Nigerian Journal of Applied Behavioural Sciences, 6 (June) 2018, 635 - 645

ISSN: 2408-543X

RELATIONSHIP BETWEEN GROUP COHESIVENESS AND FINANCIAL PERFORMANCE IN GUARANTY TRUST BANK NIGERIA PLC

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Abstract

The study expanded knowledge base and to empirically establish the relationship between the components of organizational culture and financial performance. Both primary and secondary data sources were explored for the study. The primary data were collected through the administration of a questionnaire to purposively selected 100 low and middle level management staff of the GTbank Nigeria PLC at Lagos Headquarters and two branches within Lagos State. The secondary data were obtained from the bank's audited accounts for 2014 and 2015 accounting years. The primary data were subjected to both descriptive statistics, such as mean and standard deviation and inferential statistics; chi-square (χ^2) statistics which was used to establish the relationship between organizational culture and improved financial performance. The results revealed a strong relationship between organizational culture and group cohesiveness. This relationship was found to have influenced improved current ratio of the bank, which rose from 1.18 in 2014, to 1.19 in 2015, representing 1% improvement during the period under review. Also, the profitability ratio recorded 67.7% in 2014 but got slightly reduced to 67.3% in 2015; indicating 2% reduction. GTbank was equally recognized by customers as a financial institution of first choice, because of its high quality organizational culture with mean score of 4.86 and standard deviation of 0.73. Results also revealed that the existing organizational culture makes assigned duties to be irresistible to workers (χ^2 = 9.64; P≤ 0.05). From the findings, it was obvious that organizational culture contributes to improved workers' performance which in turn was responsible for the improved performance of the bank. It was concluded that high quality organizational culture is capable of enhancing workers' performance and ensuring improved financial performance.

Keywords: Organizational culture, improved workers' performance and financial performance

INTRODUCTION

Groups are integral parts of organizations and studies have been conducted to better understand the dynamics of groups and their effects on organizations' performance. According to Bettenhausen (1991), group cohesiveness is one of the most extensively studied constructs in group literature and its central feature is that it is related to performance. Generally, group cohesion could be understood as the degree to which members of a group are attached to one another and have the desire to remain a part of the group. Mudrack (1989) describes group cohesion as a process that sticks together two or more members of an organization. Carron (1982) conceptualizes group cohesion as a dynamic process which is reflected in the tendency for a group to stick together and remains united in the pursuit of its goals and objectives

In literature, group cohesiveness is considered to be one of the most important group variables and is generally linked to organizational performance Mudrack (1989). Therefore, researches on the organizational performance would be inappropriate without the inclusion of this variable (Elenkov, 2002). Patterson, Carron, and Loughead (2005) examined the potential influence of team cohesiveness on the performance of athletics in twenty four universities and reported that the team with perceived higher level of cohesion recorded better performance when compared to those with less cohesion. The study further showed that, the norm of group cohesiveness in the context of sport influenced the cohesion-performance relationship and this finding supported the theoretical proposition that higher cohesion relates to better performance.

Equally, Craig and Kelly (1999), measured group creativity task and explored the relationship between group cohesiveness and performance, the result was that, there was positive relationship between high level of group cohesiveness and high performance. Mullen and Copper (1994), reported the results of a meta-analytic integration of the relationship between group cohesiveness and performance. The results were based on more than 200 published and unpublished articles, reports and theses. These analyses documented that group cohesiveness and performance positively correlated. However, these results failed to conclusively establish very much about the integration between group cohesiveness and organizational performance, since they did not study in other sectors such as business and non-profit making organizations. Also, Shaw (1981) noted that the more group cohesive, the more effective in achieving organizational goals and objectives.

This notion has been confirmed by Dorfman and Stephen (1984) in a study conducted among undergraduate students, specializing in business management who had participated in management game designed to stimulate business decision making. The study tested the hypothesis that stated that group cohesiveness will be positively related to organizational performance with the direction of causality from cohesiveness to performance. The study revealed positive correlation between group cohesiveness and improved organizational performance.

The organization's internal environment is represented by its culture and is construed by the assumptions and beliefs of the managers and employees (Aycan *et al.*, 1999). Similarly, Carles and De-Paola (2000); Widmeyer *et al.* (1985); and Cota *et al.* (1995) while introducing the concept of task performance and group cohesion argued that it appears that group cohesion influences organization performance. Chang and Bordia (2000) examined a number of variables related to cohesiveness and group performance relationship and submitted that task cohesion was significantly related to performance measures. Yoo and Alavi (2001) found that task participation played a more important role than social presence in the determination of the degree of consensus among group members in compute mediated environment.

Stangor (2004) provides a review of research findings regarding task-relatedness being directly related to organization performance and in some cases being negatively related. Cota *et al.* (1995) argue that in an environment where division of task is encouraged, cohesion is significant, not only for the conceptual articulation of group cohesion, but also for understanding the relationship between cohesion and performance. However, Mullen *et al.* (1994) discovered that group cohesion may be detrimental to organizational performance, if group goals are not related to group tasks.

Brown (1995) delineates organizational culture as the pattern of beliefs, values and learned ways of coping with experience that have developed during the course of an organization's history, and which tend to be manifested in its material arrangement and in the behavior of its members. Correspondingly, Schein (1985) defines organizational culture as basic assumptions members of an organizational possess, which directs their thoughts and actions. He further defines organizational culture as a pattern of shared basic assumptions learned by organizational members as they solve problems of external adaptation and internal integration, which have proved to be valid, and are then taught to new members as the right way to perceive, think and feel in relation to existing problems. Morgan (1986) argues that due to the high role human nature processes play in organizations, it is important that organizations are built around people rather than on techniques. Organizational culture has also been defined as patterns of shared values and beliefs overtime which produces behavioral norms that are adopted in solving organizational problems (Owens, 1987; Schein, 1990).

In spite of the fact that these scholars and researchers have investigated the concept of group cohesiveness from various perspectives, none has focused on the importance of organizational culture as a necessary factor in group cohesiveness as an antidote for improved organizational performance. Every organization has a unique culture that is formed by a set of norms commonly accepted by its members (Chatterjee, Lubatkin, Schweiger, & Weber, 1992; Louis, 1980; Schein, 1990). This unique organizational culture is attributed to many outcomes at both the organizational and employees' levels. At the organizational level, culture is one source of sustainable competitive advantage (Barney, 1986). For individual employees, organizational culture is thought to work through shaping of beliefs about the organization and its goals, thus providing direction for behavior (Deshpande & Webster, 1989; Schein, 1985).

Balthazard, Cooke, and Potter (2006), using data from over 60,000 respondents, found that organizational culture was positively associated with product and service quality, commitment, adaptability, workplace quality and reduced workers' turnover. It can therefore be argued that cohesiveness that individual workers enjoy in an organization is as a result of effective organizational culture that forward-looking organizations may put in place from time to time. Organizational culture is the gained knowledge, expectations, values, beliefs, communication and behaviors of large group of people, at the same time; that guide their operations, especially in an organizational setting (Schein, 1990). According to Hofstede (1980), organizational culture is the collective thinking of minds which create a difference between members of one group and the other.

Hesskett (1992) sees it as a fairly established set of beliefs, behaviors and values that generally drives an organization to the achievement of desired goals and objectives.

For Tichy (1982), organizational culture is the "normative glue" that holds the entire organization together. It is a system of common values which describes people of similar attitude in an organization even with different background at different levels within the organization. Essentially, organizational cultures are the ground norms that are visible or invisible that must be imbibed if organizations must improve on their performance and ensure improved profitability in the face of stiff competition. The concept of performance has been perceived differently by various researchers however; most of the scholars relate performance with measurement of transactional efficiency and effectiveness towards organizational goals (Barney, 1991; Stannack, 1996).

The capability of an organization to establish perfect relationship with resources presents effective and efficient management of resources (Daft, 2000). Performance is therefore a measure that involves productivity, quality, consistency and the likes (Ahmed & Shafiq 2014). Certain researchers have identified different thought attitudes and beliefs of performance as they help in measurement of input and output efficiency measures that lead to transactional association (Stannack, 1996). Therefore, in order to achieve goals and objectives of organizations, strategies must be designed based on organizational performance (Richardo & Wade, 2001).

In view of this, organization's performance is usually a function of the basic returns to some installation of strong culture in the organization's systems which naturally enable it to perform its routine undoubtedly. This concept is important in permitting researchers and management consultants to assess organizational performance overtime and matches their performance with the competitors (Ahmed & Shafiq, 2014). Therefore, it is instructive to note that organizational performance is the best criterion for determining and assessing the actions of an organization in its environment.

Essentially, there is need for proper performance measurement system to measure and evaluate the performance of employees either financially or otherwise. One of the new ways of evaluating corporate performance is known as Strategic Performance Measurement System (SPMS) which is designed to replace traditional corporate evaluation techniques. According to Chenhall (2005), strategic performance measurement system is capable of translating/measuring corporate performance, using both financial and non-financial criteria.

Also, Burns and Mckinnon (1993) were of the opinion that the use of multiple performance measures in terms of financial and non-financial criteria is generally good for all the stakeholders; owners and management, because it is capable of ensuring that uncontrollable environmental factors are brought to bear in the process of evaluating organizational performance. In his research, Denison (1984) used data from 34 American firms on cultural performance over a period of five years and in the process scrutinized the characteristic of organizational culture and tracked the performance of these organizations over this period of time to high level of cohesiveness among organizational members. Heskett (1992) investigated the relationship between long-term organizational performance and economic indicators in 200 organizations and discovered that the successes recorded by these organizations were not only connected to robust organizational culture but also had to do with sound group cohesiveness that was prevalent in each of the organizations that the study examined.

Rousseau (1990) argues that robust organizational culture has a positive relationship with corporate performance and it is usually initiated on the apparent belief that organization plays a significant role in the life of any individual and of course guarantees a competitive advantage for an organization that embraces it. Equally, Lim

(1995) in his critical review of methodologies and findings of past researches on organizational culture and performance submitted that there was a positive link between culture and performance of an organization; this is usually dependent on the degree to which the values of the organizational cultures have comprehensively been shared. In the same vein, Saffold (1998) argues that strong organizational culture is considered as the driving-force to improve the performance of employees and by extension is the bedrock of improved organizational performance. Kotter and Heskett (1992) in a comparative study of organizations that embraced organization culture and those that did not, discovered that cultured organizations recorded up 765% performance in its profit after tax between 1977 and 1988 and only 1% increase during the same period for firms without performance enhancing culture.

Over the years, researches have been conducted on the concept of group cohesion in order to understand what determines the development of cohesiveness and its dynamics on organizational performance (Stogdill, 1972). In spite of the importance of this construct to business organizations, not so many studies have been carried out on developing countries, such as Nigeria. Mohd and Roshi (2012) in their study on the impact of group cohesiveness in the Malaysian's co-operative movement noted that the results of their finding may not be applicable to other organizations, therefore, this study investigates the relationship between group cohesiveness and improved financial performance, specifically, it examined the relationship between group cohesiveness and organizational culture and examined how organizational culture and group cohesiveness could enhance continuous improved financial performance.

METHOD

Descriptive survey was used for this study. Data collected were described with frequency counts and percentages.

Setting of the study

With over 180 operational outlets, Guaranty Trust Bank was adjudged the most-friendly banking institution in Nigeria by the Business Day and Vanguard Newspapers in 2007. More recently, the bank clinched the best Corporate Social Responsibility (CSR) rating and the most customer-focused bank (retail and corporate) award from KPMG in 2011. The bank also won the "Best ICT Support Bank of the Year" at the 2009 National ICT Merit Awards.

The bank has evolved over the past 20 years to become one of the Africa's leading banks with reputation for service quality, innovation and excellent customer service with significant footprints in all Anglophone countries of West Africa; Nigeria, Ghana, Gambia, Sierra Loene, Liberia as well as an operational outlet in the United Kingdom. It also has a presence in Cote d'Ivoire; one of the Francophone West Africa countries.

Participants

A cross-section of workers from Guaranty Trust Bank in Lagos State participated in the study.

Instrument: Structured and validated questionnaire was used for data collection.

Procedure

In this study, both primary and secondary data were obtained and analyzed. The secondary data were obtained from the GTBank audited accounts for the 2014 and 2015 accounting years. Primary data were equally sourced through the administration of structured questionnaire on the low and middle level management of the bank at its

Lagos headquarters and two purposively picked branches within Lagos State. For convenience sake, the respondents were picked through purposive sampling technique. In all, one hundred sets of questionnaire were administered out of which eighty six sets were properly completed and returned; which formed the basis for analysis and discussion for the study.

Results and Discussion

Financial performance in this study was measured using the two major financial ratios of liquidity ratio and profitability ratio of the Guaranty Trust Bank PLC, Nigeria between 2014 and 2015. Conventionally, liquidity ratio examines a firm's ability to meet its financial obligations to its customers and ensures that it does not suffer from inadequate funds in order to meet customers' withdrawal obligations, because this can lead to bad credit image, loss of depositors' confidence and ultimately could resort to financial distress and liquidation if urgent steps are not taken. As a convention, liquidity ratio is determined by dividing the current assets by current liabilities. A ratio of greater than one means that the firm has more current assets than current liabilities against it; therefore, technically healthy the Nigerian banking industry.

Table1: Current Ratio of GTBank for 2014-2015

Year	Current Assets N 'Million	Current Liabilities N 'Million	Current Ratios	Percentage Increase
2014	2,355,877	1,991,162	1.18	-
2015	2,524,594	2,111,032	1.19	1

Source: GTBank Audited Accounts, 2017.

The liquidity ratio in this sense is a measure of an organization's short-term solvency. It indicates the availability of current assets in naira for every one naira of customers' deposit. A ratio greater than one means that the banking institution has more current assets than deposits which are held in trust for customers. From the above computations, the liquidity ratio of 2015 was slightly greater than that of 2014; meaning that the GTBank was progressively improving on its financial performance in the area of current ratio. The analysis also shows that there was 1% increment in 2015 operating performance over and above 2014.

Also, it is incumbent on the management of every organization to make profit to grow and to survive over a long period of time. Therefore, profits are essential, but it would be wrong to assume that every action initiated by management of an organization should be at maximizing profits, irrespective of social consequences; especially at the expense of employees, customers and the society as a whole. Essentially, an organization with a high profit ratio has capacity to withstand adverse economic conditions, and this financial ratio is calculated by dividing profit after tax by total sales. In the case of Guaranty Trust Bank PLC, this was calculated as contained in Table 2:

Table 2: Profitability Ratio of Guaranty Bank PLC for 2015-2016

Year	Profit After Tax N ' Million	Total Sales N 'Million	Profitability Ratio	Percentage Increment
2015	94,434	135,294	0.697	-
2016	99, 437	147,539	0.673	-2

Source: GTBank Audited Accounts, 2017

Results indicated that the GTBank had a profitability ratio of 69.7% in 2014 and 67.3% in 2015.

Table 3: The Relationship between Organizational Culture and Group Cohesiveness

Variable	**Mean**	**SD**
The existing organizational culture makes assigned duties to be irresistible to workers	4.02*	0.68
My excellent performance is positively associated to robust organizational culture	4.44*	0.50
I always aspire to perform beyond my assigned task because of rewarding organizational culture	4.36*	0.78
Workers in GTbank are encouraged to perform over and above industry average because of the existing organization culture	4.30*	0.58
I enjoy cordial relationship with my colleagues because of existing organizational culture	4.60*	0.49
The present organizational culture does not encourage clearly defined roles for operative staff because the bank can't afford to disappoint its valued customers on account of indisposition of any member of staff.	4.02*	0.74
Workers are made to put in their very best because of the existing culture that encourages hard work and discourages indolence	4.18*	0.39
I am happy and committed to this organization because of existing culture that recognizes efforts and rewards individual efforts accordingly	4.60*	0.49
GT Bank is recognized by customers as bank of first choice because of its high quality organizational culture	4.86*	0.73

Source: Field survey, 2018. *Criterion= ≥ 2.5= Strong relationship between organizational culture and group cohesiveness.

In terms of the relationship between organizational culture and group cohesiveness, the highest mean score was obtained in the bank being recognized by customers as a financial institution of first choice because of high quality organizational culture (M=4.86; SD=.73), while the combination of both existing organizational culture makes assigned duties to be irresistible to workers and the bank's culture does not encourage clearly defined roles for operative staff because the bank can't afford to disappoint its valued customers on account of indisposition of any member of staff were the lowest (M=4.02; SD=0.68/0.74). From the table, it is obvious that all other factors showed that there is strong relationship between organizational culture and group cohesiveness in the bank.

Table 4: Relationship between organizational culture and group cohesiveness

Variable	χ^2	Df	p-value	Decision
The existing organizational culture makes assigned duties to be irresistible to workers	9.64*	2	0.05	S
My excellent performance is positively associated to robust organizational culture	0.72	1	0.396	NS
I always aspire to perform beyond my assigned task because of rewarding organizational culture	10.36*	2	0.05	S
Workers in GT Bank are encouraged to perform over and above industry average because of the existing organization culture	28.84**	2	0.000	S
I enjoy cordial relationship with my colleagues because of existing organizational culture	2.00	1	0.157	NS
The present organizational culture does not encourage clearly defined roles for operative staff	3.64	2	0.162	NS
Workers are made to put in their very best because of the existing culture that encourages hard work	20.48**	1	0.000	S
I am happy and committed to this organization because of existing culture that recognizes efforts and rewards individuals contributions	2.00	1	0.157	NS
GT Bank is recognize by customers because of its high quality of organizational culture	43.96**	2	0.000	S

Source: Field survey, 2018. *Sig. at 0.05; **Sig. at 0.01 level of significance.

Chi-square was used to establish the relationship between organizational culture and group cohesiveness. Evidence in Table 4 revealed that the existing organizational culture makes assigned duties to be irresistible to workers (χ^2= 9.64; p≤0.05) and I always aspire to perform beyond my assigned task because of rewarding organizational culture (χ^2= 10.36;p≤0.05) were the significant variables at 0.05 level of significance, while workers in GTbank are encouraged to perform over and above industry average because of the existing organization culture (χ^2= 28.84; p≤0.01); Workers are made to put in their very best because of the existing culture that encourages hard work and rewards individual efforts accordingly (χ^2= 20.48;≤0.01) and Gtbank is recognized by customers because of its high quality of organizational culture (χ^2=43.96; p≤0.01) were the significant relationship that existed between organizational culture and group cohesiveness in GTbank in Nigeria.

Recommendation

The findings suggest that organizational culture contributed significantly to group cohesiveness in GTbank. The relationship between the two variables may be responsible for the consistent improved profitability made between 2015 and 2016 in the organization, although, there is a little decrease of -2% in 2016. The current recession in the country which started in the middle of 2016 could be responsible for the slight decrease in profitability level of the organization.

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