their own and family needs and a determinant of their socio- economic worth.

Interactive communication is also noted to enhance staff commitment to the bank. With reference to the assertion, 50.0 percent strongly agreed, 45.0 percent agreed whereas 2.5 percent remained undecided. About 2.5 percent disagreed. The result indicates that, greater numbers of respondents were in an

agreement with the assertion; that interactive communication can enhance commitment. Nelson (1999) buttresses these by saying that information is power, and employees want to be empowered with the information they need to know to do their jobs better and more effectively. Further, more than ever, employees want to know how they are doing in their jobs and how the company is doing in its business. Open channels of communication in an organisation allow employees to be informed, ask questions, and share information.

With respect to interesting work enhancing commitment, about 95.0 percent of the respondents agreed, and 5.0 percent were indecisive on the issue. The analysis revealed that majority of the respondents agreed to the statement. Nelson (1999) also confirms that no one wants to do the same boring job over and over, day after day. Moreover, while any job will always require some boring, repetitive tasks, everyone should have at least a part of their job be of high interest to them.

Finally, flexible working condition can also enhance commitment. With respect to this, 34 (85.0%) agreed, 3 (7.5%) disagreed and 3 (7.5%) could not decide on this statement. However, majority making 85.0 percent of the respondents agreed to this assertion thereby confirming Madigan *et al.*'s (1999) statement that provide practical strategies that organisations can use to increase employee commitment. They first propose that, in order for an organisation to increase the commitment levels of its employees, it has to recognise the fundamental need of the employee to maintain a work-life balance. The recognition of personal and family life must be seriously considered. Organisations might want to consider implementing such practices



as: flexible work schedules; personal time-off programmes; job-share arrangements; reduced work weeks; work-from-home arrangements; and training programmes that offer practical suggestions on how to better affect the balance between personal life and work life.

The interview process of managers on the factors that can enhance staff commitment to the bank reveals that there are many factors that could help enhance staff commitment. About one (25.0%) respondent stated that, increase remuneration and respect for staff could help enhance staff to be committed to the bank. About 25.0 percent also stated that conducive working environment is a factor that can make staff to be committed to the bank. Others stated that, salary increment, prompt payment of allowances, motivation, training and staff development are responsible for enhancing staff commitment to the bank.

With respect to the extent to which salary increment could enhance staff commitment, all the managers agreed that increment in salary can enhance staff commitment to the bank. About 25.0 percent of the respondents stated that increment in salary would motivate staff to work harder. However, about 1 (25.0%) stated that, increment in salary alone might not enhance staff commitment.

On the issue of performance awarding scheme as a means of enhancing staff commitment, three out of four respondents representing (75.0%) agreed that performance award schemes can enhance staff commitment. However, one respondent representing (25.0%) disagreed to the fact that performance award schemes can enhance staff commitment to the bank. Those who agreed indicated that performance award schemes will help increase efficiency of

staff, serve as a motivation for staff, will increase staff willingness to work and in effect enhance good performance.

The other factors considered to be relevant for enhancing staff commitment are flexible working condition and attractive vehicle loans for staff of the bank. On this issue, about three out of the four respondents agreed that flexible work schedules and vehicle loans can enhance staff commitment to the bank. However, one respondent disagreed that flexible work schedules and vehicle loans could enhance staff commitment to the bank. Those who were in agreement indicated that flexible work schedules and vehicle loan facilities for staff are important because other banks do the same for their employees and these make staff willing to work with the bank.

### **Summary**

The chapter presents results and discussion emerging from the study which begun from the background information of the respondents. It then focuses on the various issues related to the specific objectives of the study. Frequencies and percentages, tables, figures and pie charts were used to illustrate the results. The chapter is organised into five sub-sections namely the background information of respondents, assessment of the existing corporate culture of UT bank, assessment of staff expectations of how to be treated by management, the effects of good worker treatment culture on the employee commitment, and the factors that can enhance employee commitment to UT bank.

## CHAPTER FIVE

### SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

#### Introduction

This chapter presents summary of the study, conclusions drawn from the findings and recommendations based on the findings of the study.

#### Summary

This study set out to assess the corporate culture and commitment of staff of UT Bank. The descriptive survey design approach was used. The main respondents were the banking operation group and retail section of the bank. Questionnaire and interview were used to collect data from 44 respondents comprising of 18 from Cape Coast branch and 26 staff from the Takoradi branch of the UT bank. Since the study adopted descriptive survey design, the data was processed and analysed according to the format required by the Statistical Product and Service Solution (SPSS) Version 20.0. Percentages and frequencies were calculated, and tables were also constructed to illustrate the analysis and findings of the study.

The main findings of the study are summarised as follows:

- The staff perceived that the existing corporate culture of the bank includes: putting premium on giving customers the best quality of service; encouragement of equal treatment of staff by management; partial involvement of staff in decision making process; the bank has strong value shared by its employees; management encourages hard work and respect

among its employees; and Staff of the bank are sufficiently aware of the bank's goals.

- The employees want to be treated with respect, and should also be seen as “associates” who are mutually committed to the achievement of the organisational goals of the bank. Management was encouraged to be supportive and cooperative. Staff should effectively and efficiently be involved in the decision making processes of the bank.
- The positive effects of good worker or employee treatment culture on staff include: Willingness of the staff to remain with the bank; employees become happy working with the bank; staff or employees will be willing to sacrifice their personal comfort for the bank; staff or employees will be willing to work with the bank until his or her retirement.
- Some of the factors that could help enhance employees' commitment to the bank include: Appreciable increment in salaries of staff; provision of accommodation facilities to staff; prompt payment of performance award schemes and vehicle purchasing facilities to employees who deserve them; interactive communication among staff of the bank and interesting work and flexible work schedules.

### **Conclusions**

Based on the results and discussion as well as the main findings of the study, the following conclusions could be drawn:

Corporate culture is so critical to the existence of any organisation and it could either be a barrier to change or a catalyst to the same in an organisation. It gives members of an organisation an identity and facilitates collective commitment, as good corporate values tend to make people

employed stay with an organisation for a long period of time and are proud to be part of the establishment. It is evident when individual staff or groups evaluate situations or pass judgments from different perspectives that stem from incompatible differences in their education, social background or socialization, or knowledge of the issues in contest. The study identified that corporate culture has the ability to build employees' sense of belonging and commitment to the organisation, and this eventually can have an influence on the bank's performance.

The major expectations of the employees were that they should be treated with respect and should be seen as "associates" who are mutually committed to the achievement of the organisational goals of the bank. Understanding workers and their expectations of corporate culture is important to building commitment and higher work performance. That being the case, the ability to instil strong staff commitment into corporate strategic plans and create an atmosphere in which there is constructive pressures to perform is a prerequisite in the operations of the UT Bank.

The staff, as much as possible, should be aware of the organisational goals of the bank and should be involved in the decision making processes. When an employee believes in the mission and goals of the organisation, he or she will develop willingness to expend effort in their accomplishment, and intentions to continue working there.

## Recommendations

The following recommendations are made based on the findings and conclusions of the study.

1. Management of the bank are encouraged to understand workers and their expectations so as to build commitment and higher work performance. This could be achieved when the bank instil strong staff commitment into corporate strategic plans and create an atmosphere in which there is constructive pressures to perform.
2. Proper communicating procedures should be put in place by the bank and its managers to resolve issues concerning the welfare and development of employees of the bank. For instance, when any disagreement arise among staff and managers, it should be reported to the management and then management should get statements from the parties involved, brainstorm the issue and make recommendations on how to manage the situation.
3. Management should treat staff with respect and should see them as “associates” who are mutually committed to the achievement of the organisational goals of the bank. In order to achieve this, managers must involve their staff in decision making processes of the bank.
4. The staff, as much as possible, should be aware of the organisational goals of the bank and management should involve staff in the decision making processes. When an employee believes in the mission and goals of the organisation, he or she will develop willingness to expend effort in their accomplishment, and intentions to continue working there.

5. Management should develop diverse but appropriate strategies to enhance staff commitment to the bank. To enhance staff commitment, management should provide staff with accommodation facilities, increase the salaries of staff to commensurate with the work they do, and also encourage interactive communication among the staff.
6. Lastly, staff and management should be supportive and cooperative with each other. This will help facilitate good working culture.

#### **Areas for Further research**

It is recommended that further studies be conducted in the area of staff expectations and corporate culture of financial institutions in Ghana, guided by the need to:

- a) Determine ways of improving the corporate culture of financial institutions in Ghana,
- b) Assess ways of improving employees' commitment to their Banks.
- c) Evaluate factors that can limit employees' commitment to the bank.

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**APPENDIX I**  
**QUESTIONNAIRE FOR BANKING OPERATIONS AND RETAIL**  
**STAFF OF UT BANK**

Dear Respondent,

This questionnaire has been designed to solicit your opinion on “the corporate culture and commitment of staff of UT Bank”. It is part of the requirements of an MBA (General Management) Degree and solely for academic purposes. Your responses will strictly remain confidential. I shall therefore be grateful if you can spare some of your precious time to respond to questions that follows by either ticking or writing your answer.

**Please Note:** If you have any questions or queries concerning the instrument, please contact me by Mobile No. 0208492613.

**Section A: Background information of respondent**

Please indicate your response by placing a tick (√) or writing the appropriate response in the space provided.

1. Job Title/ Position: .....
2. Department/Section of work: Banking Operations [ ] Retail [ ]
3. Gender: ..... Male [ ] Female [ ]
4. Age range: 21 – 30yrs [ ] 31 - 40yrs [ ] 41 - 50yrs [ ] 51 - 60+ yrs [ ]
5. Marital Status: [ ] Single [ ] Married [ ] Separated [ ] Divorced [ ]  
Widowed
6. How long have you worked in UT Bank?  
1 - 5 yrs [ ] 6 – 10 yrs [ ] 11 – 15 [ ] 16 – 20 and above [ ]
7. Highest academic qualification:  
SSSCE/ O’/ A’ Level [ ] Diploma [ ] B.A/ B.ED [ ] Master’s degree [ ]

**Section B: Assessment of the existing corporate culture of UT bank**

Please indicate your preferred response by ticking (√).

**NB: SA= Strongly Agree, A=Agree, U=Undecided, SD=Strongly Disagree, D=Disagree**

Staff Treatment Culture	SA	A	U	SD	D
8. Management encourages equal treatment to every staff					
9. Staff are involved in the decision making process					
10. The bank has strong values shared by its members					
11. Management encourages respect among its staff					
12. Management show concern for the academic and training aspirations of staff					
13. The bank put premium on giving its customers the best quality of service					
14. Staff of the bank are sufficiently aware of the organisation's goals					
15. The bank encourages hard work by paying its staff well					

b. Please list or state other existing corporate cultures of the bank that have not been mentioned.

- (i).....
- (ii).....
- (iii).....
- (iv).....
- (v).....
- (vi).....

**Section C: Assessment of staff expectations of how to be treated by management**

Please indicate your preferred response by ticking (√) any of the options provided

<b>Preferred treatment Culture</b>	<b>SA</b>	<b>A</b>	<b>U</b>	<b>SD</b>	<b>D</b>
16. Staff should be treated with respect					
17. The bank should see staff as “ <b>associates</b> ” who are mutually committed to the achievement of a common purpose					
18. Staff and management should be supportive, and cooperative with each other					
29. Management should encourage satisfying working relationships					
20. Staff should be involved in the decision making process of the bank					
21. Staff of the bank should be aware of the organisation’s goals					

b. Apart from the preferred corporate cultures mentioned, state those that have not been mentioned.

- (i).....
- (ii).....
- (iii).....
- (iv).....

**Section D: Effects of good worker treatment culture on the employee commitment**

Please indicate your preferred response by ticking (√)

Effects	SA	A	U	SD	D
22. Willingness of staff to remain with the bank					
23. Happiness in working with the bank					
24. Willingness of staff to sacrifice their personal comfort for the bank					
25. Willingness of staff to work with the bank until retirement					

b. Apart from the effects mentioned, state those that have not been mentioned.

(i).....  
.....

(ii).....

**Section E: Factors that can enhance employee commitment to UT bank**

Please indicate your preferred response by ticking (√) the appropriate option

Factors	SA	A	U	SD	D
26. Increment in salary					
27. Provision of accommodation facilities to staff					
28. Payment of allowances due the staff					
29. Performance award schemes					
30. Vehicle purchasing facility (vehicle loan)					
31. Interactive communication among staff					



32. Interesting work					
33. Flexible work schedules					

b. Apart from the factors mentioned, what other factors can enhance staff commitment?

(i).....

.....

(ii).....

.....

(iii).....

.....

(iv) .....

.....

*Thank you again for your time and ideas*

APPENDIX II

Interview Guide for Managers

**Introduction:**

Create a friendly atmosphere by introducing yourself and then outline the purpose of the interview meeting. Encourage the interviewee to also introduce him or herself as well. Then seek his or her consent about the mode of recording the interview.

**The interview**

**A. Assessment of the existing culture**

1. Do you give equal treatment to your staff? (Probe: Why do you think so?)

.....  
.....

2. Why will you encourage respect amongst your staff?

.....  
.....

3. Have you shown concern to the academic training of your staff? .....

Why do you do that?.....

.....

4. The bank has strong values shared by its staff. Do you agree?.....

Why do you do this?.....

.....

5. Why do you involve your staff in your decision making process?.....

6. Kindly state some of the existing cultures of the bank that we have not mentioned in our discussion.....

.....

**B. Preferred treatment of staff**

7. Are you aware your staff wish to be treated with respect?  
.....

8. Do you treat your staff as **a family** or **associates** who is mutually committed to the achievement of the goals of the bank?.....

9. How do you encourage satisfying working relationship among your staff?.....

**Effect of good corporate culture on the staff commitment**

10. Are your staff loyal to remain with the bank forever?.....

11. Are your staff committed to the goals of the bank?.....

12. Are your staff willing to work together?.....

13. Are your staff willing to sacrifice their personal comfort for the bank?.

**D. Factors that can enhance staff commitment to the bank**

14. What factors can make staff commit themselves to the bank work?  
.....  
.....

15. To what extent do you agree that increment in salary can make your staff be committed to work?.....  
.....

16. To what extent could performance award schemes enhance staff commitment?.....

17. Flexible work schedules and attractive vehicle loans can enhance staff commitment. Do you agree.....

**Thank you**