UNIVERSITY OF CAPE COAST

IMPACT OF ORGANIZATIONAL CULTURE ON ORGANIZATIONAL PERFORMANCE AT CAL BANK, TAKORADI BRANCH

BY

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

Name: Judith Efe Mensah

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

Name: Mrs. Comfort Anipa

ABSTRACT

This study examined the impact of organizational culture on organizational performance at CAL Bank. Specifically, the study sought to find out the kinds of organizational culture practiced in CAL Bank, assess how Cal bank determine its performance indicators and finally examine the effects of CAL bank's culture on its performance. This study employed the case study design. The dependent variable in this study was organizational performance whilst that of the independent variable was the organizational culture. Five-point Likert-scale closed-ended questionnaires were used to gather the requisite quantitative data for the study. In all, 100 respondents were involved in this study. The data gathered from respondents were analysed with statistical tools such as means and standard deviations as well as correlation and multiple regression. The study discovered that the major kinds of organizational culture practiced in CAL Bank were Clan and Market culture. With regard to performance indicators at CAL Bank, the study established that employees observed acceptable personal habits while at work, guided by the organizations' overall strategic plan in carrying out their work, employees completed work assigned to them as per the desired standards, and employees committed maximum efforts to their work. Lastly, the study found that there was a statistically significant positive relationship between organizational culture and organizational performance ($r=0.437$; $p<0.003$) at CAL Bank. Based on the findings, the study concluded that organizational culture has the potential to influence the organization's performance either negatively or positively. The study therefore recommends banks to adopt the right kind of culture that can enhance corporate performance in a positive way.

KEY WORDS

Organizational Culture

Performance

Organization

Bank

Impact

Bank

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DEDICATION

To my mummy, daddy and husband

Lucy Arthur Boison, John E, Mensah and John Quaicoe

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CHAPTER ONE

INTRODUCTION

The culture of an organization plays a vital role in the growth and survival of that organization. Every organisation has its unique style of working and that is what constitutes the culture of that organisation. Organizational culture has been defined as the specific collection of values and norms that are shared by people and groups in an organization and that control the way they interact with each other and with stakeholders outside the organization (Jepkorir, Lagat & Ng'eno, 2017**).** Maina (2016) discovered that organization culture is so important to the organization to the extent that, in the long run, it may be the one decisive influence for the survival or fall of the organization.

It is upon this premises that Tedla (2016) remarked that lack of effective organizational culture and poor cultural integration in the corporate group affect organizational performance and decrease shareholders return. Although organizational culture has been correlated with performance, it has received relatively inadequate empirical investigation especially in commercial banks of which CAL Bank is no exception (Byrne & Hochwarter, 2012). It has therefore become necessary to undertake this study to critically examine the impact of organizational culture on the performance of CAL Bank.

The key implication of this study is to bring to light ways through which CAL Bank can enhance its performance through its cultural practices. This study draws on other studies conducted in the field of organizational culture and bank performance. The main theoretical premise behind this study is the Denison model of organizational culture as well as the theory of organizational excellence.

This section covers the background, statement of the problem, purpose of the study, research questions, significance, delimitations and limitations of the study as well as the organisation of the study.

Background to the Study

In the view of Robbins (2012), organizational culture is identical discernment of the organization based on exceptional uniqueness separating one organization from the other. This means that one thing that can make one organization different from the other is its culture. Tedla (2016) noted that organizational culture is increasingly becoming a major element of everyday organizational functioning in recent times since the performance of an organization depends on its culture. (Racelis, 2010) remarked that a well-built culture within the organization shows that workers think the same way and are guided by the same ideas about the business.

This implies that organizations can only meet their goals if they make their culture work in harmony with their management coordination. That is to say that by putting in place appropriate culture, an organization can allow the workers have control over their own work and this will no doubt make them work well. In view of this, it can be said that organizational performance is dependent upon the culture of the organization, since it is a clear indicator of the survival of the businesses (Racelis, 2010). Some studies found that there is strong link between organizational culture and performance (Muhammad & Muhammad, 2011) and this makes it relevant to study organizational culture and performance.

Organizational culture is gaining much attention in modern days because current economic situation is marked by globalization, high competition and fast developing technologies. Companies are therefore becoming more global with employees from different backgrounds, different perceptions and work related attitudes. This is why organizational culture has been the focus of interest, in both theory and practice, and captured the attention of writers throughout the last decade (Wambugu, 2014: Noruzy, 2013: Denison, 1990). Practitioners have come to realize that, despite the best-laid plans, organizational change must include not only changing structures and processes, but also changing the corporate culture as well (Musyoki, 2015: Buchanan & Huczynski, 2008).

Culture is often conceived as intangible, difficult to understand and worthy of focus only if there is time. However, the ability to identify the culture traits of an organisation provides a platform for better understanding of the operations of the organisation for a better performance. A study conducted by Allard (2010) demonstrated a significant impact of a strong organizational culture on financial outcomes. In particular, organizations with strong cultures outperformed those with weaker ones by 6.2% compared to 7.8% respectively. Therefore, there is an apparent incentive for managers to focus on organizational culture as a strategic tool to sustain competitive advantage.

As the banking industry continues to grow at a very rapid pace, increasing the level of competition in the market, companies have no option but to reposition themselves by enhancing their image with their performance so as to erase the negative perception created in the sector as poor delivery (Ponnu & Hassan, 2105). This can be achieved by developing a better organizational culture and this has become the headache of many managers of banks in Ghana. Whereas some banks develop various organizational culture pricing strategies, others keep struggling with the basic concept of organizational culture. As a result, many banks have failed to reap the full benefits that come with their performance. In Africa and especially Ghana for that matter there is limited empirical evidence to prove whether organizational culture, impacts organizational performance. Organizational culture, therefore, should be taken into consideration as a concept so that employees with different backgrounds can be united to ensure the whole system can be operated properly.

Statement of the Problem

The significance of good performance in any business organization cannot be over emphasized. The reason has been that good performance is considered as backbone of the organization especially when it leads to it effective development of that organization. However, the level of performance in CAL Bank has left much to be desired. In 2015 for instance, Cal Bank's net profit was GHC60 million but fell to GH7.2 million in 2016 (CAL Bank Annual report, 2015). In addition, their ratio of non-performing loans rose from 5.5% in 2015 to 80% in 2016 thereby affecting their profit. This situation has generated a lot of concern and worry among stakeholders. The foregoing discussion so far reveals that the performance of Cal Bank has not been encouraging.

A study conducted by Bolboli and Reiche (2014) indicated that more than 90% of business excellence initiatives fail to succeed because of poor cultural integration among company managers in the corporate group. The cultural difference that exists within the group is a major barrier to corporate performance (Weber & Tarba, 2012). The lack of effective organizational culture is a primary cause of poor performance and productivity in the corporate group (Eaton & Kilby, 2015). In a related study, Zain (2013) examined the effect of teamwork and communication on performance of organizations in Malaysia and found that these aspects of organization culture were significant determinants of general organizational performance.

Again, Shakil (2012) studied organizational culture in Pakistan in order to ascertain association between organizational culture and the practices adopted by the management. Using regression and correlation analysis, the study found out that organizational consistency and adaptability had significantly positive influence on performance management practices. In the same of line thought, findings from the study of Jepkorir, Lagat and Ng'eno (2017) established that organizational culture is positively significant to influence overall influence on performance in Commercial banks in Kenya. .

Though the findings of these studies are useful, they were conducted in places with differences in social settings and geographic location. The question that baffles the mind of the researcher is whether organizational culture has any influence on employees' performance at CAL Bank in Ghana. This seems to suggest that very little attention has been given to the banking industry in Ghana. To put differently, the impact of organization culture on performance in the banking industry has not received adequate research attention in Ghana. Moreover, the quantitative studies that have been conducted on organizational culture have generally been performed in the developed countries and very little has been done in developing countries such as Ghana, especially in the banking industry. It is against this background that the current study sought to bridge the gap in literature by way of examining the impact of organizational culture on corporate performance by way of taking empirical evidence from CAL Bank located in the Western Region of Ghana.

Purpose of the Study

The main thrust of this study is to examine the impact of organizational culture on corporate performance using CAL Bank in the Western Region as the case study. Specifically, the study sought to:

1. find out the kinds of organizational culture practiced in CAL Bank
2. assess how Cal bank determine their performance indicators
3. examine the effects of CAL bank's culture on its performance.

Research Questions

In addressing the problem, the following research questions guided the study:

1. What kind of organizational culture practices are adopted by CAL Bank?
2. What are performance indicators of CAL Bank?
3. What are the effects of CAL bank's culture on its performance?

Significance of the Study

This study examined the impact of organizational culture on corporate performance at CAL Bank. The findings of this study could contribute to the understanding of organizational culture in CAL Bank By way of revealing the kinds of organizational cultural practices that are adopted by CAL Bank. In addition, the outcome of this study would also make mangers aware of the are performance indicators of CAL Bank The results of the study would assist in the transformation of operational practices in organizations by bringing to light how organization culture can influence corporate performance either positively or negatively. The work would again serve as a reference material for all the banks in making decisions concerning ways of improving and applying their organizational cultures for the banks to perform. On the academic front, the data from this study will serve as benchmark data for any further investigation, and as a useful material for academic purposes, and as an added literature to the existing knowledge on how organizational culture impacts on corporate performance.

Delimitations of the Study

A study of this kind should have taken the researcher to all the institutions in Ghana where Banking services are carried out. However; the study was delimited to the CAL Bank in order to give the researcher an ample time to conduct an in-depth investigation of the issue under consideration. With respect to population settings, only the staff of CAL Bank at Takoradi Branch would be involved in the study. Furthermore, there are countless number of issues that could have been looked at when examining the performance of CAL Bank, that notwithstanding, the study delimited itself to examining effects of organizational culture on corporate performance at CAL Bank. Specifically, the study looks at the kinds of organizational cultural practices that are exhibited at CAL Bank, performance indicators of CAL Bank and lastly the relationship between organizational culture and corporate performance at CAL Bank.

Limitations of the Study

One major limitation of this study has to do with the instrument used in data collection. Questionnaire was used as an instrument for data collection and its drawbacks cannot be ignored. For instance, some respondents might not have time to read through all the items carefully and answer them accurately and correctly when the questionnaires were given to them and might give responses that seems to portray the positive aspect of the problem and ignoring the negative aspect particularly when the issues bothers on their integrity. This might affect the result of the study. However, efforts were put in place to reduce the effect on the result. This was achieved by making the items in the questionnaire simple so as to aid quick understanding of the respondent. Also issues concerning their integrity were not asked. Furthermore, the target sample of the research restricts itself only to the staff members of the bank especially those in the Western Region. This could have some challenge on the generalisation.

Definition of Terms

Organisation: an organized group of people with a particular purpose, such as a business or government department.

Culture: the ideas, customs, and social behaviour of a particular people or society.

Corporate performance management: Corporate performance management (CPM) is the area of business intelligence (BI) involved with monitoring and managing an organization's performance, according to key performance indicators (KPIs) such as revenue, return on investment (ROI), overhead, and operational costs.

Organizational culture: Organizational culture is a system of shared assumptions, values, and beliefs, which governs how people behave in organizations. These shared values have a strong influence on the people in the organization and dictate how they dress, act, and perform their jobs.

Organisation of the Study

The study was divided into five chapters which discussed all the aspect of the research study. The first chapter, Chapter One covered the background to the study, statement of the problem, purpose of the study, research questions, significance of the study, delimitations, limitations, operational definition of terms and ended with the organization of the study. Chapter Two presents a review of literature relevant to the study. It looks at the theoretical, conceptual and the empirical studies related to the study. Chapter Three considers the methods used in collecting and analyzing the data. In this chapter, research design, population, sample and sampling technique are described together with instruments used as well as data collection and data analysis procedures. Chapter Four focuses on the results and discussion of the findings. Finally, Chapter Five gives the summary and draws conclusions on the major findings of the study. Chapter Five also outlines recommendations from the study and also gives suggestions for further research.

CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter reviewed literature that is related to the impact of organizational culture on performance. The literature review is organized into three sections. The first section entails the theoretical review whilst the second section comprised of the conceptual review. The last section covers the empirical review which was done in line with the research objectives formulated for the study.

Definition of Culture

The term culture defies a single accepted definition. The reason has been that several researchers have come up with different definitions for the term culture. For instance, culture can be defined as a combination of values, sets, beliefs, communications and simplification of behaviour which gives direction to peoples (Ahmed & Saima, 2014). This means that culture is an arrangement of different attributes that distinguishes the members of one group or category of people from another. Culture is again defined as the norms, traits behavioural patterns, values, attitudes, language, believes that govern the way a group of people interact with each other.

On his part, Hofstede (as cited in Maina, 2016) indicate that culture is the collective thinking of minds, which create a difference between the members of one group from another. Schein (2010) added that culture is a set of different values and behaviours that may be considered as a guide to success. Kotter and Heskett (1992) on their side see culture to mean fairly established set of beliefs, behaviours and values of a society. In simple term therefore, culture is the sum of all the learned behaviour of a group of people which are generally considered to be their tradition. These traditions are communicated and transmitted from generation to generations.

Culture is unifying and refers to the processes that bind the organization together. Culture is then consensual and not conflictual. The idea of corporate culture reinforces the unifying strengths of central goals and creates a sense of common responsibility. Culture is holistic and refers to the essence – the reality of the organization; what it is like to work there, how people deal with each other and what behaviours are expected. From the definitions given it has been observed that culture is like a binding element that brings uniformity and a sense of belongingness among a group of people. It has also been noted that culture is communicated through symbols, feelings, language, behaviours, physical settings and artifacts. Different dimensions of cultures are observed as one move from one family to another and one country to another which suggest cultures vary from one another.

Meaning of Organizational Culture

Just like culture which has no single accepted definition, so is organizational culture as well. Many researchers in academics have ascribed various meaning to organizational culture. For example, Ali, Said, Abdullah and Daud (2017) defines organizational culture as a set of understandings or meanings shared by a group of people that are largely understood among members and are clearly relevant and distinctive to the particular group which are also passed on to new members. In this current study, the group of people under consideration is that of the employees of CAL Bank Ltd. The definition of Ali et al (2017) indicates that culture is learnt and shared. Moving further, Lauture, Amewokunu, Lewis and Lawson-Body (2012) also describe organizational culture as a system of shared assumptions, values, and beliefs which guide people to be aware of appropriate and inappropriate behaviour. Thus organizational culture is defined as the deeply seated often subconscious values and beliefs shared by personnel in an organization which is manifested in the typical characteristics of the organization.

It also refers to a set of basic assumptions that worked so well in the past that is accepted as valid assumptions within the organization (Salajegheh, Chamanifard, Chamanifard, & Nikpour, 2015). These assumptions are maintained in the continuous process of human interaction which manifests itself in attitudes and behaviours. In other words, as the right way in which things are done or problems should be understood in the organization. The components of routine behaviour, norms, values, philosophy, rules of the game and feelings all form part of organizational culture. Organizational culture forms an integral part of the general functioning of an organization and is a predictor of organizational environment, work climate, values of organization, its employees and overall profitability.

According to Tedla (2016) organizational culture represents the collective values, beliefs and principles of organizational members and is a product of factors such as history, product, market, technology, strategy, type of employees, management style, and national culture; culture includes the organization's vision, values, norms, systems, symbols, language, assumptions, environment, location, beliefs and habits. Sinmilartly, Taslimi (2015) defined organizational culture as the shared values, norms and expectations that govern the way people approach their work and interact with each other. In other words it is what an employee is expected to do in order to fit in and get ahead in the organisation.

Lastly, Robbins (2012) views organizational culture as a homogeneous discernment of the organization based on outstanding uniqueness separating one organization from the other. The definitions given so far seems to suggest that Organizational culture entails culture in any type of organization including that of schools, universities, not-for-profit groups, government agencies, or business entities. The most commonly known definition is “the way we do things around here” Tushman (2014; p.240). It is also worth noting that terms such as corporate culture and company culture are often used to refer to organizational culture.

Types of Organizational Culture

Scholars such as Fiordelisi (2014), Sok, Blomme and Tromp (2014) as well as Wiewiora, Murphy, Trigunarsyah and Brown (2014) have classified the types of cultures that exist in an organization into four. These four types of organizational culture include (a) clan culture, (b) adhocracy culture, (c) hierarchy culture, and (d) market culture. Clan or supportive culture contains an employee-oriented leadership, cohesiveness, participation, and teamwork (Han, 2012). Adhocracy or an entrepreneurial culture includes innovative, creative, and adaptable characteristics (Veiseh, Mohammadi, Pirzadian & Sharafi, 2014). Sok, Blomme, and Tromp (2014) defined hierarchy culture as a combination of rules and regulations to control activities in the organization. Market culture includes competition and organizational goal achievement (Pinho, Rodrigues, & Dibb, 2014).

The assumption and values of clan culture include human affiliation, collaboration, attachment, trust, loyalty, and support (Fiordelisi, 2014). In a clan culture, managers need to act in a democratic manner to inspire and motivate employees to establish a culture of excellence in the organization (Miguel, 2015). An interpersonal relationship is active in the effective organizational culture. Organization members behave appropriately and develop a sense of ownership when they have trust in, loyalty to, and ownership in the organization (Nongo & Ikyanyon, 2012). Clan culture includes teamwork, participation, employee involvement, and open communication (Pinho, Rodrigues and Dibb, 2014). In a clan culture, business managers encourage teamwork and employee empowerment (Yirdaw, 2014).

The ultimate goal of clan culture is improving employee performance through commitment, sense of ownership, and responsibility (Han, 2012; Murphy, Cooke & Lopez, 2013). Research findings in the area of organizational culture showed how clan culture positively relates to organizational performance (Han, 2012; Man & Luvision, 2014; Murphy, Cooke, & Lopez, 2013). By contrast, Givens (2012) argued that clan culture includes employee relation issues instead of improving efficiency and effectiveness in the organization. Kotrba, Gillespie, Schmidt, Smerek and Ritchie (2012) compromised both views, supporting the clan culture's indirect role in improving performance and they acknowledge the clan culture's direct role in improving efficiency and effectiveness. In a clan culture, business managers encourage employee engagement and commitment to the organization because committed employees may perform their task efficiently and deliver their responsibility effectively (Nongo & Ikyanyon, 2012).

In adhocracy or an entrepreneurial culture, organization members may require clarification for their job assignments including the importance and impact of the assignment to achieve organizational goals (Veiseh, Mohammadi, Pirzadian, & Sharafi, 2014). The values and assumptions of adhocracy culture include (a) growth, (b) risk taking, (c) creativity, (d) diversity, (e) independence, and (f) adaptability (Hartnell, Ou & Kinicki, 2011). In adhocracy culture, business managers allocate more resources for research and development, and they encourage employees' involvement in creative and innovative research activities (Sok et al., 2014).

In adhocracy culture, innovation and creativity are important to enhance productivity and to improve services in the organization. The ultimate result of adhocracy culture is innovation and change (Fiordelisi, 2014). Research evidence in the area of organizational culture shows the existence of a positive relationship between adhocracy culture and innovative entrepreneurial orientation (Engelen, Flatten, Thalmann & Brettel, 2014). Other research findings also showed the existence of a positive relationship between adhocracy culture and financial effectiveness in the long-term (Hartnell et al., 2011).

In hierarchy culture, business managers give priority in establishing effective control systems throughout the organization. In hierarchy culture, organization members follow the rules and regulations, and each activity set with pre-defined procedures and rules (Hartnell et al., 2011). Hierarchy culture includes clear communication channels, stability, consistency, and reinforcement (Fiordelisi, 2014). The final goal of hierarchy culture is efficiency and effectiveness. Study findings showed the existence of a negative relationship between hierarchy culture and financial performance (Han, 2012). Other research findings also showed the existence of a negative relationship between hierarchical culture and customer integration (Cao, Huo, Li, & Zhao, 2015).

In a competition culture, organizational members have clear objectives to increase their reward through market achievement (Han, 2012). Competition culture includes (a) gathering customer and competitor information, (b) appropriate goal setting, planning and decision-making, and (c) task focus leadership. Competition culture also contains market aggressiveness and achievement. The competition culture includes open communication, competition, competence, and achievement (Miguel, 2015). In competition culture, business managers focus on external effectiveness through market control and secure competitiveness through market achievement. Miguel (2015) noted that business managers must have knowledge of their clients and market priority to survive in the competitive market.

In a competition culture, business managers must maintain customer-driven leadership because the priority in competition culture is customers' satisfaction (Han, 2012). The other priority for business managers in competition culture is to satisfy the owners of the company. The ultimate goal of competition culture is high market share, revenue, high profit, growth, and productivity (Hartnell et al., 2011). In an effective organizational culture, business managers use the organization member's values, priorities, and behaviors to make the company's business journey easy and competitive in the marketplace (Eaton & Kilby, 2015). The proper alignment of fair competition and stakeholders' satisfaction is important for organizational culture effectiveness.

Scholars in the field of organizational culture noted that the existence of cultural acceptance variation in various geographical locations (Engelen, Flatten, Thalmann, & Brettel, 2014). For example, Shim and Steers (2012) found the existence of more hierarchical and clan cultures in Southern Korean companies than organizational culture in the United States and Japan. The other study findings also showed that the existence of more collaborative culture in Southern Korean companies than in the United States and Japan. On the contrary, Shim and Steers found risk takers, innovative, assertive, and future-oriented business managers in the United States, rather than in Korea companies.

The four major types of organizational cultures discussed and their characteristics are summarised in Figure 1 and Table 1 below

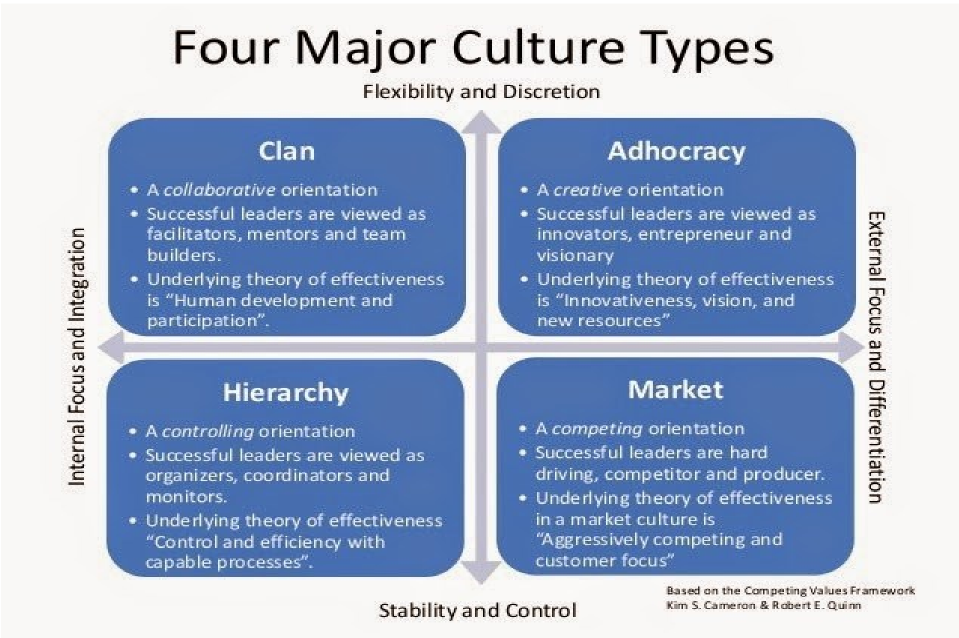

Figure 1: Types of Organizational Culture

Source: Cameron and Quinn (2011)

Table 1: Summary of the Four Types of Organizational Culture

Flexability / Discretion

Clan	Adhocracy
Dominant Characteristics: A friendly place to work and coworkers feel like extended family. Organizational Leadership: Leaders are considered to be mentors. Management of Employees: Develop employee cohesion, participation, and teamwork. Organizational Glue: Organization is held together by loyalty and commitment to the organization. Strategic Emphasis: There is an emphasis on trust, openness, and human development. Criteria of Success: Defined by sensitivity to the needs of people both inside and outside the organization.	Dominant Characteristics: Dynamic and creative with people willing to take risks. Organizational Leadership: Leaders are entrepreneurial innovators that are not afraid of risks. Management of Employees: Individual initiative and freedom are encouraged. Organizational Glue: Commitment to experimentation and innovation. Strategic Emphasis: Constant growth and staying on the cutting edge. Criteria of Success: Being a leader in developing new and unique services and products.
Hierarchy	Market
Dominant Characteristics: Formalized and structured environment where procedures govern what the person does. Organizational Leadership: Efficiency-minded leaders that focus on coordination. Management of Employees: Focus on employment security and predictability of employee production. Organizational Glue: Formal standards, rules, and policies hold the organization together. Strategic Emphasis: Stress stability and efficient, smooth operation. Criteria of Success: Efficient, consistent, and low-cost delivery of goods and services.	Dominant Characteristics: Results-oriented organization with competitive, goal oriented people. Organizational Leadership: Leaders are demanding and competitive. Management of Employees: High demands of employees and hard-driving competitiveness. Organizational Glue: Emphasis on achieving goals holds the organization together. Strategic Emphasis: Competition and achieving long-term measureable goals. Criteria of Success: Dominating competition and leading in the marketplace.

External Focus

Internal Focus

Stability / Control

Source: Adapted from Cameron and Quinn (2011)

Concept of Organizational Performance

The performance of an organization forms a solid base of that organization. The notion of organizational performance is affiliated to the endurance and success of an organization. In service organization as well as in manufacturing organizations the computation of the organization performance is critical (Brynjolfson, 1993). Organizational performance by definition comprises of the actual output or results of an organization as measured against its intended outputs (or goals and objectives). According to Cascio (2006), performance is the degree of achievement of the mission at work place.

Different researchers have different thoughts about performance. To illustrate further, it been noted that a lot of researchers used the term performance to express the range of measurements of transactional efficiency and input & output efficiency (Stannack, 1996). Chenhall (2005) added that the performance of an organization can be measured either by financial or non-financial or both. As Richardo and Wade (2001) suggested, organizations success shows high return on equity and this become possible due to establishment of good employees performance management system.

Nevertheless, Wambugu (2014) indicated that firm performance based on finance and accounting literature is measured by return on asset and ratio of sales to assets. Hossan and Habib (2010) indicated that profitability ratios designate a company's overall efficiency and performance. Put differently, performance indicates how a company uses of its assets and how it controls its expenses in order to generate an acceptable rate of return for shareholders and investors. To explain further, Thachappilly (2009) stated in his article titled

"*Profitability Ratios Measure Margins and Returns: Profit Ratios Work with Gross, Operating, Pretax and Net Profits.*" that profitability ratio help to evaluate the performance of a company, so that investors can decide whether to invest in that company. This study adopted finance and accounting measure of firm performance that is profitability.

The term performance is sometimes confused with productivity. According to Ricardo (2001), there is a difference between performance and productivity. Productivity as a ratio depicts the volume of work completed in a given amount of time. Performance is a broader indicator that can include productivity as well as quality, consistency and other factors. Organization performance has been the most important issue for every organization be it profit or non-profit. Researchers among themselves have different opinions of performance. Performance, in fact, continues to be a contentious issue among organizational researchers (Barney, 2012). Weber and Tarba (2012) state that performance is equivalent to the famous 3Es which are economy, efficiency, and effectiveness of a certain program or activity.

However, according to Daft (2000), organizational performance is the organization's ability to attain its goals by using resources in an efficient and effective manner. Quite similar to Daft (2000), Ricardo (2001) defined organizational performance as the ability of the organization to achieve its goals and objectives. He argued that performance measures could include result-oriented behaviour (criterion-based) and relative (normative) measures, education and training, concepts and instruments, including management development and leadership training, which are the necessary building skills and attitudes of performance management. Hence, from the above literature review, the term performance should be broader based which include effectiveness, efficiency, economy, quality, consistency behavior and normative measures (Ricardo, 2001).

In analyzing an Organization's performance, it is prudent to know what factors determine organizational performance. According to Wernerfelt (1995) in the business policy literature, there are two major streams of research on the determinants of organizational performance. One was based on economic tradition, emphasizing the importance of external market factors in determining organizational performance. The other line of research was built on the behavioural and sociological paradigm and saw organizational factors and their 'fit' with the environment as the major determinant of success.

The economic tradition of organizational performance provided a range of major determinants of organizational profit which included: characteristics of the industry in which the organization competed, the organization's position relative to its competitors and the quality of the firm's resources. Another study by Chien (2004) found that there were five major factors determining organizational performance, namely: Leadership styles and environment, organizational culture, job design, model of motive, and human resource policies.

Measurement of Organizational Performance

The unique question about the organizational performance is the problem of variable selection, that is, which variable could measure the true organizational performance or value well. Still, the literature is even more ambiguous about the measurement of organizational performance. According to all the literatures, especially borrowing idea from the typical work by

Hermalin and Weisbach (2003), this research work would classify all the variables into four categories well-grounded. The first, which is the best original and most important, must be the accounting performance (Hermalin & Weisbach, 1991), include profit rate, ROA (return on assets), long-term profitability, sales growth rate and so on.

Calori and Sarnin (1991) select the return on investment ratio (which is a measure of the effective utilization of resources over time), the return on sales ratio (which is a measure of operating efficiency) and the annual variation of the net turnover (which is a nonfinancial variable) to examine the relationship between the organization culture and organizational performance through the field study. Interestingly, all the studies introduce the accounting performance variables (Fisher & Alford, 2000.). It can be learnt from these contributions that the accounting performance variables would never be out of date though they are no longer unique. And certainly, this research work must account in several variable, such as the profit rate, ROA, and so on.

The second one is some Non-financial Indexes, such as employee satisfaction, customer satisfaction, turnover rate, quality of products/services and some other variables in the organizational Aspects. Besides the financial index, Kaplan and Norton (1992) raised the balanced scorecard to emphases the importance of customer, internal business processes, learning and growth. Bagozzi, Verbeke, and Gavino (2003) divide the corporate performance into the In-role performance and Extra-role performance. The In-role performance includes sales volume, communication effectiveness and relationship building, while the Extra-role performance is made up of courtesy, helping, sportsmanship and civic virtue. It is sure that the nonfinancial variable is the new trend for the performance appraises and related research (Calori & Sarnin 1991; Barney, 2012). As the development of the employee behavior and the consciousness of social responsibilities, these variables are of equal importance as the accounting variables at least.

As suggested by Hermalin and Weisbach (2003), the financial variables cannot reflect the intangible factors' contribution to corporate value, while the nonfinancial variables are difficult to decipher and measure in the form of "value added". Then we can learn from the successful studies in the field of accounting and financial management, such as Hermalin and Weisbach (1991) and Cian and Cervai (2014) which use the boards' independence to predicate the corporate performance, Tobin' Q. Considering the nonfinancial variable in the above analysis, Tobin' Q would make more effects. The last but not the least is the long-run development, competitive strength, or the long-run stock market performance.

To a certain extent, these studies must be based on the time series data or even panel data to follow the subject's long-term performance variation. Kotter and Heskett (1992) did a landmark study of organizational culture and its relationship to the issue of quintessential managerial interest. They conducted their research in 72 companies across 20 industries in 11 years to follow their corporate performance (include average increment of gross income, the increment of staff quantity, the change of stock price and the variation of corporate net income). These studies would be much more persuasive on the basis of strong financial support and great effort.

Corporate performance is not measured independently but some aspects jointly. For example, Chow and Liu (2007) conducted a research on the business strategy, organisation culture and performance outcomes in China's technology industry. In their research, Knowledge-related outcomes are defined and measured by productivity, research and development capability, products and services quality, and market share. Another example is the study by Ogaard, Larsen and Marnburg (2005) in which the firm performance is measured by financial performance indicator, service quality indicator, resource utilization indicator and revenue management indicator. All in all, the general recommendation is that no single indicator will give a comprehensive picture of the performance. Consequently, this paper would put a serious consideration in the variable selection.

Theoretical Review

This study is underpinned two major theories. These are Denison Model of organizational culture as well as the theory of Organizational Excellence**.** Each of this theory is discussed below.

Denison Model of Organizational Culture

The Denison Model of organizational culture was developed by Daniel Denison in 1990. In his model, Denison (1990) identified four elements of organizational culture. These elements form a solid foundation of every organization. The elements are (a) involvement, (b) consistency, (c) adaptability, and (d) mission. The four organizational culture model elements are essential in developing and maintaining an effective organizational culture in a given organization (Wambugu, 2014). It is important saying that the four elements in Denison Model is further broken down in two. These are external verses internal. Specifically**,** Denison indicated that involvement and consistency as *internal* factors in developing an effective organizational culture.

Adaptability and mission are *external* factors in maintaining an effective organizational culture. In their study, Mousavi, Hosseini, and Hassanpour (2015) noted involvement as a critical factor for organizational culture effectiveness. Involvement comprise of transparent communication, employee-focused leadership, and strong interpersonal relationships in the organization (Engelen et al., 2014). In an effective organizational culture, business managers encourage high employee involvement and participation of members of the organization in major organizational activities (Monzavia, Mirabib & Jamshidic, 2013). When employees participate in the organizational decision-making process, they develop a sense of ownership, trust, and loyalty for the organization (Denison, 1990).

A sense of ownership and responsibility are part of the effective organizational culture elements. Sense of ownership, trust, and loyalty are important factors to motivating employees in the organization which would go a long way to influence the performance of the employees as well as the organization in whole (Tedla, 2016). When employees participate in the organizational decision-making process, they become more responsible and accountable for their actions (Denison, 1990). The study findings in the area of organizational culture show that the existence of a positive relationship between high employee involvement in decision-making process and performance (Wambugu, 2014).

However, Givens (2012) argued that a high level of involvement in various activities creates a lack of specialization, where difficulty exists to identify the responsible person for the particular assignment. High level of employee involvement in the organization decision-making process may contribute to the organizational culture effectiveness (Denison, 1990). Nevertheless, the degree of organizational culture effectiveness may depend on the geographical location of the organization. For example, Engelen et al. (2014) used 643 participants from several German and Thailand companies to examine the relationship between organizational culture and business performance from a geographical location perspective. Englen et al. confirmed that the high degree of involvement contributes to the organizational cultures effectiveness in Thailand instead of Germany.

In a successful organizational culture, members of the organization from different backgrounds fairly share the organization's values, beliefs, and symbols in the organization (Mousavi, Hosseini & Hassanpour, 2015). Effective organizational culture exists when a group of people comes together from a different background to reach a common purpose (Flamholtz & Randle, 2011). When members share the organization's values and beliefs, they understand and coordinate their responsibility consistent with organizational values. Schein (2010) indicated that when organization members share values and beliefs in the organization, they could maintain effective communication and strong organizational culture.

In an efficient organizational culture, business managers establish an effective communication, which is important to coordinate employees' activity and increase involvement in the organizational decision-making process (Givens, 2012). Organizational culture emerges from the collection of organizational members' behaviors. Effective organizational culture never exists without a group of people, shared assumptions, and effective communication (Schein, 2010; Sok et al., 2014). Research findings in the area of organizational culture show the existence of consistency in the organization as a reflection of the organizational culture effectiveness (Givens, 2012). Givens (2012) agreed that consistency is one of the primary factors to create a strong organizational culture and improve employees' performance in the organization. However, Nongo and Ikyanyon (2012) argued that a high level of consistency in the organization does not directly affect employees' commitment and performance in the organization.

Adaptability is the ability of business managers in the organization in perceiving and responding to the external environments (Schein, 2010). In an effective organizational culture, managers are passionate and responsive to internal and external factors. In adaptability principle, business managers have the ability to modify the existing organizational culture to accommodate necessary changes. The change includes improving internal elements, modernizing internal departments and products in response to external competitions (Mousavi et al., 2015).

An effective organizational culture includes a set of fundamental assumptions that the members of the organization have planned, exposed, and developed in dealing with external adaptation problems (Cian & Cervai, 2014). Business managers often modify and adopt new situations in the organization because of various internal and external factors. In the adaptability principle, employees are competent to adapt, restructure, and reinstitute internal processes, behaviors, and attitudes in response to external forces and demands (Denison, 1990). Adaptability is a critical organizational cultural element in promoting business performance (Wamalwa, 2011).

In an effective organizational culture, business managers define the organization mission by providing purpose and meaning to every major part of the organization's mission (Givens, 2012). The mission contains (a) clear direction and vision, (b) strategic decision and intent, and (c) goals and objectives of the organization that members use to guide the activities of the organization (Mousavi et al., 2015). In an effective organizational culture, business managers use the organization's mission and vision to determining the organization short and long-term goals (Nongo & Ikyanyon1, 2012).

Business managers use the organization mission to provide appropriate direction to internal and external stakeholders (Raza, Anjum, Shamsi, & Zia, 2014). One of the responsibilities of business managers is aligning organizational culture with their business mission (Denison, 1990). Business managers believe that making successful alignment between organizational culture and business mission is a challenging task and an essential responsibility for them to secure the success of the organization (Eaton & Kilby, 2015). In an effective organizational culture, business managers align the organization's mission with organizational priorities to improve performance and to determine future directions of the organization (Raza et al., 2014).

Quantitative study findings in the field of organizational culture show the existence of a positive relationship between mission and business performance (Mousavi, et al., 2015). Mousavi et al. (2015) found that involvement and adaptability principles directly affect organizational performance. Mousavi et al. also noted that the other two organizational culture principles, consistency, and adaptability indirectly affect organizational performance. Nongo and Ikyanyon (2012) confirmed the existence of a positive relationship between adaptability and commitment in improving organizational performance. Quantitative study results in the field of organizational culture also showed that the existence of a strong relationship between mission and organizational performance (Givens, 2012). Considering CAL Bank which is the focus of the current study, one cannot tell the type of organizational culture that is practiced there and how they are connected to existence of a strong relationship between mission and performance. Against this background it has been come prudent to find out the kind of organizational culture that exist in the CAL Bank and also examine how they can influence the performance of employees.

The Theory of Organizational Excellence

This study is also grounded by the theory of organizational excellence. This theory was developed by two scholars by name: Thomas Peters and Robert Waterman in 2014. The theory portrays that the culture that an organization adopts is directly linked to its accomplishment. Therefore, successful companies are characterized by cultural practices which put prominence on deed, closeness to customers, entrepreneurship, productivity, value based effort, simplicity, lean staff and economic utilization of resources. This mean that organizations are likely to stay in businesses if their cultural values provide individuals associated with the organization room to perform.

Organizational excellence in CAL Banks can be traced to its corporate cultural attributes which include continuously developing innovative ways of meeting customers' needs, facilitating novelty and risk employee's risk taking undertakings by the use of incentives for both the customers and employees and showing a conviction in the employees' ability to be involved in the process of making decisions, avoiding rigidity in the command process and trusting the subordinates. This also entail listening to and adopting employees and customers' suggestions, paying attention to their cultural variables and promoting and clarifying the core values of the organization to the workers (Anis, 2011). This theory has been selected to steer this study because many commercial banks in Ghana including CAL Bank Ltd have embraced some of these characteristics which might have led to their improved financial performance. Moreover, strong cultural values in an organization that lay emphasis on high accomplishment levels for employees can provide individuals throughout the organization room to perform better.

Empirical Review

This section of the review focused on examining earlier studies that have examined the relationship between organizational culture and performance.

Impact of Organizational Culture on Corporate Performance

One study that is worth reviewing in this current study is that of Maina (2016). Maina's study sought to establish the relationship between organizational culture and organizational performance in commercial banks in Kenya. The study was based on a descriptive survey design. The target population consisted of employees of 42 commercial banks in Nairobi County. The study sample was selected through stratified random sampling techniques. A sample of 120 respondents was picked for the study. A questionnaire was used to collect data. Data was analyzed using descriptive and inferential statistics and the results presented in Tables.

The study conclude that commercial banks had organization culture that determined how things were done, employees were like-minded and held similar beliefs and values, commercial banks were guided by values of consistency, adaptability and effective communication system, employees had a sense of identity which increased their commitment to work and commercial banks had clearly spelt out work ethics. The study also concludes that employees of commercial banks in Kenya observed acceptable personal habits while at work were guided by the organizations' overall strategic plan in carrying out their work, completed work assigned to them as per the desired standards, and committed maximum efforts to their work. More importantly, the study also established that there was a positive significant relationship between organizational culture and organizational performance in commercial banks in Kenya.

In the same year, 2016, Tedla carried out a study to examine the impact of Organizational Culture on Corporate Performance. The study adopted an exploratory case study which aim to explore successful strategies that one corporate group used to establish an effective organizational culture to improve performance. The Denison organizational culture model served as the conceptual framework for the study. A purposive sample of 20 senior managers from a corporate group in Ethiopia participated in semi-structured face-to-face interviews. The selected participant met the criteria of a minimum 5 years of experience with successful strategies in establishing an effective organizational culture in the corporate group. The interview data were transcribed, categorized, and coded; they were subsequently member checked and triangulated to increase the trustworthiness of interpretations. The findings of the study revealed that the organization has a well-defined mission that attributed positively towards developing a shared understanding between employees and managers thereby leading to enhanced performance.

Similarly, Shakil (2012) studied the impact of organizational culture on management practices in Pakistan with the aim of expanding understanding and testing the relationship between the components of organizational culture and performance. Using regression and correlation analysis, the study found out that consistency and adaptability were some of the cultural attributes which significantly influenced management practices.

In the same line of thought, Lorraine, Dorai and Zubair (2011) investigated the influence of organizational culture on performance management in insurance industry. The study focused on five variables namely adaptive perspective, communal, network, mercenary and fragmented culture. The study established a link between organizational cultures and management practices. However, the study reported that different types of organizational cultures had varied acceptance levels of performance management.

Moving further, Aluko (2004) sought to establish how culture influenced organizational performance in textile companies in Nigeria. The study mainly attempted to determine the nature of the relationship, the determinants of performance and the ways in which culture interacted with other factors within the companies. Using both qualitative and quantitative methodologies, the study found that irrespective of their cultural backgrounds, workers appeared to have absorbed the industrial way of life. The study further indicated a strong association between the cultural variables and level of commitment, staff attrition, and positive attitude towards work. But these cultural variables did not translate directly to improved organizational performance.

In another study, Mba, Okechukwu and Agwu (2013) explore the effect of organizational culture on employees' performance in the National Agency for Food and Drugs Administration and Control in Nigeria, and reported that there was a significant relationship between organizational culture and increased employees' commitment and productivity. In Mogadishu-Somalia, for instance, Abdulkadir, Abdifitah, Takow, and Osman (2014) studied the effect of organizational culture on organizational performance at Telecommunication Firms. Using correlation coefficient, the study found that academic achievement had significant positive influence on competitive culture, entrepreneurial culture and consensual culture.

In a different study under taken by Fakhar, Iqbal and Gulzar (2014) on the impact of organizational culture on employees' job performance in Software Houses in Pakistan, customer service, risk-taking and communication system, participation, reward system and innovation were found to have a positively significant impact on organizational job performance. In Kenya, Njugi and Agusioma (2014) studied the effect of organization culture on organizational performance in non-financial institutions with a specific focus on World Vision Kenya. Using a linear regression analysis to find out how organizational culture correlated with organizational performance, the study indicated that organizational culture significantly influenced performance by enhancing organizational philosophy, work atmosphere, performance targets and organizations stability.

In addition, Wairimu (2013) assessed the effect of organizational culture on organizational performance based on a case study of Wartsila-Kipevu II Power Plant in Kenya. The study concluded that organizational ideals had a more significant influence on organizational job performance, than the organization organizational performance as was hypothesized. Although the study established an overly positive relationship between organization culture and organizational performance, the effect differed in terms of work procedures and systems having a significant impact on employees' performance.

In a study by Muya, Ng'ang'a, Wesonga and Nyongesa (2011) on the impact of organizational culture on performance in learning institutions reported that every organization had a culture which influenced people's attitudes and behaviour at work. On their part, Ahmed and Saima (2014) conducted an exploratory study to elaborate the impact of organizational culture on organizational performance. This study is conducted in different Bahawalpur based franchises of telecom companies. The purpose of this study is to determine the impact of organizational culture on organizational performance in order to know that how culture of an organization assist in enhancing the organizational performance. Balance score card is used to measure the organizational performance. Quantitative approach is adopted in which a questionnaire is used to collect the data. The questionnaire is adopted from a previous study. Twenty-two (22) questionnaires have been distributed to the research participants out of which 15 questionnaire are returned to the researchers with complete information. The findings indicate that all the dimension of the culture influence the different perspective of organizational performance.

Moving further, a study by Noruzy (2013) investigating the link between workplace justice and organizational performance in Pakistan revealed that organizational culture significantly influenced the organizational citizen behaviour and had meditating role between organizational justice and organizational citizenship behaviour. A study by Dorman (2010) on the factors influencing employee performance in Britain revealed that organizational culture that embraced job satisfaction often declined with increase in employees' level of education. This suggests that employees' level of education negatively impacted on job satisfaction. The study also suggested that organizational culture was related to employees' felt duty of helping the organization but the responsibility was superior among employees who approved the tradition of reciprocity in employee-employer relationship.

Wamalwa (2011) study on the effect of organizational culture on work outcomes in selected commercial banks in Bungoma County demonstrated the need for financial institutions to support employees. The study also found that employee response to organizational culture depended on the levels of employee commitment, professional needs and attitudes

Chapter Summary

This chapter dealt with the review of literature relevant to the study. It was organized into three main sections – the theoretical, conceptual and empirical review. The theoretical review captured the theory of Organizational Excellence which was propounded by Thomas Peters and Robert Waterman in

2014 as well as Denison Model of organizational culture developed by Daniel Denison in 1990. The key concepts that were reviewed under the conceptual review included the concept of organization culture and that of performance. The effect of organizational culture on corporate performance has been an interesting field of research over the years.

The jury is still out on whether the organizational culture affects the corporate financial performance, or not. The empirical review noted that several researchers have described organizational culture and organizational performance from other wider dimensions in other countries such as Nigeria, Pakistan and Somalia (Shakil, 2012; Lorraine, 2011; Aluko, 2004; Mba et al., 2013; Abdulkadir et al., 2014; Fakhar et al., 2014). All these studies were reviewed and summarized. The review concludes that the relationship between organizational culture and corporate performance is inconclusive. In consequence, further investigations are necessary and hence the need to carry out the current study by way of taking empirical evidence from the CAL Bank Ltd.

CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter provides an overview of the research method that was used to carry out this study. Specifically, the chapter entails the research design, the population, the sample and sampling procedure, the research instrument, procedure for data collection and lastly the technique for data analysis.

Research Design

This study employed the case study design. A case study is best defined as an intensive study of a single unit with the aim to generalize across a larger set of units (Whaley, 2014). In this study, the single unit under study is CAL Bank Ltd. The justification behind the choice of this research design is that, according to Johnson (2017) the case study is relevant in responding to research questions that contains elements such as 'how, and 'what'?". The design was therefore very appropriate for examining how organizational culture influences the performance of CAL Bank Ltd.

In addition, the case study design significantly helped in finding out the type of organizational culture that is exhibit at the CAL Bank Ltd. It further provided clarification on the impact of organizational culture on corporate performance. Another reason for using case study is that, it gives the researcher the opportunity to study an aspect of a problem in detailed within a limited time scale as mentioned by Saldana (2016). This study was expected to be completed within a restricted time and thus, the use of case study justifies it. The study adopted both the qualitative and quantitative approach in collecting and analysing data.

Thus, the researcher collected and analysed data with both qualitative and quantitative tools. In collecting the data, the researcher administered a questionnaire that contained closed-ended and open ended question in addition to semi structured interviews guides. The rationale behind the choice of this research approach is that, a combination of both qualitative and quantitative researches provides a better understanding of how culture impacts the performance of CAL Bank Ltd. although the design seems to suit the study, inconvenience of the respondents can limit the usage of this design but measures were put in place to in order to reduce its impacts on the results

Study Area

Founded in 1990, CAL Bank is rated as "one of the most innovative banks in Ghana", according to its website. As of December 2010, the bank's total assets were valued at about US$266 million (GHS 510 million), with shareholders' equity of approximately US$41 million (GHS 79 million). CAL Bank Limited is a Ghana-based bank engaged in banking and related activities. The Bank's segments include Corporate Banking, which provides loans and other credit facilities, as well as deposits and other transactions, and balances to corporate clients, institutional clients and public sector entities; Retail and Business Banking, which provides loans and overdrafts, as well as handles the deposits and other transactions of small and medium enterprises, individuals customers, such as funds transfer, standing orders and automated teller machines card services; Treasury, which undertakes the Bank's funding and centralized risk management activities through borrowings and investing in liquid assets; Brokerage, which subscribes for, underwrites, buys, holds, manages and sells securities either on or off a stock exchange, and Asset Management, which provides asset management, investment portfolio management, cash management, money management and other investment advisory services.

In terms of mission, the bank aspires to be a financial services institution of preference through delivery of quality service, using innovative technology and skilled personnel to achieve sustainable growth and enhanced stakeholder value. The Bank's vision is to be a leading financial services group creating sustainable value for our stakeholders. CAL Bank differentiates itself through its values. The bank’s core values shape the way the company is run with the management team. The values are passionate about service, efficient and effective, proactive innovators, results focused and flexible and decisive. Considering the products of CAL, it had been noted that retail and business Banking handles all personal and business clients’ needs.

The Department offers advisory services to individuals and businesses on investments, introducing them to the Bank’s range of transactional and investment products – both long and short-term. Retail and Business Banking also has a wide range of loan products, which have been developed to suit the various needs of individuals - salaried workers, professionals, etc - as well as business clients. CAL Bank offers several services which include CAL Banc assurance CAL corporate finance solutions, CAL personal banking solutions, CAL home mortgage solutions, CAL investment solutions, CAL SME Solutions, Special Sectors and Transactional Solutions.

With regard to services, it can be said that CAL offer an extensive range of services to existing and prospective clients in an effort to make banking more affordable and convenient. These include CAL domestic banking solutions, CAL electronic banking solutions, CAL fuel debit card solutions, CAL private banking, CAL remittances, channels to CAL bank and CAL corporate & institutional banking solutions. Also, customer service is at the heart of all that the bank does and excellence is its hallmark. Exceeding customers' expectation is vital to the bank. With skilled personnel and innovative technology the bank delivers exceptional service.

Population

In this study, the population consisted all the management and staff of CAL Bank in Western Region of Ghana. This bank is thought to be ideal for the study because it houses a relatively larger workforce and there is an advantage of easy accessibility to the respondents due to their proximity to the researcher. The population for the study is estimated to be 789 (Cal Bank Limited Annual Report, 2015).

Sample and Sampling Procedure

The target population comprised of the management and staff of CAL Bank in Western Region of Ghana; hence a representative number of employees were selected by means of probability sampling technique to give each member of the population an equal chance of being involved in the study which has been more appropriate for this study. In order to give every respondent the equal chance of being selected, the researcher used a table of random numbers in the selection of numbers of the population. The caseload was listed with an arbitrary starting point on the table. The researcher selected the first number her finger rested on automatically as the first respondent for the study. This simple random sampling procedure was used in selecting all 100 respondents used for the study. In situations where a number was repeated the researcher moved her finger across the row of numbers to the very next, to select the next person. The determination of sample size was done using Krejcie and Morgan's (1970) table for the determination of sample size.

Data Collection Instrument

This study collected both primary and secondary data**.** Primary data was solicited from the staff and management of CAL Bank Limited. The type of instrument that was used for soliciting primary data from the respondents was the questionnaire. The questionnaire was self constructed in light of the empirical review. A questionnaire was selected for this kind of study because it is a self-report measure which guarantees confidentiality and therefore more likely to elicit more truthfulness in response, with regard to the kind of information required from the employees. The self-administered questionnaires was adopted as a method of data collection because, it guarantee respondents privacy, which may encourage them to objectively disclose their true feelings and perceptions (Yin, 2014) and because of its associated cost-effectiveness (Bryman & Bell, 2011). The survey questionnaire consisted of both closed-ended questions as well as open ended questions. All items on the closed ended questions was measured on a five-point Likert scale statements, ranging from 1 = strongly disagree to 5 = strongly agree.

The questionnaire was structured into four main sections, namely, sections A, B, C, and D. Section A is made of five (5) questions that sought the demographic details of respondents. This information would help the research to have vivid picture of the dynamics in the population under study. Section B of the questionnaire was made up of twenty-four (24) questions that seek to examine the kinds of organizational culture practiced in CAL Bank. Specifically, the researcher adopted the Organizational Culture Assessment Instrument (OCAI) which was developed by Cameron and Quinn (2011). There are 24 items altogether under the section B. Section C of the questionnaire focuses on examining the elements of organizational culture in CAL Bank. This aspect contained 14 questions and lastly, Section D of the questionnaire also looks at the effects of CAL bank's culture on its performance which was made up of 14 questions.

The secondary data emanated from previous published studies such as journal, theses, conference proceedings, and working papers that are relevant to the phenomena under investigation.

Validity of Research Instruments

The instruments were subjected to a validity and reliability test. The validity of a test instrument is the extent to which instrument (i.e., questionnaires in this study) measures the variables under study (Mugenda, & Mugenda, 1999). The instruments for the study were carefully vetted before their final approval by experts in the field of research to establish their validity. Specifically, the instrument was given to my supervisor who meticulously inspected them and ascertained that they met both face and content validity. The suggestions as given by the supervisor with regard to the improper constructions of some items in the questionnaire were used to effect the necessary changes to improve upon the instruments. One benefit of ascertaining content validity is that, if the respondents know what information the researcher is looking for, they can use that "context" to help interpret the questions and provide more useful, accurate answers (Saldana, 2016).

Reliability of Research Instruments

According to Johnson (2017), reliability refers to the consistency and stability of measurement from one period to another. The establishment of reliability was accomplished by measuring the internal consistency of the instruments using a reliability coefficient, obtained by means of Cronbach's alpha. In order to obtain the reliability coefficient, a pilot testing of the instrument was carried out at the Zenith Bank using 20 customers. The data gathered were analysed using the Cronbach's alpha correlation technique to check for internal consistency. Yin (2014) described Cronbach's Alpha as a method used to measure the reliability of the questionnaire between each item and the mean of the whole items of the questionnaire. The normal range of Cronbach's coefficient alpha value is between 0 and 1, and the higher value indicates that higher degree of internal consistency. Different authors accept different values of Cronbach´s alpha so as to achieve internal reliability, but the most frequently accepted value is 0.70 and above to reach internal reliability. In this study a reliability coefficient of 0.788 was obtained which Whaley (2014) considered acceptable for determining the appropriateness of the instruments. The Cronbach's coefficient alpha was calculated for each variable of the questionnaire.

Data Collection Procedure

In order to collect data from the respondents, first an introductory letter was sent to the management of CAL Bank Limited to seek for permission for the use of the bank in this research as it is for academic purpose. Once permission was obtained, the corporate affairs manager was contacted to provide direction as to the selection of the branches that could be used for the purpose of this study. On the appointed day, respondents were briefed with the purpose of the study and questionnaires were self-administered administered to them. Those who were able to respond to the questionnaires immediately were collected by the researcher. However, those who were unable to respond to the questionnaire at that moment were given three days to complete the questionnaires and handed over to the branch managers to be collected by the researcher. One-on-one interview schedule was also conducted for the two managers selected for the study.

Data Processing and Analysis

When all the questionnaires are received, they were checked to ensure that they were all well answered and that they were eligible for inclusion in the sample. The Statistical Package for Service Solution (SPSS) version 20.0 was used to analyse data for the study. The data which was collected from the respondents was edited, coded, captured and presented on SPSS prior to data analysis. For data processing, statistical techniques including descriptive statistics (frequency, percentages, mean and standard deviation) were computed. Hypothesis was tested using Pearson correlation analysis, Regression analysis and Anova so as to predict the relationship between the organizational culture and corporate performance.

Ethical Considerations

Padgett (2011) define ethics as a system of moral values concerned with the degree to which research procedures adhere to professional, legal and social obligations concerns of the participants. During and throughout the entire research process of this study, several ethical aspects were taken into consideration. In doing that, respondents were approached and were requested to participate in this study voluntarily. Again, the aims and significant of the study was explained to respondents orally and in a written form attached to the questionnaire. They were assured that information obtained would be confidential and their participation would not affect their dealings with the company. Approval of the study was obtained from the University of Cape Coast. For the sake of confidentiality and anonymity, no respondent was required to disclose his or her identity or disclose any personal information that could make it possible to trace the completed questionnaires to them. They were also assured that the information obtained would be confidential and their participation would not affect their dealings with the bank.

Chapter Summary

This chapter has given a detailed justification for the research methodology used in the study, as well as a step by step explanation of the procedures employed for data collection and analysis. The researcher first took a critical look at case study design which was employed for this study. Other relevant issues that have been given careful consideration include population, sample and sampling techniques, research instruments, validity and reliability of research instruments, ethical considerations, data collection procedure, as well as method of data analysis. Ethical issues were also dealt with.

CHAPTER FOUR

RESULTS AND DISCUSSION

Introduction

This chapter presents the results followed by the discussion of the findings with regard to the impact of organizational culture on corporate performance at CAL Bank Ltd. The chapter is divided into two major sections, namely Section A and Section B. Section A presents results and discussion of the demographic data of the respondents (thus, 100 respondents was chosen from the Human Resource Department, Marketing Department, Accounting Department, Sales Department, Customer Service Center and Finance Department). Section B presents and discusses the main results based on the research questions. By virtue of the sampling procedure and technique used, all the questionnaires were received representing 100% response rate. The data obtained from the study were converted into frequency tables, mean (M) and standard deviation (SD).

Biographical Data on Respondents

Table 2: Gender Distribution of Respondents

Gender	Frequency	Percentage (%)
Male	60	60
Female	40	40
TOTAL	**100**	**100**

Source: Field Data, Mensah (2017)

Table 2 show the total number of respondents who were sampled in terms of males and as females. The table shows that 60% of the respondents were males while 40% respondents were females. It can be seen that both males and females were sampled for the study and that the various percentages would not affect the findings of the study. But the males were in majority. This means that the organization is likely to be dominated by males.

Table 3: Age Range of Respondents

Years	Frequency	Percentage (%)
20-30	56	56
31-40	20	20
41-50	14	14
Above 51	10	10
Total	**100**	**100**

Source: Field Data, Mensah (2017)

Table 3 also demonstrates the age range of the respondents. It can be seen that 56% were within the age range of 20-30 years, 20% were between the age 31-40 years and 14% were between 41 – 50 years. Also, 10% of the respondents were above 51 years. The majority of the respondents fall within the range of 20-30 years. The implication is that the organization has majority of the staff to be young basically between 20 – 30 years. This is in agreement with the perspective of Shim and Steers (2012) who believed that an organization with majority of its employees to be young can achieve a higher productivity. This implies that that majority of the respondents were mature enough to provide reliable data regarding organizational culture.

Table 4: The Number of Years that the Respondents have Served

Years	Frequency	Percentage (%)
1-5 years	55	55
6-10 years	34	34
11-15 years	11	11
Total	**100**	**100**

Source: Field Data, Mensah (2017)

Table 4 also examines the number of years that the respondents have worked with CAL Bank Limited. This was necessary to determine the number of times they have observed the influence of organizational culture on employee productivity. It can be seen that 56% had worked with the bank for between 1-5 years, 30% had also worked with the bank for between 6 – 10 years, 10% had also worked with the bank for between 11 – 15 years and 4% had worked with the bank for more than 15 years. There was no respondent who had worked with the bank for 20 years and above. The majority of the respondents had worked with the bank for not more than 5 years. Thus, the years of experience are good enough for them to tell whether or not employee performance have been influenced by organizational culture.

Table 5: Position of Respondents in Organisation

Position	Frequency	Percentage (%)
Top Management	4	4
Middle Management	16	16
Supervisor	30	30
Staff	50	50
Total	**100**	**100**

Source: Field Data, Mensah (2017)

Table 5 shows the positions of the respondents in the organization. The level or position of the respondents was also necessary to examine the number of people chosen from each position of the bank's hierarchy. It can be noticed from Table 5 that, 4% were staff working within the top management, 16% were at the middle management, 30% were also chosen from those who were supervisors and 50% respondents were chosen from the staff. The majority of the respondents were staff from various department followed by supervisors. The least number of respondents chosen was from top management which is senior staff level. This shows how knowledgeable respondents were. Whilst the senior staffs were top and middle managers, the junior staffs were supervisors and the normal staff.

Table 6: Level of Qualification of Respondents

Departments	Frequency	Percentage (%)
'A' Level	12	12
Polytechnic	20	20
1st degree	50	50
Masters Degree	18	18
Total	**100**	**100**

Source: Field Data, Mensah (2017)

With respect to the level of qualification of the respondents, Table 6 indicated that 50% had a university degree, 20% had a diploma whilst 18% had masters degree. Further, 12% had 'A' level. While 50% of the respondents had 1st degree, 18% of the respondents also had masters' degree. The educational qualification of respondents implies most of the staff would understand the questionnaires and would respond to them appropriately, thereby making the information provided credible and reliable. This is in agreement with Shahzad, Iqbal and Gulzar (2013) analysis of how qualification has direct relationship with performance. To him, an employee with high qualification has good knowledge to ensure performance. This implies that the respondents were adequately qualified to provide reliable data in regard to the study variables. Further interpretation pertaining to the education level of the respondents is that the largest cluster of personnel is educated up to graduate level and thus presenting an opportunity to embrace organizational culture in CAL Bank.

Types of Organizational Culture Practiced in CAL Bank

Research question one: What kind of organizational culture practices are adopted by CAL Bank? This research objective was formulated to examine the type of organization culture exhibited at Cal Bank Limited. In doing that, the researcher adopted the Organizational Culture Assessment Instrument (OCAI) which was developed by Cameron and Quinn (2011). To determine the culture type the OCAI assess six dimensions of organizational culture: dominant characteristics, organizational leadership, and management of employees, organization glue, strategic emphasis, and criteria for success. It is important knowing that: All A items in the OCAI in all the six dimensions represent Clan culture. All B items in the OCAI in all the six dimensions represent Adhocracy culture. All C items in the OCAI in all the six dimensions represent Market culture and lastly all D items in the OCAI in all the six dimensions represent Hierarchy culture.

The OCAI demonstrates the extent the four cultural types are present in the organization by asking questions to measure these aspects that help shape organizational culture. Since there is no right or wrong answer, just as there is no right or wrong culture, each respondent can observe and report a different mix of culture types. Seeking the input of multiple people from various positions in the organization presents an overall picture of the organization. Results presented in percentages for easy analysis The results obtained by each of the dimensions are presented in Table 7, 8, 9, 10,11,and 12.

Table 7: Dominant Characteristics of CAL Bank (1st Dimension of OCAI)

	Which characteristic are exhibited by your leaders at CAL Bank?	Agreed %	Disagreed %
A	The CAL Bank is a very personal place. It is like an extended family. People seem to share a lot of themselves.	87%	13%
B	CAL Bank is a very dynamic and entrepreneurial place. People are willing to stick their necks out and take risks.	52%	48%
C	CAL Bank is very results-oriented. A major concern is with getting the job done. People are very competitive and achievement-oriented.	71%	29%
D	CAL Bank is a very controlled and structured place. Formal procedures generally govern what people do.	82%	87%

Source: Field Data, Mensah (2017)

A= Clan culture. B= Adhocracy culture

C= Market culture D= Hierarchy culture.

Table 7 present results which asked participants about the mix of dominant characteristics that they believe are present in CAL Bank. From the results presented, it was clear that the greater majority (87%) of the respondents agreed to the statement that "The CAL Bank is a very personal place. It is like an extended family. People seem to share a lot of themselves". This was followed by "the statement which reads "CAL Bank is a very controlled and structured place. Formal procedures generally govern what people do". Connecting this statement with cultural types, it can be said that the Clan culture ranked first (87**%)** followed by Market Culture (82**%). The** third and fourth were Hierarchy and Adhocracy respectively.

Table 8: Organizational Leadership at Cal Bank (2nd Dimension of OCAI)

	Which characteristic are exhibited by your leaders?	Agreed %	Disagreed %
A	The leadership in CAL Bank is generally considered to exemplify mentoring, facilitating, or nurturing.	97**%**	3**%**
B	The leadership in CAL Bank is generally considered to exemplify entrepreneurship, innovation, or risk taking.	72**%**	28**%**
C	The leadership in CAL Bank is generally considered to exemplify a no-nonsense, aggressive, results-oriented focus.	65**%**	35**%**
D	The leadership in CAL Bank is generally considered to exemplify coordinating, organizing, or smooth-running efficiency.	79**%**	21**%**

Source: Field Data, Mensah (2017)
A= Clan culture. B= Adhocracy culture
C= Market culture D= Hierarchy culture.

Table 8 mainly sought respondents view on the kind of characteristics exhibited by the leaders of CAL Bank. From the results presented in a Table 8, it can been observed that the leadership in CAL Bank is generally considered to exemplify mentoring, facilitating, or nurturing as agreed to by 97% of the total respondents. This implies that the key leadership characteristic demonstrated by the leaders of CAL Bank is that of Clan Culture. Looking at the results displayed in Table 2 also portrays that 79% of the entire respondents agreed to the statement "The leadership in CAL Bank is generally considered to exemplify coordinating, organizing, or smooth-running efficiency". This has placed Hierarchy culture the second type of organizational culture portrayed at CAL Bank. Closely related to the Hierarchy culture is that Adhocracy culture which came third with score of 72**%** and lastly by Market culture. From the forgoing discussion, it can be concluded that two outstanding cultural types exhibited at CAL Bank in terms of the leadership characteristic are exhibited by the managers were Clan culture and Hierarchy culture. The researcher also sought to examine how employees are managed at CAL Bank. The result obtained from the respondents is displayed in Table 9.

Table 9: Management of Employees (3rd Dimension of OCAI)

How would you characterize your	Agreed	Disagreed

	organizations management style?	%	%
A	The management style in CAL Bank is characterized by teamwork, consensus, and participation.	89%	11%
B	The management style in CAL Bank is characterized by individual risk taking, innovation, freedom, and uniqueness.	52%	48%
C	The management style in CAL Bank is characterized by hard-driving competitiveness, high demands, and achievement.	71%	29%
D	The management style in CAL Bank is characterized by security of employment, conformity, predictability, and stability in relationships.	88%	12%

Source: Field Data, Mensah (2017)
A= Clan culture. B= Adhocracy culture
C= Market culture D= Hierarchy culture.

Table 9 captured results on the management style of CAL Bank. A close look at the results indicates that the management style in CAL Bank is characterized by teamwork, consensus, and participation as revealed by 89% of the respondents. In other words, it can be management practice democratic style of leadership where followers are engaged in decision making process. There is also consensus among employees and management. Moving further, it was also noted that 88%of the employees agreed that the management style in CAL Bank is characterized by security of employment, conformity, predictability, and stability in relationships. Others (71%) were also of the view that the management style in CAL Bank is characterized by hard-driving competitiveness, high demands, and achievement.

Table 10: Organization Glue (4th Dimension of OCAI)

What do you think is the standpoint of your organization?	Agreed %	Disagreed %

A	The glue that holds CAL Bank together is loyalty and mutual trust. Commitment to this organization runs high.	87%	23%
B	The glue that holds CAL Bank together is commitment to innovation and development. There is an emphasis on being on the cutting edge.	52%	48%
C	The glue that holds CAL Bank together is the emphasis on achievement and goal accomplishment.	91%	29%
D	The glue that holds CAL Bank together is formal rules and policies. Maintaining a smooth-running organization is important.	62**%**	38%

Source: Field Data, Mensah (2017)

A= Clan culture. B= Adhocracy culture

C= Market culture D= Hierarchy culture.

This aspect of the results presentation focused on revealing what employees of CAL Bank think is the standpoint of their organization. To put is differently, this section presents results on the elements of culture that holds the CAL Bank together as glue**.** The results as presented in Table 10 appears to suggest that the glue that holds CAL Bank together is the emphasis on achievement and goal accomplishment as affirmed by 91% of the respondents. In addition, 87% of them also expressed that the glue that holds CAL Bank together is loyalty and mutual trust and that Commitment to this CAL Bank runs high. Little above half (62**%)** also added that the glue that holds CAL Bank together is formal rules and policies as maintaining a smooth-running organization is important at CAL Bank. On the basis of the evidence currently available in Table 10, it seems fair to conclude that Market culture (91%) best describe the kind of organizational culture been practiced at CAL Bank when considering the elements that binds the Bank together. It is observed from Table 10 that Clan culture comes second (87%) and the least culture practiced in this area is Adhocracy culture (52%).

Table 11: Strategic Emphases (5th Dimension of OCAI)

	Which of the following do you think your organizations emphasize upon?	Agreed %	Disagreed %
A	CAL Bank emphasizes human development. High trust, openness, and participation persist.	93%	7%
B	CAL Bank emphasizes acquiring new resources and creating new challenges. Trying new things and prospecting for opportunities are valued.	72%	28%
C	CAL Bank emphasizes competitive actions and achievement. Hitting stretch targets and winning in the marketplace are dominant.	81%	19%
D	CAL Bank emphasizes permanence and stability. Efficiency, control, and smooth operations are important.	70%	30%

Source: Field Data, Mensah (2017)

A= Clan culture. B= Adhocracy culture

C= Market culture D= Hierarchy culture.

In every organization of which CAL Bank is no exception, certain values are emphasised whiles others are not. The issue under discussion hear is to present results on what employees of CAL Bank think what their organization place emphasize upon. In an open question which state "what do you think your organizations emphasize upon?" indicates that the over whelming major, thus (93**%)** of the total respondents acknowledged that CAL Bank emphasizes human development; high trust, openness, and participation persist. This statement directly corresponds to Clan culture. There is also further evidence from Table 5 supporting Market culture (81**%**) as the second culture type in this dimension. The third and fourth cultural types are Adhocracy culture (72%) and Hierarchy culture (70%).

Table 12: Criteria of Success (6th Dimension OCAI)

	What is SUCCESS as per your organization?	Agreed %	Disagreed %
A	CAL Bank defines success on the basis of the development of human resources, teamwork, employee commitment, and concern for people.	96%	4%
B	CAL Bank defines success on the basis of having the most unique or newest products. It is a product leader and innovator.	77%	23%
C	CAL Bank defines success on the basis of winning in the marketplace and outpacing the competition. Competitive market leadership is key.	85%	15%
D	CAL Bank defines success on the basis of efficiency. Dependable delivery, smooth scheduling, and low-cost production are critical.	62%	38%

Source: Field Data, Mensah (2017)

A= Clan culture.
B= Adhocracy culture
C= Market culture
D= Hierarchy culture.

This section explores the last dimension of the Organizational Culture Assessment instrument. From the outcome displayed in Table 12, almost the entire respondents (96%) agreed that CAL Bank defines success on the basis of the development of human resources, teamwork, employee commitment, and concern for people. also, 77% of them agreed that CAL Bank defines success on the basis of having the most unique or newest products. It is a product leader and innovator. This was followed by 85% who were of the view that CAL Bank defines success on the basis of winning in the marketplace and outpacing the competition and that competitive market leadership is key in CAL Bank and lastly, 62% said CAL Bank defines success on the basis of efficiency. Dependable delivery, smooth scheduling, and low-cost production are critical. On these grounds, I can argue that Clan culture comes first, followed by Market culture, Adhocracy culture and finally Hierarchy culture.

Table 13: Summary of all the six Dimensions OCAI Used at CAL Bank

All Dimensions	%
Clan – Average of all A responses	91.5%
Adhocracy –Average of all B responses	62.8%
Market – Average of all C responses	77.3%
Hierarchy – Average of all D responses	73.8%
Dominant Characteristics: CAL Bank is a very…	
A. Clan – Personal place. It is like an extended family. People seem to share a lot of personal information and features.	87%
B. Adhocracy – Dynamic entrepreneurial place. People are willing to stick their necks out and take risks.	52%
C. Market – Results oriented place. A major concern is with getting the job done. People are very competitive and achievement oriented.	71%
D. Hierarchy – Controlled and structured place. Formal procedures generally govern what people do.	82%
Organizational Leadership: The leadership in CAL Bank is generally considered to exemplify…	
A. Clan – Mentoring, facilitating, or nurturing.	97%
B. Adhocracy – Entrepreneurship, innovating, or risk taking.	72%
C. Market – A no-nonsense, aggressive, results-oriented focus.	65%
D. Hierarchy – Coordinating, organizing, or smooth-running efficiency.	79%
Management of Employees: The management style in CAL Bank is characterized by…	
A. Clan – Teamwork, consensus, and participation.	89%
B. Adhocracy – Individual risk-taking, innovation, freedom, and uniqueness.	52%
C. Market – Hard-driving competitiveness, high demands, and achievement.	71%
D. Hierarchy – Security of employment, conformity, predictability, and stability in relationships.	88%
Organizational Glue: The glue that holds CAL Bank together is…	
A. Clan – Loyalty and mutual trust. Commitment to this organization runs high.	87%
B. Adhocracy – Commitment to innovation and development. There is an emphasis on being on the cutting edge.	52%
C. Market – The emphasis on achievement and goal accomplishment. Aggressiveness and winning are common themes.	91%
D. Hierarchy – Formal rules and policies. Maintaining a smooth-running organization is important.	62%

Strategic Emphasis: CAL Bank emphasizes…	
A. Clan – Human development. High trust, openness, and participation persist.	93%
B. Adhocracy – Acquiring new resources and creating new challenges. Trying new things and prospecting for opportunities are valued.	72%
C. Market – Competitive actions and achievement. Hitting stretch targets and winning in the marketplace are dominant.	81%
D. Hierarchy – Permanence and stability. Efficiency, control and smooth operations are important.	70%
Criteria of Success: CAL Bank defines success on the basis of…	
A. Clan – The development of human resources, teamwork, employee commitment, and concern for people.	96%
B. Adhocracy – Having the most unique or newest products. It is a product leader and innovator.	77%
C. Market – Winning in the marketplace and outpacing the competition. Competitive market leadership is key.	85%
D. Hierarchy – Efficiency. Dependable delivery, smooth scheduling and low-cost production are critical.	62%

Source: Field Data, Mensah (2017)

Table 13 provides a summary of all the six major dimensions captured in the Organizational Culture Assessment Instrument adopted to examine the types of organization culture at CAL Bank. The average percentage of all the culture types in the complete dimension was calculated. The reveals that Average of all A responses which type clan culture gave a score of 91.5% and Average of all B responses which corresponds to Adhocracy was 62.8%. Those of Market culture and Hierarchy culture were 77.3% and 73.8% respectively. There is overwhelming evidence based of the results presented Table 13 in support for the notion that the two most prominent culture types practiced in CAL Banks are Clan and Market culture.

Indicators of Organizational Culture

This section discusses the key indicators of organizational culture at CAL Bank. The responses were based on five-point Likert scale with the scale notation being undecided= 1, strongly disagree = 2, disagree = 3, agree = 4 and strongly agree = 5. For the sake of this discussion, responses which are between the mean of 0 –1.4 is concluded to undecided, 1.5–3.4 disagree and 3.5–5.0 agreed. Again, a standard deviation which is below 1 indicates homogenous responses whereas a standard deviation which is also above 1 implies a heterogeneous response. The discussion is done with reference to the literature review.

Table 14: Indicators of Organizational Culture at CAL Bank.

Statements	Mean	Std. Dev
My organization is guided by values of consistency adaptability and effective communication system	4.54	1.02
My organization has vision, mission and goals that guide all stakeholders	4.44	0.98
My organization has a culture that determines how things are done	4.41	1.07
All employees in my organization are valued	3.41	0.77
My organization has asset of principles that defines who its employees, customers and suppliers and how to interact with each other	3.71	0.79
Employees in my organization have a sense of identity which increases their commitment to work	4.79	1.05
My organization stands for clearly stipulated work ethics	3.11	0.72
Employees in my organization are guide by similar customs	3.99	0.87
Rules set out within the organization are practical and fair	3.41	0.77
My organization enables workers to understand how the organization operates	3.89	0.75
I am encouraged to be innovative within my role	4.77	1.07
I am empowered to perform my role to the best of my ability	3.91	0.97
My supervisor trusts and does not micro managing me	4.01	1.03
I always think independently when carrying out my	3.01	0.67

duties

Source: Fieldwork, Mensah (2017), N = 100, Uncertain (U = 1), Strongly Disagree (SD = 2), Disagree (D = 3), Agree (A = 4), Strongly Agree (SA = 5)

Table 14 presents results on the key indicators of organizational performance at CAL Bank. A closer look at the results reveals that the greater majority of the respondents were of the view that CAL Bank has a culture that determines how things are done (M = 4.54, SD = 1.02). This implies that employees cannot do things the way they want it but must adhere to the culture of the Bank. This result means that CAL Bank is likely to achieve its objectives if it puts in place measures that would increase productivity. This result of this study lends direct support to the findings of Aluko (2004) who established that irrespective of their cultural backgrounds, workers appeared to have enjoined in the industrial way of life.

Moving further, it can also been seen in Table 8 that a vast majority of the respondents agreed to the statement "My organization is guided by values of consistency, adaptability and effective communication system". This means that in CAL Bank, there is free flow of information among all members of the organization and employees also adapt to the culture of the bank. The researcher was not alone in this finding, others scholars such as Shakil (2012) also found that consistency and adaptability are key determinants of organizational culture which led to favourable management practices. Schein (2010) further opines that the strength of the culture of an organization and its adaptive ability are some of the factors that enable organizations to attain its performance goals.

Furthermore, it was also observed from Table 8 that the majority of the respondents agreed that employees were guided by similar customs (M = 3.99, SD = 0.87). Some of the workers mentioned that this similar customs are exhibited in their dress code, colours, among others. This outcome is in agreement with Magee (2002) who established that in an organization with clearly established organizational culture, employees tended to share similar assumptions. In addition, Robbins (2012) concurs that with organizational culture employees tend to adopt a relatively uniform perception of organization with common characteristics distinguishing one organization from another. Consequently, the employees adopt the common values and norms which control their interaction among themselves and with the outsiders.

In addition, employees in CAL Bank have a sense of identity which increases their commitment to work. This was attested to by nearly the entire respondents (M=4.78, SD= 1.05). Peters and Waterman (2011) were of the same mind when they noted that the coherence of culture in an organization gives members a sense of identity and this increases their commitment towards their assigned responsibilities.

The results also show slightly lower response rate in regard to the following statements “I always think independently when carrying out my duties”, “Rules set out within the organization are practical and fair”, “My organization has asset of principles that defines who its employees, customers and suppliers and how to interact with each other” as well as “My organization has vision, mission and goals that guide all stakeholders”

The findings revealed that commercial banks were guided by the organizations' overall strategic plan in carrying out their work and employees completed work assigned to them as per the desired standards. It is also evident that employees committed maximum efforts to their work. These findings concur with Hefferman and Flood (2000) whose indicators of organizational performance included the ability to achieve its goals using available resources. According to Ittner and Larcker (2012) indicators of organization performance included productivity, quality, consistency and efficiency.

The study conclude that commercial banks had organization culture that determined how things were done, employees were like-minded and held similar beliefs and values, commercial banks were guided by values of consistency, adaptability and effective communication system, employees had a sense of identity which increased their commitment to work and commercial banks had clearly spelt out work ethics. The finding is also in line with that of Maina (2016) who noted that employees of commercial banks in Kenya observed acceptable personal habits while at work and were guided by the organizations' overall strategic plan in carrying out their work, completed work assigned to them as per the desired standards, and committed maximum efforts to their work.

Similarly, Shakil (2012) studied the impact of organizational culture on management practices in Pakistan with the aim of expanding understanding and testing the relationship between the components of organizational culture and performance. Using regression and correlation analysis, the study found out that consistency and adaptability were some of the cultural attributes which significantly influenced management practices.

The results also show that there was greater accountability for end results in the organization, complied with the organizational policies and professional code of conduct and were highly involved in achieving organizational objectives. These findings concur with Middlemist and Hitt (2000) who observed that organizational leadership, supervisory support, professionalism, job challenge and trustworthiness were often determinants of organizational performance.

On the basis of the evident currently available from the finds, it seems fair to conclude that CAL Bank has some key indicators that portray the existing culture at the company. Notable among the key indicators are consistency adaptability, effective communication system, sense of identity which increases their commitment to work, similar customs and trusts.

Performance indicators at CAL Bank

Research question two was meant to examine the performance indictors at CAL Bank. Respondents were presented with a group of items to either agree or disagree. The result obtained from the field is presented in Table 15.

Table 15: Performance Indicators at CAL Bank

STATEMENT	Mean	Std. Dev.
The level of productivity of employees in my organization is high	2.44	1.14
Employees commit maximum efforts to their work	2.33	1.00
My work is guided the organizations' overall strategic plan	4.68	1.01
I am highly involved in achieving the objectives of my organization	3.41	0.77
Employees in my organization are guided by	2.75	0.98

performance contracting		
Employees observe acceptable personal habits while at work	4.69	1.10
My organization has succeeded in creating value for money	2.28	1.06
My organization always meet the needs of customers on time	2.12	1.18
Employees complete work assigned to them as per the desired standards	4.49	1.02
Every employee work towards the same goal	2.14	1.15
n my organization every worker is accountable for organizational performance	3.44	0.74
Employees comply with the company's policies and professional code of conduct	3.61	0.92
Employees work proactively to any organizational threats	3.21	0.87
Employees in my organization often find better ways to do things	3.44	1.14

Source: Fieldwork, 2017, N = 100, Uncertain (U = 1), Strongly Disagree (SD = 2), Disagree (D = 3), Agree (A = 4), Strongly Agree (SA = 5)

Table 15 outlines the results on the performance indicators at CAL Bank. From the results displayed in Table 11, it was noted that higher response rate were reported in regard to whether employees observed acceptable personal habits while at work (M= 4.69, SD= 1.10) and whether employees were guided by the organizations' overall strategic plan in carrying out their work (M= 4.68, SD= 1.01), employees completed work assigned to them as per the desired standards (M= 4.49, SD= 1.02), and employees committed maximum efforts to their work (M= 4.33, SD= 1.01). The means of these variables ranges from 4.3 to 4.68 showing their high level of agreement to these items. However, it was noted that the standard deviations of all these items were more than one representing heterogeneous responses from the respondents. This could be as a result of the fact that the respondents were from different departments and that could have reflected in their views.

Looking again at the results presented in Table 15, it was also noted that there were relatively moderate response rate in regard to whether every worker was accountable for organizational performance, employees always worked proactively to any organizational threats, employees complied with the organizational policies and professional code of conduct and whether employees were actively involved in helping their organization to achieve its objectives as indicated by mean responses of 3.44 (SD=0.74), 3.21(SD=0.87), 3.61(SD=0.92) and 3.41(SD=0.77) respectively.

Still examining the results in Table 15, it was observed that there were relatively responses in relation to whether employees were guided by performance contracting, employees often found better ways to do things and whether organization always met the needs of customers on time. It is also apparent that there was a lower response with regard whether the level of employees' productivity was high, organizations succeeded in creating value for money and whether every employee worked towards the same goal.

The result of this study has provided overwhelming evidence confirming the earlier studies such as Maina (2016), Hefferman and Flood (2000), to Ittner and Larcker (2012) as well as Middlemist and Hitt (2000). To illustrate further, the findings from Maina (2016) revealed that commercial banks in Kenya were guided by the organizations' overall strategic plan in carrying out their work and employees completed work assigned to them as per the desired standards. It is also evident that employees committed maximum efforts to their work. On their part, Heffernan and Flood (2000) found indicators of organizational performance to include the ability of the organization to achieve its goals using available resources. According to Ittner and Larcker (2012) indicators of organization performance included productivity, quality, consistency and efficiency.

The results also lends direct support to that of Nongo and Ikyanyon (2012) who discovered that there was greater accountability for end results in the organization where their study was undertaken, employees complied with the organizational policies and professional code of conduct and employees were highly involved in achieving organizational objectives. The result of the current study again corresponds with Middlemist and Hitt (2000) who observed that organizational leadership, supervisory support, professionalism, job challenge and trustworthiness were often determinants of organizational performance

Effects of CAL Bank's Culture on its Performance

This section sought to examine the possible effects of organizational culture on organizational performance at CAL Bank. In an attempt to do that, the researcher undertook some inferential statistical analyses. Specifically, Pearson correlation analysis as well as multiple regressions was applied to establish the relationship between organizational culture and performance in CAL Bank. The results are presented in Table 16.

Table 16: Effects of Organizational Culture on Organizational Performance

		Org. Culture	Org. Performance
Organizational Culture	Pearson Correlation	1	.437
	Sig. (2-tailed)		.003
	N	100	100
Organizational Performance	Pearson Correlation	.437	1
	Sig. (2-tailed)	.003	
	N	100	100

* σ=0.05 (Correlation is significant at 0.05 level (2-tailed)

Table 16 presents the result gotten from the Pearson product-moment correlation was run to determine the relationship between Organizational Culture on Performance. A careful look at the result displayed in Table 16 reveals that there is positive relationship between Organizational Culture on Performance. This result is buttressed by the positive value (.437) obtained from the Pearson Correlation Coefficient. The positive correlations between Organizational Culture on Performance implies that an improvement Organizational Culture in the may lead to a corresponding Performance in CAL Bank. It has also been seen that the relationship between Organizational Culture on Performance is not only positive but also significant ($r=0.437$; $p<0.003$)

This concurs with other researchers who have established the relationship between organizational culture and organizational performance in different organizations. For example, the result agrees with Maina (2016) when she found that there was a positive significant relationship between organizational culture and organizational performance in commercial banks in Kenya. In addition, the outcome of this study is also in line with the findings of Tedla (2016) which revealed that the organization in which he conducted his study had a well-defined mission that attributed positively towards developing a shared understanding between employees and managers thereby leading to enhanced performance. In another study, Mba, Okechukwu and Agwu (2013) explore the effect of organizational culture on employees' performance in the National Agency for Food and Drugs Administration and Control in Nigeria, and reported that there was a significant relationship between organizational culture and increased employees' commitment and productivity. In a different study under taken by Fakhar, Iqbal and Gulzar (2014) on the impact of organizational culture on employees' job performance in Software Houses in Pakistan, customer service, risk-taking and communication system, participation, reward system and innovation were found to have a positively significant impact on organizational job performance.

On the other hand, Aluko (2004) found a contradictory result with the current study. In Aluko's study which sought to establish how culture influenced organizational performance in textile companies in Nigeria. The study mainly attempted to determine the nature of the relationship, the determinants of performance and the ways in which culture interacted with other factors within the companies. The outcome of the study indicated a strong association between the cultural variables and level of commitment, staff attrition, and positive attitude towards work. But more interesting these cultural variables did not translate directly to improved organizational performance.

Regression Analysis

The study sought to establish a regression model to show the relationship between the independent variables and the dependent variable. Linear regression analysis was performed and the results presented in table 17.

Table 17: Model Summary of Multiple Regression Analysis

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson

1	. 627[a]	.183	.119	.80638	2.096

Source: Field data 2017 p-value > 0.001

Predictors: (Constant), Organizational culture

Dependent Variable : Organizational Performance

The model summary indicated the presence of a strong positive correlation (R=.627) between the independent variable and the dependent variable. Further, the R-squared value of 0.107 indicated that the independent variable accounted for 10.7% of the total variance in organizational performance (dependent variable). Therefore the researcher observed that the independent variables and the dependent variable were not mutually exclusive. The analysis of variance yielded the results presented in Table 18.

Table 18: ANOVA and F Statistics

Model		Sum of Squares	*df*	Mean Square	F	Sig.
	Regression	9.309	10	1.862	2.863	.001[b]
1	Residual	41.616	90	.650		
	Total	50.925	100			

Source: Field data, Mensah (2017)

a. Dependent Variable: Organization Performance

b. Predictors: Organization Culture

The overall multiple regression model was found to be significant (F = 2.863, p=0.001) as seen in Table 9 at 5% level of significance. This implies that all the independent variables considered in this multiple regression model are significant in determining organizational culture. In addition to F Value, Significant ANOVA test robustly supported the employment of multiple regression analysis to appreciate the impact of organizational culture on organizational performance. In simple words, it can be said that the multiple regression analysis employed here effectively estimates the degree of influence organizational culture have in determining organizational performance at CAL Bank.

The first measure in the Model Summary (Refer Table 17) is R, commonly known as multiple correlation coefficients. R is a measure of how well independent variables predict the dependent variable. Normally, the value of R ranges from –1 to 1. The absolute value of R represents the strength of the relationship between independent variables and dependent variable, whereas the positive or negative sign of R indicates the direction of relationship. In this multiple regression analysis, R value of 0. 627 indicate strong relationship organizational culture on organizational performance at CAL Bank.

R^2 stands for Coefficient of determination signifies the amount of variation in the dependent variable explained by the regression model. R^2 is a statistic that gives vital details about the goodness of fit with reference to a multiple regression model. If R^2 value is 1, it indicates that the regression line perfectly fits the data. Although R^2 value ranges from 0 to 1, R^2 value. In this case, the value of R^2 is 0.183 and Adjusted R^2 is 0.119; the multiple regression model employed is quite appropriate to understand the impact of various constructs of relationship marketing on customer loyalty. The R^2 value multiplied by 100 tells the percentage of variance in dependent variables accounted for by the independent variables. In this case, the R^2 value is adjusted for potential errors to 0.119 and it implies that the joint effect of various elements of organizational culture predict 12 percentage of the variance in organizational performance. Considering this multiple regression analysis, it can also be said that 88 percentage of variance in organizational performance is explained by something other than organizational culture.

Durbin–Watson test was used to detect the presence of autocorrelation in the residuals from a regression analysis. As a rough rule of thumb, if Durbin–Watson is less than 1.0, there may be cause for alarm. In this multiple regression, the value of Durbin – Watson 2.096 indicates that there is no problem of serial autocorrelation in the data. The variance inflation factor (VIF) was used to detect the problem of Multicollinearity. Computationally, it is defined as the *reciprocal of tolerance i.e. VIF = 1/Tolerance. A VIF of 5 and above indicates a* problem of multicollinearity. On the basis of the VIF values, it can be said that there is no problem of multicollinearity in this multiple regression and all the parameter estimates are stable.

Table 19: Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	*T*	Sig.
		B	Std. Error	Beta		
	(Constant)	1.768	.705		2.510	.015
1	Organizational culture	.139	.168	.133	.828	.411

Source: Field data, Mensah (2017)

a. Dependent Variable: Organizational performance

In this multiple regression analysis, all the elements of organizational culture were found to be statistically significant at 5% level of significance in explaining organizational performance. The beta coefficient is measured in 'standard deviation' units, and is a measure of how robustly the independent variable influences the dependent variable. The higher the value of beta coefficient more is the Contribution of the independent variable in explaining and predicting the dependent variable. On the basis of the result of multiple regression analysis, multiple regression model can be written as follows and is significant at 95% confidence level; **Y =** 1.768+ 0.133X_1.

Where Y= Organizational Performance; X1 =Organizational Culture. From the derived model, with all the other factors remaining constant, organizational performance in CAL banks is a constant value of 1.768. However, the influence of organizational culture when all the other factors remained constant is a 0.139.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Introduction

This chapter presents a summary of the key findings that arose from the study. The chapter also contains the conclusions and recommendations that were made based on the findings of the study. It again suggested areas for further research.

Summary of the Study

This study examined the impact of organizational culture on corporate performance using CAL Bank in the Western Region as the case study. Specifically, the study sought to find out the kinds of organizational culture practiced in CAL Bank, assess how Cal bank determine their performance indicators and finally examine the effects of CAL bank's culture on its performance. This study employed the case study design which considered both descriptive and inferential statistical techniques to examine the effect of organizational culture on corporate performance. The dependent variable in this study was organizational performance whilst that of the independent variable was the organizational culture. Five-point Likert-scale closed-ended questionnaires were used to gather the requisite quantitative data for the study. It is worthy to note that the instruments were subjected to reliability and validity test. In all, 100 respondents were involved in this study. The data gathered from respondents were analysed with descriptive statistical tools such as means and standard deviations. Again, the inferential statistic was analysed using correlation and multiple regression.

Key Findings

1. The study discovered that the major kinds of organizational culture practiced in CAL Bank were Clan Culture and Market culture.
2. In line with the performance indicators at CAL Bank, the study established that employees observed acceptable personal habits while at work, guided by the organizations' overall strategic plan in carrying out their work, employees completed work assigned to them as per the desired standards,

and employees committed maximum efforts to their work. In addition, there was greater accountability for end results in the organization, employees always worked proactively to any organizational threats, complied with the organizational policies and professional code of conduct and employees were highly involved in achieving organizational objectives.

3. With regard to the effect of organizational culture on organization performance, the study found that was a statistically significant positive relationship between organizational culture and organizational performance ($r=0.437$; $p<0.003$). This obviously suggests that organizational culture positively influenced organizational performance in CAL Bank.

Conclusions

The study examined the relationship between organizational culture and organizational performance in CAL Bank. Based on the findings, the study concluded that one single culture trait does not exit at CAL Bank. Put differently, different culture types are practiced at CAL Bank. Notable among the traits are more employee involvement, recognition, and freedom to participate and provide input on the operations of the organization, a genuine acknowledgement of employees as a valuable team member contributing to the organization's successes, more frequent and meaningful surveys of employee needs, ideas, and suggestions, higher levels of trust in an employee's ability to accomplish tasks successfully with less supervision and oversight making up the Clan Culture and Less driving at "numbers" at all costs and focus on key goals and adapt to human needs just as much as market needs representing the Market Culture. The study again concludes that on the whole, employees at CAL Bank portray the Culture traits instituted by the bank. And lastly the study settled that positive organization culture results in positive organizational performance and vice versa.

Recommendations

Based on the findings and conclusions drawn from the study, some recommendations to key stakeholders are as follows:

1. The culture traits in CAL Bank should be expanded to cover Hierarchy Culture and Adhocracy Culture.
2. Again, CAL Bank should listen seriously to customers and their needs.
3. In addition, CAL Bank should develop tolerance for the inevitable missteps associated with trying new cultures and foster a dynamic organization that avoids becoming stagnant.
4. Lastly, CAL Bank should constantly look to the future and welcome change and also create programs that encourage risk taking and foster innovation of creative alternatives to problems

Suggestions for Further Research

This study examined the impact of organizational culture on corporate performance by way of taking empirical evidence from CAL Bank in the Western Region. Further research in this area may increase the sample size as well as take into account all other branches in Ghana. Again, the study recommends that a similar study to be done on the relationship between organizational culture and performance in non-financial organizations in

Ghana. This would permit for generalization of the study findings to other organizations. The researcher also recommends a further study be undertaken to investigate cultural policies and programs in organizations in Ghana. It is also significant to study the symptom of organizational culture in different organizations and encourage more studies on different approaches used in entrenching organizational culture in these organizations.

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APPENDIX

APPENDIX A

QUESTIONNAIRE TO STAFF

I am a final year student of University of Cape Coast and writing my dissertation on the topic **"Impact of organizational culture on corporate performance at Cal Bank, Takoradi Branch".** I will be grateful if you will take some time off your busy schedule to respond to my questionnaire. I would like to assure you that whatever information is provided on this questionnaire will be treated with utmost confidentiality as it is only for academic purposes

Thank you.

SECTION A: BACKGROUND INFORMATION

1. Gender

   Male [ ]

   Female [ ]

2. Age (in years)

   a. 20-30 [ ]

   b. 31-40 [ ]

   c. 41-50 [ ]

   d. Above 51 [ ]

3. How many years have you been working with CAL Bank?

   a) Between 1 and 5 years [ ]

   b) Between 6 and 10 years [ ]

   c) Between 11 and 15 years [ ]

4. Which of the following positions do you hold in CAL Bank?

   a) Top Management [ ]

   b) Middle Management [ ]

   c) Supervisor [ ]

   d) Staff [ ]

5. What is your highest level of qualification?

   a) A' Level [ ]

   b) Polytechnic [ ]

   c) 1st degree [ ]

   d) Masters Degree [ ]

e) Other (specify) ……………………………

SECTION B:

TYPES OF ORGANIZATIONAL CULTURE PORTRAYED AT CAL BANK LTD

This section of the questionnaire sought to find out the kind culture been practice at your Bank. Kindly respond to the items below by expressing the extent of your agreement or disagreement with the following statements. Please tick a mark (√) in the appropriate box on the five point Likert scale notation where:

Note that: 1= (Least Agreed),
2= (Somewhat Agreed),
3= (Moderately Agreed),
4= (Agree),
5= (Highly Agree)

	1. DOMINANT CHARACTERISTICS	**1**	**2**	**3**	**4**	**5**
A	The CAL Bank is a very personal place. It is like an extended family. People seem to share a lot of themselves.					
B	CAL Bank is a very dynamic and entrepreneurial place. People are willing to stick their necks out and take risks.					
C	CAL Bank is very results-oriented. A major concern is with getting the job done. People are very competitive and achievement-oriented.					
D	CAL Bank is a very controlled and structured place. Formal procedures generally govern what people do.					

	2. ORGANIZATIONAL LEADERSHIP	1	2	3	4	5
A	The leadership in CAL Bank is generally considered to exemplify mentoring, facilitating, or nurturing.					
B	The leadership in CAL Bank is generally considered to exemplify entrepreneurship, innovation, or risk taking.					
C	The leadership in CAL Bank is generally considered to exemplify a no-nonsense, aggressive, results-oriented focus.					
D	The leadership in CAL Bank is generally considered to exemplify coordinating, organizing, or smooth-running efficiency.					
	3. MANAGEMENT OF EMPLOYEES	**1**	**2**	**3**	**4**	**5**
A	The management style in CAL Bank is characterized by teamwork, consensus, and participation.					
B	The management style in CAL Bank is characterized by individual risk taking, innovation, freedom, and uniqueness.					
C	The management style in CAL Bank is characterized by hard-driving competitiveness, high demands, and achievement.					
D	The management style in CAL Bank is characterized by security of employment, conformity, predictability, and stability in relationships.					
	4. ORGANIZATION GLUE	**1**	**2**	**3**	**4**	**5**
A	The glue that holds CAL Bank together is loyalty and mutual trust. Commitment to this organization runs high.					
B	The glue that holds CAL Bank together is commitment to innovation and development. There is an emphasis on being on the cutting edge.					

C	The glue that holds CAL Bank together is the emphasis on achievement and goal accomplishment.					
D	The glue that holds CAL Bank together is formal rules and policies. Maintaining a smooth-running organization is important.					
	5. STRATEGIC EMPHASES	**1**	**2**	**3**	**4**	**5**
A	CAL Bank emphasizes human development. High trust, openness, and participation persist.					
B	CAL Bank emphasizes acquiring new resources and creating new challenges. Trying new things and prospecting for opportunities are valued.					
C	CAL Bank emphasizes competitive actions and achievement. Hitting stretch targets and winning in the marketplace are dominant.					
D	CAL Bank emphasizes permanence and stability. Efficiency, control, and smooth operations are important.					
	6. CRITERIA OF SUCCESS	**1**	**2**	**3**	**4**	**5**
A	CAL Bank defines success on the basis of the development of human resources, teamwork, employee commitment, and concern for people.					
B	CAL Bank defines success on the basis of having the most unique or newest products. It is a product leader and innovator.					
C	CAL Bank defines success on the basis of winning in the marketplace and outpacing the competition. Competitive market leadership is key.					

D	CAL Bank defines success on the basis of efficiency. Dependable delivery, smooth scheduling, and low-cost production are critical.					

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SECTION C:

ELEMENTS OF ORGANIZATIONAL CULTURE

This section sought the overall view of what constitute the kind of organizational culture that CAL Bank practice. Please indicate the extent to which you agree or disagree with the following statements about organizational culture in CAL Bank where your responses ranges from strongly agree to strongly disagree? Where; 1= strongly disagree; 2= Disagree; 3= Not sure; 4= Agree and 5= strongly agree.

Statements	**1**	**2**	**3**	**4**	**5**
My organization is guided by values of consistency adaptability and effective communication system					

My organization has vision, mission and goals that guide all stakeholders					
My organization has a culture that determines how things are done					
All employees in my organization are valued					
My organization has asset of principles that defines who its employees, customers and suppliers and how to interact with each other					
Employees in my organization have a sense of identity which increases their commitment to work					
My organization stands for clearly stipulated work ethics					
Employees in my organization are guided by similar customs					
Rules set out within the organization are practical and fair					
My organization enables workers to understand how the organization operates					
I am encouraged to be innovative within my role					
I am empowered to perform my role to the best of my ability					
My supervisor trusts and does not micro manage me					
I always think independently when carrying out my duties					

SECTION D: ORGANIZATIONAL PERFORMANCE

The last section aimed at finding out about the performance of CAL Bank. Please rank the following statements about the performance of your organization on a Likert Scale ranging from not at all to a very great extent:

Where; 1= strongly disagree; 2= disagree; 3= not sure; 4= agree and 5= strongly agree.

STATEMENT	1	2	3	4	5
The level of productivity of employees in my organization is high					
Employees commit maximum efforts to their work					
My work is guided by the organizations' overall strategic plan					
I am highly involved in achieving the objectives of my organization					
Employees in my organization are guided by performance contracting					
Employees observe acceptable personal habits while at work					
My organization has succeeded in creating value for money					
My organization always meet the needs of customers on time					
Employees complete work assigned to them as per the desired standards					
Every employee work towards the same goal					
In my organization every worker is accountable for organizational performance					
Employees comply with the company's policies and					

professional code of conduct					
Employees work proactively to any organizational threats					
Employees in my organization often find better ways to do things					

THANK YOU