

PERCEPTIONS ON ORGANIZATION CULTURE AND EMPLOYEE RETENTION AMONG STAFF OF COMMERCIAL BANKS IN ADO-EKITI METROPOLIS, EKITI STATE, NIGERIA

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ABSTRACT

This study sought to find out the effects of organization culture on employee retention among banks in Ado-Ekiti, Ekiti state, Nigeria. This research adopted qualitative descriptive research design with use of face to face interview with participants. The population of the study consists of all bank employees in Ado-Ekiti metropolis; with target participant of twenty (20) staff from four different banks in Ado-Ekiti Metropolis, however, only six (6) were available for interview. Convenience sampling method was used to select the participants, with the sampling size of the study being four (4) staff of banks. Data was collected using structured interviews question recordings and analysed using thematic analysis. The study found out that organization beliefs, organization norms, organization value had significant effect on employee retention and towards helping employees achieve organizational goals and objectives. The study thus concludes that organization norms promote the retention of employees.

Key words: Organisational culture, beliefs, norms, values, employee retention

1.0 INTRODUCTION

Organizational culture is one of the major issues in academic research and education, in organization theory as well as in management practice. There are good reasons for this: the cultural dimension is central in all aspects of organizational life. Even in those organizations where cultural issues receive little explicit attention, how people in a company think, feel, value and act are guided by ideas, meanings and beliefs of a cultural (socially shared) nature. Whether managers think that culture is too soft or too complicated to bother about or whether there is no unique corporate culture does not reduce the significance of culture. Organizational culture is conceptualized as shared beliefs and values within the organization (Alvesson, 2002).

The organizational culture is outlined in Schein (1990) as overall phenomenon of the organization such as natural settings, the rite and rituals, climate, values and programmes of the company e.g. performance management, training and development, recruitment and selection, etc. According to Martins and Terblanche (2003), culture is deeply associated with values and beliefs shared by personnel in an organization. Organizational culture relates the employees to Organization's values, norms, stories, beliefs and principles and incorporates these assumptions into them as activity and behavioural set of standards. Klein, (1996) positioned organizational culture as the core of organization's activities which has aggregate impact on its overall effectiveness and the quality of its product and services. Schein (2004) defined organizational culture as a dynamic force within the organization which is revolving,

engaging and interactive and it is shaped up by the employees and management gestures, behaviours and attitudes. Organizational culture is the basic pattern of shared assumptions, values and beliefs considered to be the correct way of thinking about and acting on problems and opportunities facing the organization. It is what is important and unimportant in the organization.

According to Griffeth and Hom (2001), retention refers to measures organisations take to encourage employees remain in their organisation for the maximum period of time. To them, highly skilled employees contribute a great deal towards the success of an organisation and hence organisations face lots of consequences when such key employees quit. Employee retention is also defined by Hom (2005) as a process in which employees are encouraged to remain loyal and stay with their organisations for the maximum period of time or until the completion of a particular project. Understandably, the retention and further development of highly skilled employees is often the priority in terms of an organisation's retention strategy (Dibble 1999). Dibble (1999) suggests —If you think that it is hard to retain your employees now, be aware that in the future it will be worse. Therefore, such organisations may focus not only on high achievers at the present time, but also on those with the potential of becoming high achievers in the future. High potential employees are defined as those who are recognised by senior management as persons with the potential to fill executive functions within the organisation (Dries & Pepermans, 2008).

Previous studies of organization culture on employee retention mention that out of the four pillars/kinds of culture, achievement culture and support culture had significant and positive effects on retention whilst power culture had a significant and negative effects on retention. Role culture had no significant effect on employee retention (Brenyah & Tetteh, 2019). According to Okonkwo, Osita, Olisaemeka, and Chigbo (2019) study on the effects of organisation culture on job satisfaction and workers retention and it was found out that there was a significant positive relationship between innovation and risk-taking and job satisfaction in the banks under study. The study also revealed that attention to detail positively influences job satisfaction in commercial banks in Anambra state. The study further revealed that team orientation culture positively influences job satisfaction among employees of the banks under study, and that there is a significant positive relationship between organizational culture (union representation, co-worker social support, incentive programme) and workers retention in the banking sector. Most research works have been looking into organisation culture on employee retention but only few or limited study has been carried out in a developing or undeveloped state like Ekiti state and a target respondents like banks within Ado Metropolis, most researchers base their works in a developed economy. That is why the researcher intends to investigate the impact of organisation culture on employee retention among banks in Ado Metropolis in Ekiti state.

2.0 LITERATURE REVIEW

Organization Culture

Organisational culture provides the fundamental values, beliefs and principles that serve as underpinning for any organisational practices and procedures. organisational culture is defined as a pattern of basic assumptions, invented, discovered or developed by a given group as it learns to cope with its problems of external adaptation and internal integration that have worked well enough to be considered valid and therefore is to be taught to new members as the correct way to perceive, think and feel in relation to those problems (Meggison, Mosley

& Petri, 2006 Schein, 2001). Organizational culture can be described as the core value that defines corporate practices and behavioural pattern. It is a major factor that influences organizational decisions and actions. It represents the sum total of the assumptions, values, norms, symbols, technologies and behaviours of the organizational members (Alvi, Hanif, Adi, & Ahmed, 2014).

A study by Aldhuwaih (2013) citing Quinn and Cameron (2011) reported that organisational culture has a strong relationship with the organisations values, mission, aims, goals and ways of building shared values. Similarly, organisational culture implies a system of intangible and indisputable beliefs that justify how organisational members conduct themselves. Also, Mateiu, Puiu and Puiu, (2013) pointed out that the organisational culture in any organisation is formed through the process of interactions among specific elements, such as organisation's founder, selection criteria, top management and socialization. Organizational culture is conceptualized as shared beliefs and values within the organization that helps to shape the behavior patterns of employees (Kotter & Heskett, 1992). The organizational culture is outlined in Schein (1990) as overall phenomenon of the organization such as natural settings, the rite and rituals, climate, values and programmes of the company e.g. performance management, training and development, recruitment and selection, etc. According to Martins and Terblanche (2003), culture is deeply associated with values and beliefs shared by personnel in an organization. Organizational culture relates the employees to Organization's values, norms, stories, beliefs and principles and incorporates these assumptions into them as activity and behavioural set of standards. Schein (2004) defined organizational culture as a dynamic force within the organization which is revolving, engaging and interactive and it is shaped up by the employees and management gestures, behaviours and attitudes.

Norms

A norm is more like a field of force that makes the members of the community tend to behave or think in a certain way. The term norms, according to Sathe (1983), was sometimes used interchangeably with the term values, but there was an Important distinction. Norms were more tactical and procedural than values. Norms were standards of expected behavior, speech, and presentation of self. In producing specific behavior, norms were often interrelated with or reflected a particular value or set of values (Shull & Beque, 1964). Behaviors reaffirmed corporate values and were considered actual translations of those values (Ernest, 1985). Corporate norms were produced by leaders and founders (Ernest, 1985), and had powerful influence over the behaviour of Individuals and the organization as a whole (Schwartz & Davis, 1981; Ernest, 1985; Sllverzwelg & Allen, 1976; Shull & Beque, 1964). Norms functioned In a multi-dlmsl onal way to influence membership behavior (Shull & Beque, 1964). This Influence was accomplished through guilt, ego, a need for soemotional reinforcement, and formalized rewards and punishment. Various norms which affected behavior in business settings Included dress codes, reward systems, how hard employees worked, how employees interacted with one another, and how success was measured (Shull & Beque, 1964). In other words, norms were evidenced by observable behavior (Schwartz & Davis, 1981; Ernest, 1985).

Values

Values have been defined in various ways by psychological and philosophical sources. Values represented eternal or universal truths (Nelson, 1973), instincts (Freud, 1961), needs (Maslow, 1954, Fromm, 1947), or preferences (Rescher, 1969). Sociologists and anthropologists tended to define values as standards or rules of society (Kniker, 1977). Values, according to Sathe (1983), represented a principal type of shared understanding in a culture. Values were basic assumptions with an ought to implicit in them. Values represented preferences for an ultimate result—such as striving to be number one, or avoiding debt at all costs. Deal and Kennedy (1982.) believed that values were the "bedrock" of any corporate culture. Functionally, values created a set of expected rules of behavior for employees (Davis, 1971; Donnelly, 1984) which served to hold an organization together (Kilmann, 1984; Donnelly, 1984). Values tended to give members a sense of identity (Smircich, 1983) and kept everyone pulling toward a common goal (Uttal, 1983; Smircich, 1983; Deal & Kennedy, 1982). Values created corporate culture, therefore, clear values were not apparent in weak cultures (Deal & Kennedy, 1982). For those who held them, shared values were the definition of the fundamental character of their organization (Deal & Kennedy, 1982). Schein (1985) stated that values provided the day-to-day operating principles by which employees guided their behavior. Scheln (1985) reported that to understand culture one must have identified values, for values were manifestations of culture. Understanding corporate values was seen as important to executives in making decisions (Deal & Kennedy, 1982), hiring and training new employees (Pascale, 1984; Uttal, 1983), determining strategy (Donnelly, 1984), and making promotions (Deal & Kennedy, 1982).

Belief

Every organization has operating manuals, procedure manuals, protocol and there's also a set of beliefs that drives every company. And these beliefs have much, much more influence over its success than any written manual. You can find them by asking employees to describe their company culture or operations, or their day-to-day experience at their job (maybe after a little truth serum in some cases). The beliefs that make up the invisible manual are how people describe what it's like to work someplace, statements about how things have historically been done, or representations of the message people have gotten about what's truly valued within an organization. They aren't necessarily true, they're just practiced. Beliefs can shape reality. Organizational beliefs can shape corporate behavior and performance. Donaldson and Lorsch (1983) in their extensive study of top management decisions, stated that "beliefs and corporate strategy are closely intertwined - at times almost indistinguishably so." Until 1995, for example, Microsoft and Sun held nearly opposite beliefs regarding the future of computing, which led them to very different strategic choices. Such beliefs are often determined by the vision of the CEO or founder

Employee Retention

According to Sultana and Begum (2013), employee retention is an effort by a business to maintain a working environment which supports current staff in remaining with the company. Many employee retention policies are aimed at addressing the various needs of employees to enhance their job satisfaction and reduce the substantial costs involved in hiring and training new staff. It is a process in which the employees are encouraged to remain with the organization for the maximum period of time or until the completion of the project. Retention Strategies helps organizations provide effective employee communication to improve commitment and enhance workforce support for key corporate initiative. The big business challenge is to align your goals with the growing demand for a balanced organizational

climate that meets basic human needs and where work is synonymous with personal fulfillment and fulfillment (Teixeira & França, 2013). In this sense, managers are increasingly convinced that attracting and retaining good employees goes far beyond paying the best salaries in the market. It is imperative to understand the factors that lead people to stay in a job, since all business action requires financial and human resources, and the latter act better when motivated. Thus, implementing an effective employee retention strategy helps the company to ensure better performance by properly utilizing employee capital.

3.0 RESEARCH METHODOLOGY

3.1 Research Design

This study made use of the qualitative descriptive research design because it provides accurate estimation of the association between organisation culture and employee retention among banks in Ado-Ekiti, Metropolis, Ekiti State, Nigeria. A qualitative, exploratory, descriptive and contextual design was followed using the phenomenological method to explore the experiences of employees in the banking environment (Streubert & Carpenter 1999). Qualitative research emphasizes the dynamic, holistic and individual aspects of the human experience, and attempts to capture those experiences in their entirety, within the context of those experiencing them (Polit & Beck 2004; Streubert & Carpenter 1999).

Interview Participants

The researcher chose to follow a qualitative research process to explore the experiences of bank employees with the organisational culture and to what extent it influences employee retention. Through this approach, it was possible for the researcher to deeply engage and interact with bank employees through phenomenological interviews, and rich data was generated on the experiences of the bank employees with organisational culture. This work will be carried out in Ado-Ekiti, Ekiti state, Nigeria. The participants consent to be interviewed were obtained through signing consent forms and this served as a further measure to build trust in the researcher. The researcher also explained the consequences of the study with the participants as well as the dissemination of the findings. Furthermore, since the participants were conveniently sampled this method allowed the researcher to select participants that are typical of the population under investigation and also allowed for the in depth study of those participant, base on the objective of the study (Terre Blanche et al. 2006).

The Interview Guide

The researcher developed an interview guide by using certain predetermined question (or keys) to guide the interview. These questions were asked in an open ended way. The question were sifted according to their relevance to the purpose of the study and what question the researcher targeted as the appropriate final question. This was important as according to Wilkinson and Birmingham (2003), the researcher need to prepare a list of questions to be covered so that important issues are not overlooked and the interview follows a logical progression. According to Wilkinson and Birmingham (2003), there are three models of interview, namely; the unstructured interview, semi structured interview, and the structured interview.

Behavioural Norms

To explore the perception of behavioral Norms among staffs of the selected banks.

What do you understand by behavioural Norms?

1. Tell me about how the behavioral Norms of this bank affect the staff retention.
2. What are the things that involves in behavioral Norma?

Organization Value

To examine how organization value affects the employee turnover intention among banks.

What do you understand by organization value?

1. How does organization value affect you as a staff.
2. What can you do to adapt to and achieve the organization value

Organization Belief

To investigate whether organization belief have any relative impact on employees retention.

What do you understand by organization belief?

1. Does organization belief have any influence on employee retention?
2. How does organization belief have impact on staff retention?

Method of Data Analysis

Cresswell (2003), defines the process of data analysis as involving making some out of the text an image data. Data analysis methods used with qualitative research should be able to explore the true essence of the phenomenon under investigation as explained by the participants. The emphasis is this on language and the meaning, understanding and experience of phenomena in context, hence. Visser (2007), states that methods that use —word as data to understand people’s interpretation of experience should be employed. Thematic analysis was therefore adopted for this study. Thematic analysis is a method used to identify and analyse emerging themes which are initially embedded in the gathered information and recognizes that a specific theoretical framework carries a number of assumptions about the nature of the gathered information and can therefore not be ignored (Braun & Clarke, 2006). The themes and sub-themes that relate together were categorized and a demographics table was developed. The discussion included detailed themes and sub-themes, specific illustrations, multiple perceptive from individual participants and the questions, finally data was interpreted and presented according to themes and sub-themes in order to give meaning to the participants’ responses.

RESULTS AND DISCUSSION

4.1 Demographic Distribution

Introduction of respondents were done without the inclusion of their name to keep the code of confidentiality and enable them to express their mind without having fear of compromise, academic qualifications, position held, years of working experience and others were all analysed in a tabular form below:

Introduction without name	Academic qualifications	Position held in Bank	Years working of	Position given as at the time of employment
Bank staff A	B.Sc in Accounting	Card centre supervisor	Over 10 years	Marketer
Bank staff B	HND	Customer service operation	Over 10 years	Customer service officer
Bank staff C	B. Sc	Head of operation	Over 10 years	Operations manager
Bank staff D	B. Sc in Accounting	Customer service operation	8 years and above	Teller
Bank staff E	B. Sc in Accounting	Branch service manager (BSM)	10 years above	Marketer

Source: Survey Data 2022

4.2 Identification of Themes and Sub-themes

The four themes are presented here in this section include (1) perception of organizational beliefs, (2) perception of organization value, (3) perception of organization norms (4) perception on employee retention, (5) perception on effect of organization culture on employee retention. These themes describe the different aspects of the employees view and experience in banking firms.

4.2.1 Theme 1: Perception of organization beliefs

Questions focused the respondents perception of the organization beliefs in banking firms and their views of what keeps them retained in the organization. The respondents expressed their thoughts about the banking organization beliefs on how they have been treated by the firm. The respondents' comments or replies on the asked questions were given on how they feel they have been treated by the firm since their engagement.

Question 1: Since you have been working in this organization does the top management communicate a clear philosophy (goals and objectives) for this organization.

Bank staff (A): Yes.

Bank staff (B): Sure.

Bank staff (C): Yes, they do.

Bank staff (D): yes

Bank staff (E): yes of course, that's our drives and way navigator.

Question 2: Do you take pleasure in what you do and is there team work even when you are in a different department.

Bank staff(A): yes of course, I really enjoy it. There is a team bond work in this financial firm (if we have something to do and am a bit less busy in my department I can join them in doing the work no matter the position held, because we are all working towards same goal). Bank staff (D): yes of course and the team work is superb irrespective of department.

Bank staff (E): yes, in this bank the team work is what you can't get in another place because we see ourselves as family working for the same goals and as family there is meant to be unity. There is a strong team work here and it's always encouraging.

Question 3: The belief that the organization is more important than any of the people who work here, how is it being treated?

Bank staff (A): Yes, the goal of an organization supersede the individual goals. We have different drives, your own drive might be different from my own. Organization are established to face a challenge and conquer the challenge but some people are not like that because they are usually lost in the way of not getting to the final destination but goals set by the organization is constructed to be achieved at all cost.

Bank staff (D): well, it's treated the way it's suppose to be. The organization is more superior to anyone goals.

Bank staff: yeah, it's being treated right. In this place we ourselves as family and we believe the organization objective is why the family is holding. So, we strive to achieve the bank goals before ours.

Question 4: Do people in this organization always on lookout for ways to do better things?

Bank staff (A): Sure, the best way is to go the way it's has been decided, if you deviate and you are caught in the web, then you are in problem. Bank staff (B): Sure.

Bank staff (C): Yes.

Bank staff (D): yes of course.

Bank staff (E): Yes of course, I answer this in a previous question you ask. We are always looking for a way to improve the firm goals and also our own personal improvement but the bank comes first.

Question 5: Do people feel personally responsible for job quality?

Bank staff (A): Sure, there is this thing you do in a job, only a person can not start up a job and end it singlehandedly.

Bank staff (D): Yes.

Bank staff (E): well for us here we appreciate every job quality done by individual staff and by doing that they feel appreciated and ready to do more

4.2.2 Theme 2: Perception of organization value

Questions focused the respondents' perception of the aspect of the organization value that will impact on employee retention. The respondents expressed their thoughts about what they perceive will be important to organization growth and their own retention.

Question 1: Do you accept and achieve goals set by the top management even when outsiders might consider them unrealistic.

Bank staff (A): Yes, working for an organization depends on individual attitude. Your push factors determine how you reach the target goals. Bank staff (B): Yes.

Bank staff (C): Yes.

Bank staff (D): Yes.

Bank staff (E): Yes

Question 2: In your experience on the job, does your organization provides for staff training and development to prepare them for future responsibilities.

Bank staff (A): Sure, the organization embarks on training and re-training of staffs on the job.

Bank staff (D): yes, the bank does training on the job to everyone here that is staff.

Bank staff (E): Yes, the bank engage in staff improvement policy because the more improve the staff the more quicker way to achieve set objectives and goals.

Question 3: How are you guided in your actions by the organization philosophy (goals, vision and mission).

Bank staff (A): Before an institution writes out it's goals, vision and mission statement, they put into consideration what and what the business is all about. The institution makes sure that before the start of work for the day, the vision and mission statement are read to further remind them if the sets goals and objectives.

Bank staff (C): Yes.

Bank staff (D): well, it's always there on the wall to be read and re-read to focus your attention on what will make it achievable only.

Bank staff (E): Just like have been saying before, there is a statement on what the bank goals, vision, and mission are, the daily intake of those statements guide our mindset and operation to achieving them only.

Question 4: Does the organization See's you as a valuable resources and how much does it contribute to your self development and goals.

Bank staff (A): The bank possess a developmental goals for every individual staffs, it's left for each staffs to now developed themselves base on the set development program.

Bank staff (D): yes of course, it's has contributed so much my own personal goals and I believe that the same for everyone here.

Bank staff (E): Yes, the organization knows so well that without human contribution and dedication to work, those set target are just words with no action backing it. The bank has contributed immensely to the growth of every staff here, not everyone can say they are the same since they joined.

Question 5: Do your colleague share information freely to achieve common goals?

Bank staff (A): Yes, if you have the like-minded staffs then there is nothing bad sharing information that may improved the steps to achieving organization goals. Bank staff (D): yes.

Bank staff (E): yes

Question 6: Do your colleague knows they are respected and valued by the organization?

Bank staff (A): Yes, because the organization shows that on a daily basis that it's staffs are important and they are valued.

Bank staff (D): yes

Bank staff (E): Yes, We are the bank first customer so when we are happy and appreciated the banks get it back from our behaviour to work which is to positively influence the goals and objectives of the firm rightly.

Question 7: Do people believe managers are expected to have the technical expertise needed to deal with problems?

Bank staff (A): Sure, being a manager or supervisor in any level, all solutions to problems lies on you are held responsible for every success and failure of the team. Bank staff (C): Yes.

Bank staff (D): Yes

Bank staff (E): That one of the main reason you are put in charge not just to seat all day.

Question 8: Do the organization value quality as one of the necessary aspects to achieving any goals.

Bank staff (A): Yes, this organization value job quality as one of the necessary aspects of achieving any goals.

Bank staff (D): Yes, it's the only way to attract customers and get to set goals faster.

Bank staff (E): Yes of course, that what draws your customer nearer to you.

Question 9: Do people feel committed in the growth of the organization.

Bank staff (A): Yes, they fell committed in the growth of the organization because they see the impact of the growth in their lives positively.

Bank staff (D): Yes, very committed.

Bank staff (E): Yes, that one of the main reason we are here as one family.

Question 10: Do people see financial measures (profit/surplus, returns on investment etc.) as very important.

Bank staff (A): Yes, it's important to note that at every branch, if you are not making profit then you are not improving, you need to make profit for the firm through the guiding stated by the firm.

Bank staff (D): Yes.

Bank staff (E): yes

4.2.3 Theme 3: Perception on organization norms

Questions focused the respondents' perception of their expectations on organization norms and how it can be improved in these employee retention. The respondents expressed their

thoughts about what they Perceived, what aspect of organization norms will be important to employee retention.

Question 1: Do you abide in the code of ethics employed by your organization?

Bank staff (A): Yes, every staff is to abide by the code of ethics especially the code of confidentiality.

Bank staff (C): Yes

Bank staff (D): yes

Bank staff (E): Yes

Question 2: Is there a clear understanding of the written rules of work ethics.

Bank staff (A): Yeah, there is written rules. Individual have a job functions to be delivered.

Bank staff (B): Yes

Bank staff (D): Yes

Bank staff (E): Yes.

Question 3: What can you say about your working conditions here; are you provided with the needed tools and equipment.

Bank staff (A): Sure, as the banks employ you, it's written in the offer letter the equipment you are provided with for work.

Bank staff (B): Yes.

Bank staff (C): Well, as a manager, you don't expect to be given everything as you need them but as a manager you are expected to manage what you are given. Bank staff (D): Yes of course.

Bank staff (E): Yes, infact that has been one of the motivation to come to work every day

Question 4: How does the bank deal with a lagging staff or not improving staff?

Bank staff (A): since you are being prepare to run, you run and if you can't run, you walk but if

you can't do both then you face the consequences. Your attitude to work feels how the organization treat you.

Bank staff (C): You give the person series of queries and warning and if there is no improvement, then sacked.

Bank staff (D): the right way

Bank Staff (E): well, queries upon queries and if not changing or improving sacking comes in.

4.2.4 Theme 4: Perception on employee retention

Question focused the respondents' perception of the aspect of the employee retention and how it can improve the achievement of organization goals and objectives. The employees expressed their thoughts on what could influence them to work faster and feel motivated to perform their daily duty.

Question 1: What do you look forward to when you come to work each day.

Bank staff (B): I just meet customer needs and try my best to satisfy them.

Bank staff (C): I look forward given my best the way I can at work.

Bank staff: achieving banks and personal goals

Bank staff: to be outstanding among my fellow managers.

Question 2: what do you like the most or least about working here.

Bank staff (B): Customer service, I love working there and interacting with customers.

Bank staff (C): The position I am in this bank made me love my job, seating with system inputting data entry and verification.

Bank staff (D): everything.

Bank staff (E): everything about working here is superb.

Question 3: If you could change something about your job, what would that be?

Bank staff (C): maybe, I will like to say if working remotely is possible for my job.

Bank staff (D): if I can get more pay, I think I will be fine.

Question 4: How would you make your job more satisfying to customer?

Bank staff (B): just try my best for them, and I find it more comfortable and lively cos the ability to meet customer needs gives me joy

Question 5: What can tempt you to leave the bank?

Bank staff (B): it's about money stuffs, if I can get a better offer.

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

An overview of the research proposal appears in chapter one in which a brief summary of the research question and statement of the problem were provided. The research methodology was discussed and a plan was set out to implement this study. This plan included the qualitative research approach and the use of structured individual interviews as a method of data collection, followed by the literature in chapter two. In the third chapter of this study, the research methodology that was applied was discussed in depth. The choice of research design was discussed and the rationale was provided. The various steps that the researchers carried out during the research process were set out. The preparation of the participants, the data collection, the data analysis and data verification process were describe in significant details. The research provided a detail presentation and discussion of findings in the chapter four. The various themes and sub themes that were identified during the data analysis process were discussed. Relevant quite from the interview with the participants were used to provide

evidence of these findings. These findings were also compared and contrasted with those of previous research as reported in the relevant literature.

Conclusion

The participants viewed that organization beliefs is important to the bank development as it's guides their behaviour and procedures to achieve organizational goals and objectives. Six participants from six different banks all agreed that organization beliefs has been helpful in guiding the staff to what the firm wants, how it's want it and when it's needs it. It is concluded that organization beliefs was favourable to every staffs in the banks. The participants viewed that, organization value have great influence on employee retention. Most of the participants are of the view that organization value have great influence on employee retention. The participants' belief that organization value has helped them stay dedicated and focus in achieving the bank objectives one after the other. Thus, organization value among selected banks helped employee retention in the firm. The participants viewed that organization belief have norms have great influence on employee retention. Six participants are of the view that organization norms have great influence on employee retention. Thus, organization norms promote the interest of employees and also aid in restoring law and order in the bank environment.

Recommendations

The following recommendations are by no means comprehensive but should be seen as an attempt to be taken into consideration.

- i. The behavioural norms of employees of banks should support and promote the good legacy of the institution.
- ii. The bank management should endeavor to avoid any practice that can cause employee turnover.
- iii. The institution belief should both be employee and task oriented and not task oriented alone so as to keep in retaining their staffs.
- iv. The bank ritual and customs should not affect employees that are working in the institution.

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