



DETERMINANTS OF ORGANIZATIONAL PERFORMANCE: EMPIRICAL EVIDENCE FROM THE NIGERIAN BANKING SECTOR.

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ABSTRACT

With the low level of organizational performance recorded in the private sector, which is the catalyst for economic growth and development, it becomes crucial for organizations to find ways through which they can achieve high level of organizational performance. To this end, this study was conducted with the aim of investigating the determinants of organizational performance, as well as their relationship with organizational performance. The three determinants investigated in this study are work environment, training and development, and leadership. The study was conducted among 200 bank workers in five commercial banks located in Abuja, Nigeria, and the respondents were selected using simple random sampling method. Findings of the study revealed that there is a positive and significant relationship between work environment, training and development, and leadership and organizational performance. It was also found that the level of organizational is high. More so, the findings revealed that among the three determinants investigated in this study, work environment was the highest predictor of organizational performance. Based on the findings of this study, the three determinants contribute to employee performance, and as such, organizations that strive to attain high level of organizational success must invest into the three, especially work environment, which was found to be the most influencing factor. The research provides implications and recommendation for future research.

KEYWORDS: Organizational Performance, Work Environment, Training and Development, Leadership

INTRODUCTION

Before 1986, the Nigerian economy basically relied on the public sector, but from 1986 there was a paradigm shift to the private sector upon the introduction of the Structural Adjustment Programme (SAP). From this time, the private sector became the key player in economic development. Subsequently, the introduction of many more policies and programmes followed with the aim of complementing the efforts of the private sector in Nigeria. Given the major role played by private sector in the economic development of Nigeria, researchers have made efforts to investigate the performance of the private sector.

Jenatabadi (2015) noted that the concept of performance is one that has gone through so much debate, and as such, there is no consensus among theorists and scholars. The concept of performance

has been described and defined differently in different areas including, computer science (Jenatabadi, 2014), education (Hui et al., 2013), aviation sector (Ismail & Jenatabadi, 2014). The ambiguity associated with the concept of performance has been highlighted by researchers (e.g. Cameron, 1986). This has resulted in disparities in inferences and interpretations of the concept, depending on how it is perceived by the different researchers. More so, the disparities are caused by the lack of consensus in defining the concept practically and theoretically.

In spite of how important the banking industry is to the economic growth of Nigeria, it has been faced with several challenges, including its decreasing number of banks, decline in profitability from #601.02billion in 2014 to 113.827 billion in 2015, refusal of some citizens to bank, decrease of ratio of bank deposit to GDP (Kolawole, &



Omobitan, 2014). In comparison to the contributions made by crude petroleum and natural gas (13.70%), real estate (7.72%), and telecommunications (9.28%), the contribution of the banking sector has been low (2.63%) (CBN Bulletin, 2014). On a global level, the banking sector of Nigeria is lagging behind with about 14.5% as compared in terms of domestic credit to the private sector as a ratio of GDP, with Sub-Saharan Africa being the highest (84.5%), followed by South Africa (67.2). Also, there has been a continuous decline in the growth rate of Gross Domestic Product since the last quarter of the year 2013. These challenges and low performance of the private sector, particularly, the banking sector is a reason to investigate the determinants of organizational performance.

More so, many scholars have investigated the determinants of organizational performance in the public sector (e.g. Cera & Kusaku, 2020; Cailler, 2010; Supa & Webb, 2016; Mutegi & Ombui, 2016) with little focus on the private sector. For this reason, this study seeks to fill this gap by investigating the determinants of organizational performance in the private sector, given that so many studies have focused on studying the phenomenon in the public sector. In addition, most of the studies that have investigated the phenomenon of organizational performance have focused on different aspects, with different goals. For example, a comparative analysis of the performance of public and private sector has been carried out by Caemmerer and Dewar (2013), other researchers have studied the determinants of organizational effectiveness in the Nigerian communication sector (Sanjo & Adeniyi, 2012), factors influencing organizational performance of public hospitals in Pakistan (Humayon, 2020), determinants of performance among public sector managers in Saudi Arabia (Alharbi & Farea, 2020; Alshedi, Bardai & Al-Dubai, 2020; Atrasi, 2014), factors affecting public sector productivity in Finland (Jääskeläinen, 2010), e.t.c. However, there are limited studies such as (AL'AS, Alhety, Al-Dubai, 2020; Alshedi, et al, 2021; Al-Dubai et al, 2019; Altanashat, Al Dubai & Alhety 2019) that have focused on examining the performance of organizations in the private sector, especially the banking sector, in which declining performance has been increasingly recorded. To this end, this study is carried out to investigate the factors that determine organizational performance in the banking sector, with the aim of gaining more insight into the phenomenon. This way solutions to the declining performance can be sought and implemented.

STUDY OBJECTIVES

The main objective of this study is to examine the determinants of organizational performance in the

banking sector of Nigeria, while the specific objectives are as follows:

- To determine the level of organizational performance in the banking sector.
- To identify the factors that determine organizational performance in the banking sector.
- To ascertain the relationship between the determining factors and organizational performance.

MATERIALS AND METHODS

This study employed the use of quantitative research design, and the particular quantitative method which was used in this study is the survey research method. In this study, the survey method was used in investigating and describing the relationship between work environment, training and development, and leadership through the use of statistically related items. Employees from five selected banks within the Federal Capital Territory participated in this study. The study is carried out among the employees of the bank due to the low performance of banks as earlier discussed in the problem statement section in chapter one. The sampling frame for this study includes, managers, supervisors, cashiers, tellers, and office assistants working in the selected banks. A total of 200 respondents participated in the survey.

A structured questionnaire was designed to collect data from respondents, and the questionnaires were administered by the researcher. The questionnaire contained questions on work environment, training and development, leadership, and organizational performance. The reliability of the questionnaire was tested using Cronbach's Alpha Coefficient, and the result of the reliability analysis revealed that all the constructs were within the acceptable range (.70-.80).

A combination of simple random sampling, and convenience sampling methods was used. Here, the different departments that participated in the study were selected using the simple random sampling, whereas, the convenience sampling technique was used in selecting the individual respondents that participated in the study. The study was carried out in Abuja, which is the Federal Capital Territory of Nigeria. The five banks that participated in this study are located in different parts of the FCT.

RESULTS

In this section, the results of the study are presented.

LEVEL OF ORGANIZATIONAL PERFORMANCE

The level was obtained by computing the scores of the respondents for the different variables, and then categorizing the scores into, Low, Medium, and High Levels. After the scores were computed, the difference between the highest scores (3.67-5.00) and

lowest scores (1.00-2.33) were obtained for each of the variables and used as the interval to determine the range. The range was then analysed on SPSS using descriptive statistics in order to get the percentages for the different categories. Therefore, the results of

the analysis for the level of organizational performance is 4.27, indicating that the level of organizational development is moderate as presented in Table 1 below.

Table 1: Result for the Level of organizational performance

Variable	Levels & Categories	%	Mean	Standard Deviation
Organizational Performance	Low (1.00 2.33)	23	3.99	1.00
	Moderate (2.34 -3.66)	42	4.27	.756
	High (3.67-5.00)	35	4.38	1.00

FACTORS THAT DETERMINE ORGANIZATIONAL PERFORMANCE

A multiple linear regression was performed to determine which of the three independent variables contributes more to Organizational performance. In other words, the aim of performing the multiple regression analysis is to determine whether which variable is the highest predictor of organizational performance. In other words, a multiple regression was run to predict organizational performance, from work environment, training and development and career development. The model statistically and significantly predicted organizational performance $F(3, 196) = 1136.63, p(.001) < .05, R^2 = 0.946$. All the three variables, work environment $p(.001) < .05$, training and development $p(.001) < .05$, and leadership $p(.001) < .05$ added statistically significantly to the prediction of organizational performance. For the highest contributing predictor, working environment ($\beta.679$) was found to be the highest contributing predictor, followed by training and development ($\beta.574$), and then leadership ($\beta-.304$) to explain organizational performance. Additionally, the results reveal that the linear combination of the three constructs can explain 97.2% of organizational performance. These results can be seen in the tables below.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.972 ^a	.946	.945	2.52963

a. Predictors: (Constant), WORKINGENVIRONMENT, TRAINING&DEV, LEADERSHIP

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21820.012	3	7273.337	1136.633	.000 ^b
	Residual	1254.208	196	6.399		
	Total	23074.220	199			

a. Dependent Variable: SCOREORGANPERFORM

b. Predictors: (Constant), WORKINGENVIRONMENT, TRAINING&DEV, LEADERSHIP

Table 2: Multiple Regression Analysis

Model	Unstandardized Coefficients		Standardized Coefficients		Sig	95.0% Confidence Interval for B	
	B	Std. Error	Beta	t		Lower Bound	Upper Bound
(Constant)	17.875	2.135		8.373-	0.000	13.665	22.085
WorkEnvironment	-1.027	0.087	-0.304	11.838	0.000	-1.198	-0.856
Training&Dev	2.442	0.083	0.679	29.396	0.000	2.279	2.606
Leadership	1.536	0.082	0.574	18.708	0.000	1.374	1.698

F= 1136.633; sig-F = .000^b; R = .972; R Square = .946; Adj. R Square = .945



RELATIONSHIP BETWEEN WORK ENVIRONMENT, TRAINING AND DEVELOPMENT, LEADERSHIP, AND ORGANIZATIONAL PERFORMANCE

In order to determine the relationship between Leadership and Organizational performance, Pearson's bivariate Correlation analysis was performed. The result showed that there is a positive and statistically significant linear relationship ($p < .001$) between leadership and organizational performance, as the Pearson correlation coefficient of ($r=.921$) was obtained. This means that as leadership practices increase, organizational performance increases, and vice versa. More so, according to the Guilford's rule of thumb, the strength of this relationship is very strong.

In summary, for the all the independent variables, the results of the Pearson correlation analysis showed that organizational performance is

significantly and positively influenced by work environment ($r=.479$, $p < .001$), training and development, ($r=.812$, $p < .001$), and leadership ($r=.921$, $p < .001$). Based on these results, organizational performance is positively, directly and significantly influenced by the three determinants of organizational performance considered in this study. By implication, as the determinants increase, organizational performance increases as well. So, the higher the work environment, training and development, and leadership, the higher the organizational performance, and vice versa. In other words, the performance of the organization becomes better in the presence of good work environment, training, and leadership. On the other hand, when all these factors decrease, organizational performance will reduce. Table 3 below shows the result of this correlation.

Table 3: Correlations between Training and Development, Organizational Development, Career Development, and Job Performance. (n=200)

Variables	1	2	3	4
Work Environment	.479**			
Training and Development	.812**	.684**		
Leadership	.921**	.816**	.731**	

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

Note: 1 = Work Environment, 2= Training and Development, 3 = Leadership, 4 = Organizational performance

SUGGESTIONS

Even though, from a non-financial perspective, the findings of this study showed that the level of organizational performance is high, it is important for the authorities in the banking sector to make efforts to maintain this level of performance while strengthening the financial aspect of organizational performance within the banking sector, this is particularly important for Nigeria that has been in recession since 2020, which is a reversal of 3 years of recovery (African Development Bank, 2021). This recession occurred as a result of the decline in prices of crude oil as well as the global economic distress rough about by COVID-19. Attaining a high level of organizational performance can help private firms contribute to the growth and development of the nation at large, given the critical role played by the private sector in the growth of the Nigerian economy. More so, it is important for policy makers to make all the necessary efforts to maintain the high level of organizational performance given the dynamic nature of environmental factors, and the impact they can have on the performance of an organization. Furthermore, a high level of organizational performance is necessary as it helps in generating positive changes within organizations (Smither, Houston, & McIntire, 2016).

In terms of the relationship between work environment and organizational performance, the result showed a positive and statistically significant linear relationship exists between work environment and organizational performance. This means that as work environment increases, organizational performance increases, and vice versa. The relationship's strength was found to be moderate. This finding supports the finding of other scholars (e.g. Gitonga & Gachunga, 2015; Mustffa, 2012), who found that work environment is positively and significantly correlated with organizational performance. This means that, as work environment increases, organizational performance increases as well, and vice versa. Similarly, Srivastava (2008) examined how organizational performance is influenced by two dimensions of work environment (provision of welfare and safe working conditions), and the findings of their study revealed that there is a significant relationship between working environment and organizational performance. However, the level of organizational performance is influenced by the effectiveness and suitability of the work environment (Musmuliana & Mustaffa, 2012; Robbins et al., 2008). In the study of Gitonga and Gachunga (2015), work environment was studied from two dimensions including, supervisor support (interpersonal relation, conflict management, and supervisor guidance) and work ergonomics (noise,



environment lighting, work tools, and office layout, and humidity, and temperature). They found that, there is a significant relationship between the two dimensions of work environment and organizational performance. This is similar to the current work in the sense that this work examined work environment from both perspectives as well. In the current study, noise, office layout, interpersonal relation and work tools were investigated under work environment.

In addition, the relationship between training and development and organizational performance was found to be positive and significant. This also means that as training and development increases, organizational performance increases, and vice versa. Additionally, the relationship was found to be strong. One of the motivating factors for interest in workplace training is the fact that the workplace is regarded as a profitable enterprise which provides training avenues through which employees can acquire new skills and knowledge that can help them retain the competitive position of their organizations (Kriemadis & Kourtesopolou, 2008). More so, it is important for organizations to ensure a high level of training and development so as to accomplish organizational goals, because training and development helps in improving the skills and knowledge required by employees to accomplish organizational goals, and is one of the ways through which the efficiency of the organization and that of individuals is expanded (Elnaga & Imran, 2013; Jehanzeb & Bashir, 2013).

The relationship between training and development and organizational performance has been studied by different researchers and the findings have been different. While some find a negative and insignificant relationship between the two variables, others have found that the two variables are positively and significantly correlated. For example in a study carried out by Adeyi et al. (2018), the relationship between training and development and organizational in Nigerian private institutions. The study was carried out among academic and non-academic staff of two private universities. The authors found that there is a significant and positive relationship between training and development and Organisational Performance, meaning that, as training and development increases, organisational performance increases.

Likewise, Khan et al. (2012) investigated the influence of training and development on organizational performance. In their study, the four most relevant dimensions of training and development (training design, on-the-job training, and style of training delivery) and their individual correlation with organisational performance were examined. Similarly, Islam and Javed (2015), who carried out a study in which the impact of training and development on organizational performance in

the telecommunication sector of Pakistan, found that the impact of training and development on organizational performance is positive as firms that employed the use of strategic T&D usually have employees that are better skilled and with better performance. In their work, they concluded that when a workforce is happy and satisfied, it is able to make positive contribution towards the achievement of the goals and objectives of the organization.

Furthermore, the findings revealed that there is a positive and statistically significant linear relationship between leadership and organizational performance. This means that as leadership practices increase, organizational performance increases, and vice versa. The relationship was found to be strong. Researchers (e.g. Aguinis, 2013) have noted that leadership is a key factor of organizational performance. Other researchers have highlighted the relevance of adopting effective leadership practices towards achieving high level of organizational performance.

Xu and Wang (2008) argued that leadership is critical function within an organization because it facilitates the creation of a mission, vision, designing of policies, strategies and methods through which the objectives of an organization can be effectively and efficiently achieved. Top quality leadership plays a critical role in achieving the vision and mission of an organization while adapting to the changes brought by the external environment (Harris, et al., 2007). Recently, organizations have been faced with challenges ranging from poor financial performance to unethical practices, which could be the consequence of bad leadership, and for this reason it is important to examine the relationship between leadership and organizational performance given that the competencies of an organization can be affected by leadership (Khasawneh, Mohamed & Al-Dubai2020 ;MM, A. D., & MM,2018; Al-Dubai et al, 2019;Vigoda-Gadot, 2012). In the research carried out by Al Khajeh (2018), the relationship between six dimensions of leadership styles (including, democratic, transactional, bureaucratic, charismatic, autocratic, and transformational) and organizational performance was examined. The findings showed that transactional, bureaucratic, and charismatic leadership styles are negatively correlated to organizational performance, whereas there is a positive correlation between democratic, autocratic and transformational leadership styles and organizational performance.

Researchers around the world have conducted researches that seek to determine the influence of leaders' competencies on the performance of organizations. In researches conducted in the field of management, leadership is regarded as an axiom due to the fact that individuals in charge of organizations prefer to be addressed as leaders rather than as



managers (Pradhan & Pradhan, 2015). The performance of an organization is dependent on the competencies possessed by the leaders as well as the organizational culture created by the leaders. According to Soebbing et al. (2015), the performance of an organization is influenced by the values and beliefs which the leaders of the organization hold. In the study carried out by Ssekakubo et al. (2014), the effect of leadership competencies on the organizational performance was investigated, and the findings revealed that the performance of the organization has an effect on the performance of the organization, by improving the performance of the employees.

The findings of the current study is similar to that of other researchers who have found that there is positive and significant correlation between leadership and organizational performance (e.g. R Al-Dubai & Gopalan 2019; Al-Dubai Alaghbari, 2018; ohanna & Abdullah, 2017; Ibrahim & Daniel, 2019; Cera & Kusaku, 2020; Altrasi, 2014; Zakaria, Farea, & Al-hodiny, 2017). For example, Ibrahim and Daniel (2019) who carried out a study on the impact of leadership on organizational performance in a private company, found that the performance of an organisation is majorly dependent on the leadership of the organization, especially, the leadership style. In their work, it was reported that organizational performance is directly influenced by the leadership style employed by the leader, and based on their findings, the best leadership style that can lead to organizational performance is participatory style of leadership which involves delegating tasks to other employees. This way, the corporate objectives and goals of the organization can be achieved.

Given that organizational performance can be enhanced by leadership, it becomes important for organizations to adopt leadership strategies, and approaches that are capable of impacting the performance of the organization.

CONCLUSION

With regards to the study findings, it can be concluded that there is a significant and positive relationship between work environment, training and development, and leadership. This means that high level of the three determining factors will result in high level of organizational performance. This is evident in the result of the correlation analysis. More so, the findings revealed that these three determining factors have a positive and direct influence on organizational performance. Thus, organizations must consider all these factors as great tools for achieving success, and reducing low performance rate, especially in the banking sector.

Lastly, the findings of this study have significant implications for top management of

organizations in the banking sector. By means of this study, the management of organizations in the banking sector are provided with great insight on how organizational performance can be improved through work environment, training and development, and leadership. Also, the findings of this study provide the management of such organizations with insight on how the three determinants of organizational performance investigated in this study can be integrated into managerial process so as to achieve high level of organizational performance. In addition, the study suggests that appropriate these factors should be strategically and intentionally developed so that the performance of organizations can be improved. This is important because the global marketplace is becoming increasingly competitive, and as such failure to achieve high level of organizational performance, can result in the fall of such organizations, given the numerous challenges the private sector, especially the Nigerian banking sector is faced with.

AREA FOR FURTHER RESEARCH

Although, this study contributes significantly to the body of knowledge on organizational performance with a special on the non-financial aspect of performance, it is still accompanied by the following limitations. More so, the limitations are highlighted alongside the recommendations for future research.

First, the study is limited in scope, as it only focuses on financial organizations (bank). Thus, there is need for such study to be conducted in other sectors so as to gain insight on the subject of study from different perspectives.

Second, this study is limited by the small sample, and as such, it becomes important for researchers to conduct this study on a larger sample for the sake of generalization.

Third, in this work, only three determinants of organizational performance were investigated. Therefore, it is important for future work to explore other variables that explain organizational performance.

Fourth, the study only focuses on the non-financial aspects of organizational performance, and as such, it is important for other researchers to consider studying the financial variables or even a combination both so as to a greater insight on the phenomenon of organizational performance, especially in the banking sector.

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