Analysis of Organisational Culture on Component Conceptualisation of Organisational Commitment in Ghana's Banking Industry

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Abstract

The organisational culture within the Banking industry has crucial untoward consequences on employee commitment due to competition within the sector. The purpose of this study is to investigate the relationship between organisational culture and organisational commitment in the Ghanaian Banking Industry using Multinational banks. The study followed a positivist research philosophy and adopted a quantitative approach in gathering, interpreting and analysing the data. Data was collected from 121 employees working with multinational banks in Kumasi, Ghana through structured questionnaires. Structural Equation Modelling using Smart PLS version 2.0 was used to analyse the data. The findings show that organisational culture of the banks in Ghana has a positive relationship with affective commitment, normative commitment as well as calculative commitment. The findings contribute to a better understanding of how companies' cultures have a strong influence on employees' commitment. The findings point to the need for managers in the multinational banks to pay attention to the commitment level of their employees in order to ensure that employees within the industry have a pleasurable working environment.

Keywords: Organisational culture, organisational commitment, Consequential knowledge
1. INTRODUCTION

The concept of organisational culture has grown - up into one of the most momentous themes in organisation science. Cultural activities in organisations are becoming an influential force in many organisations. Mcewan (2001:324) opined that culture is undividable from the notion of human society and that; the study of the concept of organisational culture is extensively used to abet the study of management and organisations. Culture becomes a liability when the collective ideals do not have the same opinion with those that will augment the effectiveness of organisations (Robbins, 2003:234). According to Robbins (2001:525) culture is transmitted to workers in a number of forms such as stories, rituals, symbols and languages. Different organisations have different ways of doing what they do and way of talking about what they do (Dwan, 2004). One of the factors that have been observed towards the influence of firms practice is its organisational culture (Cameron & Quinn, 2006; Duke II & Edet, 2012; Fekete & Bocskei 2011; Zheng et al. 2010). The concept of organisational culture owes immense pact to authors like Peters and Waterman (2004), Deal and Kennedy (1982), Ouchi (1981) on "In Search of Excellence", "Corporate Cultures" as well as "Theory Z" respectively. They observed that organisational culture could wield a substantial influence on organisations on employee-related aspects (Lunenburg & Ornstein, 2011). An organisation’s culture is well thought-out to be a key factor affecting organisational success or failure (Sawner, 2000).

Costly and Todd (1987:13) opined that individuals work for money and at the same time, they work for more than money. According to Vohra (2003:1) employees feel optimistic and enthused when they observe that, their hand-outs are appreciated and that they are cared for materially and emotionally by their employers. Employees are who are stirred to compensate favourable treatment from their employers tend to act in ways - which are mostly valued by their organisations (Agyemang, 2013; Eisenberger, Armeli, Rexwinkel, Lynch & Rhoades, 2001). In fostering such a cohesion, employers are advised on flexible work policies in ensuring employee commitment (Vohra, 2003:1). Mullins (1999:815) revealed how a high level of employee commitment could lead to keenness towards the organisation’s benefit. The level of commitment within organisations unservingly affects employees' and is therefore seen as an issue of great significance (Meyer et al., 1993; Siders et al., 2001; Meyer et al., 2002; Jaramillo et al., 2005; Vijayashree and Jagdishchandra., 2011).

Employee commitment becomes a measure at which an employee identifies him or herself with an organisation and may continue actively participating in it or not (Newstrom and Davies, 2002:211). The commitment levels of an employee to an organisation tend to lessen the incidence of malingering and turnover (Igbaria & Greenhaus, 1992). According to Bohlander & Snell (2009) who observed that losing a skilled employee tend to disturb the formation process in reducing cost all the time. They continued that, reinstating lost members of staff through recruiting, training and re-skilling come with an additional cost to organisations. Organisational commitment has a strong relation with the behaviour of employees. Organisations tend to be efficient if employees are highly motivated which is likely to lead to work commitment and organisational commitment (Stewart et al, 2006).

A study that was done by Saiyadin (2003:260) on the influence of firm size on organisational culture and employee commitment in six Australian workplaces revealed that organisational sizes have greater effects on a number of variables. It was observed from the study that, small firms were found to have a positive culture, high employee commitment, advice-giving management approach as well as organisational effectiveness. That is to say that the opposite could be inferred on the commitment and culture level of big multinational companies who are operating in many developing countries - especially in Africa and for that matter Ghana.
The central bank of Ghana in 2009 introduced a policy towards an increase in the minimum assets requirement for the commercial banks in the country. As part of the regulation exercise, foreign banks were made to meet a minimum capital requirement of GH¢60 million as at the end of 2009 while the local banks were required to meet a minimum capital requirement of GH¢25 million by the end of December 2010. The policy increased both the foreign and the local banks. The total number of banks in Ghana then rose to 27 banks, excluding the Bank of Ghana. The sector observed an immense growth rate in total operating assets from GH¢6.85 million by the end of 2007 to GH¢12.42 million by the end of 2009, which represented an 82% increase (Ghana Banking Survey, 2009). In view of the structural changes in the industry, the sector became a lucrative sector to many people in Ghana - which then became a veritable tower of Babel among graduates from schools and well as the employed.

Numerous studies have been done on the influence of organisational culture and organisational commitment (Goodman, Zammuto, & Gifford, 2001; Lok & Crawford, 2004; Peters & Waterman, 2004; San Park & Kim, 2009) in the extant literature in America, Europe, Australia and in Africa. However, the dynamic nature of country's cultural values even in Africa could make it difficult for findings from the Southern African countries like South Africa, Namibia as well as Zimbabwe to be compared to the behaviour of people within organisations in Nigeria and Ghana, who are also in Africa but are geographically found in the western part. Again, studies on organisations and commitment have predominantly conceptualised organisational commitment as a unidimensional construct (N'Goala 2007). Latest conceptualisations of organisational commitment in literature have recognised three dimensions of the construct namely: affective, normative and calculative commitment (Meyer, Stanley, Herscovitch & Topolnytsky 2002; Gilliland & Bello 2002; Kuvaas 2003; Ng & Feldman 2011). According to Greenberg & Baron (2010) ;Jung and Yoon (2016), the three-dimensional conceptualisation of organisational commitment is well thought-out and is the current model in organisational commitment research - which has extensively and comprehensively been used in measuring organisational commitment.

2. Problem statement
Devece, Palacios-Marqués and Alguacil (2016) opined that a lot of research works have been conducted on the consequence of organisational commitment on managers and employees in diverse circumstance. On the whole, research pursuing this alleyway in the Ghanaian context has been limited - particularly in the banking industry. Owusu - Frimpong (1999) studied on patronage behavior of Ghanaian Bank customers; Blankson et al (2007) determinants of Banks Selection in USA, Taiwan and Ghana; Obeng (2008) assessment of Rural Banking on savings culture of rural dwellers in Ghana; Owusuah (2011) on assessing the effect of customer retention: A case of Stanbic Bank Kumasi; Narteh (2012) on Internal marketing and employee commitment in the Ghanaian Banking Industry; Agyemang (2013) perceived organizational climate and organizational tenure on organizational citizenship behaviour among Ghanaian Banks; Badu & Asumeng (2013) on perceived organizational justice and organizational citizenship Behaviour in Ghana. Mariama et al (2013) organizational culture and organisational performance in the Banking Industry in Ghana, Kamasey et.al (2014) investigated the impact of sex and managerial status on occupational stress and organisational commitment in Ghanaian banking sector as well as Ansah (2014) on determinants of bank selection among Senior High School Teachers in the Kumasi metropolis.

There seemed to be little research that has done to examine the impact of banks' organisational culture on employees commitment - using the three-dimensional component of commitment. Dhurup, Surujlala and Kabongo (2016) suggested for studies on organisational commitment to employ the three critical themes: affective, continuance and normative commitment to measuring commitment and the current study employs the themes to fill the gaps in the literature.

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Understanding the effect of commitment's depiction beyond its measurement as a uni-dimensional construct is primordial for multinational companies in developing countries to design a thriving cross-cultural strategy in analysing the extent and variation of banks' culture on employee commitment which remains highly unknown in the academic literature. Premised on the acknowledged research void in the aforementioned literature on organisational culture and organisational commitment in the Ghanaian banking Industry, the present study examines the influence of organisational culture on employees’ commitment in the Ghanaian banking industry.

3. Objectives of the study
The objectives of the current study are to:
- examine the relationship between banks' organisational culture on employees' affective commitment.
- determine the association between banks' organisational culture on employees' normative commitment.
- analyse the relationship between banks' organisational culture on employees' calculative commitment.
- examine the relationship between the demographics and organisations' commitment.

4. LITERATURE REVIEW

4.1 Exchange theory
Exchange theory elucidates the psychological contract between employer and employees from one stage to the other. According to Ivancevich (2010), psychological contract is an unwritten concurrence between the employee and an organisation that spells out what employers and employees look forward to giving and receive from each other in disparity to a legal contract. The theory is based on the supposition that, commitment becomes apparent as a result of encouragement transaction between an employee and an organisation (Cropanzano, Rupp, & Byrne, 2003; Kim & Rowley, 2005). The exchange theory assumes that the bond between an organisation and an employee entails social and economic exchange (Kim & Rowley, 2005). According to Gould-Williams & Davies (2005), the exchange could be social and economic. Social exchange refers to unpaid actions which may result from an organisation's handling of its employees in exchange for an expected compulsion on employees to give in return fair-haired treatment of the organisation.

In relating the exchange theory to the current study, this research submits that an attempt by multinational companies, owners or managers within the Banking industry to craft a compassionate organisational environment is likely to inspire a positive acuity of commitment levels among their employees. In accordance with the exchange theory, the organisational culture of the multinational banks when adjusted - irrespective of the competition in the industry will enable their employees to be committed to all their activities. On the other hand, when the managers of the bank hold onto the espoused values, at the expense of their employees will lead to employees not being committed, which could affect the fortunes of the banks regarding turnover and experienced employees to work wholeheartedly within the industry?
The above diagram explains the formation of organisational culture in organisations. The inventive culture is initiated from the founders' belief system or philosophy. This culture is then used as part of the recruitment and selection criteria which stalwartly influences the hiring of employees. It is then linked to the organisation's top management, who set a common atmosphere of what is suitable behaviour and what is not. The tenets are then used as part of socialisation among new employees. Aswathappa (2003: 483) emphasised that, once a culture is formed, there are traditions inside the organisation that help keep it alive. The three of such practices are the selection procedure, actions of top management and socialisation techniques employed by the organisations. Moorhead and Griffin (2001:519) also observed that culture can be continuous by reinforcing the behaviours of employees as they take action out of the cultural principles towards implementation of the organisations' strategies.

In the current study, the cultures of multinational companies are shaped through the values of the banks, which tend to influence the recruitment processes of their employees to work towards the goals of the organisations. It is then monitored by the top management which then becomes part of the socialisation process - leading to the formation of organisations' culture

4.2. Ghana's Banking Industry
The Banking industry observed a momentous growth in 2009 and 2012, which could be ascribed to pressures on the banks to show significant profits from the investment made by shareholders to meet up with the minimum capital obligation. All the banks in Ghana were able to meet up with the 31 December 2012 deadline for the GH¢60million minimum capital requirement which was set by the Bank of Ghana. The operating assets within the banking industry grew from GH¢19.9billion in 2011 to GH¢25.8 billion in 2012. The industry's total industry return on assets (ROA) improved considerably from 2.4% in 2011 to 3.5% in 2012 which was driven by an 85% increase in entire industry profits in 2012. The industry’s profit before tax (PBT) margin rose from 30.5% in 2011 to 37.3% in 2012. In 2012, a multinational bank recorded the highest profit before tax (PBT) margin of 85% whilst the nearest was the Ghana Commercial Bank (GCB) which made major progress to record 44% from 8% in the previous year. Irrespective of the strides the banks are making in Ghana, the industry's cost income ratio also decreased from 60% in 2011 to 50% in 2012 ( PWC, survey, 2013: 5 - 65 ). It is evident that the above statistics points to the fact that, the banking industry is a lucrative venture. However, Ebiringa (2011) also observed that, employees in the banking industry were the most stressed-out employees in the sector industry in the World; in the current study the researcher is trying to assess the commitment level of the bank employees

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considering the performance of the industry in order to provide a framework to the industry on how effective their organisational culture could impact on their employees commitment level at work.

The table below provides the number of commercial banks (Local and Foreign / Multinational) operating in Ghana, their years of incorporation, majority ownership of the bank as well as their number of branches.

**Table 1: Number of Banks operating in Ghana**

| Name of Banks                              | Year of Incorporation | Majority Ownership | Number of Branches |
|--------------------------------------------|-----------------------|--------------------|--------------------|
| Access Bank (Ghana) Limited                | 2008                  | Foreign            | 33                 |
| Agricultural Development Bank Ltd.         | 1965                  | Local              | 77                 |
| Bank for Africa                            | 1997                  | Foreign            | 19                 |
| Bank of Baroda (Ghana) Limited             | 2007                  | Foreign            | 2                  |
| Barclays Bank of Ghana Limited             | 1917                  | Foreign            | 59                 |
| BSIC (Ghana) Limited                       | 2008                  | Foreign            | 12                 |
| CAL Bank Limited                           | 1990                  | Local              | 18                 |
| Ecobank Ghana Limited                      | 1990                  | Foreign            | 78                 |
| Energy Bank (Ghana) Limited                | 2010                  | Foreign            | 7                  |
| Fidelity Bank Limited                      | 2006                  | Local              | 43                 |
| First Atlantic Merchant Bank Limited       | 1994                  | Local              | 8                  |
| Ghana Commercial Bank Limited              | 1953                  | Local              | 158                |
| Guaranty Trust Bank (Ghana) Limited        | 2004                  | Foreign            | 24                 |
| HFC Bank Ghana Limited                     | 1990                  | Local              | 24                 |
| International Commercial Bank Ltd.         | 1996                  | Foreign            | 12                 |
| Merchant Bank Ghana Limited                | 1971                  | Local              | 22                 |
| National Investment Bank Limited           | 1963                  | Local              | 28                 |
| Prudential Bank Limited                    | 1993                  | Local              | 19                 |
| The Royal Bank Limited                     | 2011                  | Local              | 1                  |
| SG-SSB Bank Limited                        | 1975                  | Foreign            | 36                 |
| Stanbic Bank Ghana Limited                 | 1999                  | Foreign            | 26                 |
| Bank Name                                | Year  | Type   | Score |
|-----------------------------------------|-------|--------|-------|
| Standard Chartered Bank Ghana Ltd.      | 1896  | Foreign| 22    |
| UniBank (Ghana) Limited                 | 1997  | Local  | 18    |
| United Bank for Africa (Ghana) Ltd.     | 2004  | Foreign| 27    |
| UT Bank Limited                         | 1995  | Local  | 25    |
| Zenith Bank (Ghana) Limited             | 2005  | Foreign| 24    |

Source: Price water house Coopers (Ghana) Limited (2013)

### 4.3. Organisational culture

Many authors have comprehensively studied the significance of organisational culture in organisations (Martin, 2001; Alvesson, 2002; Fey & Denison, 2003; Cameron & Quinn, 2011). Organisational culture can be defined as a compilation of morals, laws, beliefs and customs that forms the behaviour of employees in a particular work environment. Lamb et al (2011: 97) defined culture as a set of values, norms and attitudes that shape human behaviour as well as the artefacts, or products of that behaviour as they are transmitted from one generation to the next. It basically explains that, believe systems and customs become one's culture based on the environment within which the person finds him or herself. According to Schein (1992:12) organisational culture is "A pattern of shared basic assumptions that a group learns as it solves its problems of external adaptation and internal integration, that has worked well enough to be considered valid and, therefore, to be taught to new members of the organisation as the correct way to perceive, think, and feel in relation to those problems". Again Hofstede (1991: 6) also defined organisational culture as "the collective programming of the mind which distinguishes the members of one organisation from another". Organisational culture affects various employees and organisation related outcomes (Abu-Jarad et al., 2010: 34). In the current study organisational culture is explained as the norms, values and traditions that characterise the behaviour of employees in an organisation.

### 4.4. Organisational Commitment

Organisational commitment has become a phenomenon of strong interest amongst practitioners and researchers as a crucial element of assessing employees' attitude and behaviour in organisations. According to Meyer & Allen (1997: 11), organisational commitment is "a multidimensional psychological state, which characterises the employee's relationship with the organisation and has implications for the decision to continue membership in the organisation". Its nature of being a multidimensional construct other than a uni-dimensional has helped in dealing with them in different faces than to be seen as a single construct from the academic perspective. Pareek (2004:165) posited that organisational commitment is a person's feeling with a view to continuing his or her alliance with an organisation, acceptance of the values and goals of the organisation as well as willingness to help the organisation achieve its goals and values.

Hellriegel (2001:54) emphasised that organizational commitment goes beyond loyalty to include an active contribution to accomplishing organisational goals. Meyer and Allen (1996:1) also observed that the multidimensional nature of organisational commitment has led to the growing support for a three component model: normative, calculative as well as an affective commitment which is currently used in academic research.

In the current study, organisational commitment will be termed as an alliance that employees develop with organisations which goes beyond being loyal to companies with the intention of working wholeheartedly towards the achievement of organisations' goals.

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4.4.1. Normative organisational commitment

Normative organisational commitment entails the employees' feelings of compulsion to stay within the organisation. Normative commitment is a component that drives employees to stay in organisations - because they believe they ought to (Chang, Chi & Miao 2007; Meyer et al 2002). According to Meyer & Parfyonova (2010), normative commitment is a shared, ongoing bond over an unlimited period of time which is based on reciprocated commitment and contribution.

4.4.2 Calculative organisational commitment

Calculative organisational commitment involves commitment based on an outlay that an employee associates with leaving the organisation. Calculative commitment is the degree to which partners recognise the need to maintain a relationship because of a considerable anticipated switching costs or lack of alternatives (Meyer & Herscovitch 2001; Somers 2009). Allen & Meyer (1990:3) observed that employees with well-built prolongation are committed to staying in an organisation because they feel they need to. Calculative commitment is determined by the costs that employees envisage with leaving his or her current organisation (Meyer & Allen 1997; Meyer & Parfyonova 2010).

4.4.3 Affective organisational commitment

Affective organisational commitment relies on the employees' emotional attachment to an organisation. Employees with burly affective commitment stay on in an organisation by preference (Cunha & Jesuino 2011; Snape, Redman & Chan 2000). Meyer et al (2002) observed that affective commitment is as an employee's emotional affection to the enjoyment of membership within an organisation.

4.5. Conceptual Model and Hypothesis Development

Figure 2.

4.6. Hypothesis Development

4.6.1. Organisational culture and employee organisational commitment

Drawing from the extant organisational culture and commitment literature, Cameron and Quinn (2011) observed that, organisational culture has a strong relationship with the organisation’s sagacity of distinctiveness, morals, mission, aims, goals and the conduct of building collective principles. The culture of one's organisation plays a key role in the long-term achievement of that organisation and the opposite is also true. According to Martins and Martins (2003: 380) studies have indicated that organisational culture creates high levels of commitment among organisations'
employees. The set of laws that are imposed through companies’ organisational culture creates what are desirable or undesirable activities within that organisation. Employees' attitude and behaviours have strongly shown to be altered by company's organisational culture (Lund, 2003; Schein, 1992). According to Lok and Crawford, (2004) organisational culture has a greater influence on peoples' set of individual and talented intentions in managing resources to accomplish set objectives and perform tasks. Deal and Kennedy (1982) also opined that organisational culture has a considerable influence on the commitment level of employees in many organisations. The cultural activities in organisations inspire or provoke many other activities that convey corporate accomplishment or disappointment (Oparanma, 2010).

Based on the above-mentioned theoretical reasoning and prior empirical evidence, it can be concluded that there is a positive relationship between organisational culture and commitment levels of employees. It is thus hypothesised in this study that:

\[ H1: \text{Organisational culture is positively related to affective employee commitment.} \]
\[ H2: \text{Organisational culture is positively related to normative employee commitment.} \]
\[ H3: \text{Organisational culture is positively related to calculative employee commitment.} \]

**5. METHODOLOGY**

**5.1 Research Approach**

The study adopted a quantitative research approach. It then emphasised quantification in the collection and analysis of data (Bryman et al, 2014: 31), the approach was chosen as a result of the need to collect data and adopt a deductive approach in testing hypothesis using statistical techniques.

**5.2. Population and Sampling technique**

A target population is the complete unit from which a sample is chosen, sharing similar characteristics relevant for the purpose of the research (Maziriri, 2016:70). The target population for the study was employees from the various multinational banks operating in Kumasi, Ghana. The respondents were sampled using a Non-probability sampling in the form of convenient sampling and snowballing techniques. As a result of the difficulty in getting a number of the readily available employees from the multinational companies in drawing a random sample, convenient sampling method coupled with snowballing was employed to ensure adequate representation of the respondents.

**5.3. Measurement Instrument and Questionnaire Design**

Research scales were operationalized on the foundation of previous work. Proper modifications were made in order to fit the current research context and purpose. “Organisational culture” measure used a fifteen - item scale adopted from Tang et al (2000); “Employee affective commitment” used a six - item scale measure adopted from Lee et al (2001); Employee normative commitment” used a six - item scale measure adopted from Lee et al (2001) while Employee calculative commitment” also used a six - item scale measure also adopted from Lee et al (2001). All the measurement items were measured on a seven - point Likert-type scales that was anchored by 1= strongly disagree to 7= strongly agree to express the degree of agreement, which according to Struwig and Stead (2001:94), who posited that a Likert-type scale is more often than not used to measure attitudes or perceptions using either a 5- point or a 7-point scale.
### Table 2: Demographic Characteristic of the Respondents

| Gender       | Frequency | Percentage |
|--------------|-----------|------------|
| Male         | 80        | 66.1%      |
| Female       | 41        | 33.9%      |
|              | 121       | 100%       |

| Age          | Frequency | Percentage |
|--------------|-----------|------------|
| 18 - 29 years| 30        | 24.8%      |
| 30 - 39 years| 56        | 46.3%      |
| 40 - 49 years| 22        | 18.2%      |
| 50 plus      | 13        | 10.7%      |
|              | 121       | 100%       |

| Marital Status| Frequency | Percentage |
|---------------|-----------|------------|
| Single        | 33        | 27.3%      |
| Married       | 76        | 62.8%      |
| Divorced      | 12        | 9.9%       |
|               | 121       | 100%       |

| Educational Background | Frequency | Percentage |
|------------------------|-----------|------------|
| O /A - Level           | 3         | 2.5%       |
| HND ( Diploma )        | 11        | 9.1%       |
| Undergraduate          | 44        | 36.4%      |
| Masters ( Postgraduate )| 63        | 52.1%      |
|                        | 121       | 100%       |

Table 1 presents the description of the respondents' characteristics. The respondents were predominantly males (66.1%). A greater majority of the employees were between the ages of 30 - 39 years constituting 46.3%; 62.8% of them were married while as many as 52.1% had masters degrees as their highest educational qualification.
6.1. Data Analysis
In analysing the data, Structural Equation Modeling (SEM), which is now a second-generation multivariate data analysis method, was employed. SEM is often used in marketing research because it can test theoretically supported linear and additive causal models (Statsoft, 2013). Unlike AMOS and LISREL which are covariance based approaches, Smart PLS is a regression-based technique that originates from path analysis. Smart PLS has emerged as a powerful approach to study causal models involving multiple constructs with multiple indicators (Chinomona & Surujal, 2012). Smart PLS - a component-based method, has an ability to model latent constructs that are uncontaminated by measurement error under conditions of non-normality. It has become a good option when the sample size is small; the application has little available theory while predictive accuracy is paramount (Hwang et al., 2010; Wong, 2010). The current study sample size is relatively small with 121 respondents - making smart PLS more appropriate and befitting software to use. Again, according to Hoyle (1995) a sample size of 100 to 200 is usually a good starting point when one wants to carry out a path modelling.

6.2 Measurement Model
The assessments of the model measure were all checked to ensure its suitability before path modelling was employed. Hair, Black, Babin and Anderson (2010:672) advised for the use of different indicators in evaluating the goodness of fit of dimension and structural models. According to Geldhof, Preacher and Zyphur (2014:73), composite reliability coefficients present an accurate estimation of reliability than those which are given by alpha coefficients. The current study assessed validity through: convergent validity, nomological validity as well as discriminant validity. Convergent validity explains how the variables within a single factor are correlated while discriminant validity refers to the extent to which factors are divergent and uncorrelated (Gaskins, 2013: Online).

According to Hair et al. (2010:724), Nomological validity explains how the relationship between constructs supports the theoretical framework under study. In the current study, convergent validity was assessed using the average variance extracted (AVE) while nomological validity was assessed by observing levels of correlation between constructs hypothesised in the model to be related. Hair et al. (2010:710) observed that composite reliability coefficients of 0.7 and above indicate a high level of construct reliability. According to the results in Table 3, all the constructs used in the current study presented high levels of reliability ranging from 0.791 to 0.952. Hair et al. (2010:709) posited that a convergent validity is definite when a construct’s AVE coefficient is 0.5 or higher. In the table below, the values of the AVE coefficients range from 0.543 to 0.655 which were all higher than the minimum threshold of 0.5. Again, the factor loadings of 0.5 and above are also seen an indication of convergent validity (Hair et al. 2010:722), which is in the table 3. The loadings range from 0.672 to 0.880 showing an indication of a converging validity. Finally, Du Plessis (2010:12) also observed that, when calculating Cronbach's alpha, results exceeding 0.60 reflects the lowest level of acceptability. In the current study, the Cronbach alpha values far exceeded the proposed threshold of 0.6 with values ranging from 0.811 to 0.956 as shown in Table 3.
| Research Constructs | R-Squared | Cronbach Alpha | C.R. Value | Average Variance Extracted | Communality | Factor Loadings |
|---------------------|-----------|----------------|------------|-----------------------------|-------------|-----------------|
| OC                  | 0.00      | 0.956          | 0.952      | 0.589                       | 0.589       | 0.736           |
|                     |           |                |            |                             |             | 0.822           |
|                     |           |                |            |                             |             | 0.845           |
|                     |           |                |            |                             |             | 0.734           |
|                     |           |                |            |                             |             | 0.769           |
|                     |           |                |            |                             |             | 0.817           |
|                     |           |                |            |                             |             | 0.849           |
|                     |           |                |            |                             |             | 0.774           |
|                     |           |                |            |                             |             | 0.759           |
|                     |           |                |            |                             |             | 0.793           |
|                     |           |                |            |                             |             | 0.729           |
|                     |           |                |            |                             |             | 0.699           |
|                     |           |                |            |                             |             | 0.699           |
|                     |           |                |            |                             |             | 0.723           |
| AFC                 | 0.425     | 0.849          | 0.886      | 0.568                       | 0.568       | 0.583           |
|                     |           |                |            |                             |             | 0.672           |
|                     |           |                |            |                             |             | 0.774           |
|                     |           |                |            |                             |             | 0.830           |
|                     |           |                |            |                             |             | 0.880           |
|                     |           |                |            |                             |             | 0.743           |
| CCC                 | 0.400     | 0.832          | 0.876      | 0.543                       | 0.543       | 0.808           |
|                     |           |                |            |                             |             | 0.779           |
|                     |           |                |            |                             |             | 0.767           |
|                     |           |                |            |                             |             | 0.616           |
|                     |           |                |            |                             |             | 0.734           |
|                     |           |                |            |                             |             | 0.699           |
| NCC                 | 0.373     | 0.811          | 0.791      | 0.655                       | 0.655       | 0.864           |
|                     |           |                |            |                             |             | 0.699           |
| Note: AFC = Affective commitment; CCC = Calculative commitment; NCC = Normative commitment. |

| Research Constructs | AFC | CCC | NCC | OC  |
|---------------------|-----|-----|-----|-----|
| Affective Commitment (AFC) | 1.000 |     |     |     |
| Calculative Commitment (CCC) | 0.596 | 1.000 |     |     |
| Normative Commitment (NCC) | 0.649 | 0.580 | 1.000 |     |
| Organisational Culture (OC) | 0.652 | 0.633 | 0.611 | 1.000 |

Note: AFC = Affective commitment; CCC = Calculative commitment; NCC = Normative commitment.
Fornell and Larcker (1981) proposed that square root of AVE in each latent variable can be used to set up discriminant validity, so long as the value in question is higher than other correlation values between the latent variables. In calculating that, a table is created towards the calculation of the square root manually and written in bold on the diagonal of the table. From Table 3, the latent variable; calculative commitment AVE is found to be 0.543, which is even the lowest among the variables; hence its square root becomes 0.737. This number is larger than the correlation values among all the other variables. The result indicates that discriminant validity is well recognised. Therefore, these results confirm the existence of discriminant validity of the measurement used in this study.

6.3 Assessing the study's Goodness - of - fit
Smart PLS software does not provide the calculation of the goodness - of - fit measure for a full path model like LISREL and AMOS, but it provides only $R^2$ values for the dependent variables. A method to calculate a goodness - of - fit (GOF) was proposed by Amato, Vinzi and Tenenhaus (2004) and the method takes into account both the quality of the measurement and the structural model (Tenenhaus, Vinzi, Chatelin and Lauro, 2005; Streukens, 2008). The global goodness - of - fit (GOF) statistics was calculated using:

$$Gof = \sqrt{AVE \times R^2}$$

Where AVE represents the average of all the AVE values for the research variables and $R^2$ represents the average of all $R^2$ values in the full path model. The calculated goodness -of - fit is 0.485; which exceeds the recommended threshold of Gof > 0.36 suggested by Wetzels, Odekerken - Schroder and Van Oppen (2009). Thus, this study concludes that the research model provides an overall goodness -of-fit.

6.4 Testing of the Hypothesis

The results in Table 5 and Figure 4 provide explanations for all the three hypotheses. Hypothesis 1 posited a positive relationship between organisational culture and affective employee commitment; Hypothesis 2 posited a positive relationship between organisational culture and normative commitment while Hypothesis 3 posited a positive relationship between organisational culture and calculative commitment. It is clear from the figure 4 that, the organisational culture of the banks' have a positive relationship with the employee's affective commitment with a path coefficient of 0.654; followed by employees calculative commitment with 0.633 while it is at the least on the employee's normative commitment with 0.611.

| Proposed Hypothesis | Hypothesis | Path Coefficient | Relationship |
|---------------------|------------|------------------|--------------|
| OC → AFC            | H1         | 0.652            | +            |
| OC → NCC            | H2         | 0.611            | +            |
| OC → CCC            | H3         | 0.633            | +            |

$OC =$ Organisational culture; $NCC =$ Normative culture; $CCC =$ Calculative culture; $AFC =$ Affective culture.
The results provide support for the proposed positive relationships among the three hypotheses (H1, H2, and H3). Figure 4 and Table 5 provide the path coefficients for H1, H2 and H3 (0.652, 0.633 and 0.611 respectively).

7.0 Assessing Gender and Employee Commitment

Table 6: Gender and Employee Commitment

|       | N  | Mean | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | Lower Bound | Upper Bound |
|-------|----|------|----------------|------------|---------------------------------|-------------|-------------|
| AFC   |    |      |                |            |                                 |             |             |
| Male  | 80 | 5.1542 | .87983         | .09837     | 4.9584                          | 5.3500      |             |
| Female| 41 | 5.3821 | 1.25069        | .19533     | 4.9873                          | 5.7769      |             |
| Total | 121| 5.2314 | 1.02116        | .09283     | 5.0476                          | 5.4152      |             |
| NCC   |    |      |                |            |                                 |             |             |
| Male  | 80 | 3.9000 | .89717         | .10031     | 3.7003                          | 4.0997      |             |
| Female| 41 | 4.0081 | .90443         | .14125     | 3.7227                          | 4.2936      |             |
| Total | 121| 3.9366 | .89734         | .08158     | 3.7751                          | 4.0982      |             |
| CCC   |    |      |                |            |                                 |             |             |
| Male  | 80 | 5.6333 | .83876         | .09378     | 5.4467                          | 5.8200      |             |
| Female| 41 | 5.4878 | 1.09252        | .17062     | 5.1430                          | 5.8326      |             |
| Total | 121| 5.5840 | .93048         | .08459     | 5.4165                          | 5.7515      |             |

Note: AFC = Affective commitment; CCC = Calculative commitment; NCC = Normative commitment.
Table 6 explains a comparison of mean values using gender and commitment level among employees in the banking sector. It is seen from the table that, female employees were affectively committed to being with the banks than their male counterpart with a mean value of 5.3821 as against 5.1542 to male employees. Again, females were committed normatively than male employees with 4.0081 and 3.9000 respectively while on calculative terms male employees were committed than their female counterparts with 5.6333 and 5.4878. It demonstrates that female employees in general per the current study were more committed than their male counterparts. The findings are in consonance with Pala et al. (2008: 4) who observed that there was a major distinction between male and female concerning organisational commitment.

7.1 Assessing Educational level and Employee Commitment

Table 7: Educational Level and Employee Commitment

|       | N       | Mean  | Std. Deviation | Std. Error | Lower Bound | Upper Bound |
|-------|---------|-------|----------------|------------|-------------|-------------|
| AFC   | O / A - Level | 3     | 6.3333         | .60093     | .34694      | 4.8406      | 7.8261      |
|       | HND     | 11    | 5.3182         | 1.04471    | .31499      | 4.6163      | 6.0200      |
|       | Degree  | 44    | 5.2841         | 1.03216    | .15560      | 4.9703      | 5.5979      |
|       | Masters | 63    | 5.1270         | 1.00924    | .12715      | 4.8728      | 5.3812      |
|       | Total   | 121   | 5.2314         | 1.02116    | .09283      | 5.0476      | 5.4152      |
| NCC   | O / A - Level | 3     | 3.8889         | 1.00462    | .58002      | 1.3933      | 6.3845      |
|       | HND     | 11    | 3.7576         | .93501     | .28192      | 3.1294      | 4.3857      |
|       | Degree  | 44    | 3.9091         | .85850     | .12942      | 3.6481      | 4.1701      |
|       | Masters | 63    | 3.9894         | .92983     | .11715      | 3.7552      | 4.2236      |
|       | Total   | 121   | 3.9366         | .89734     | .08158      | 3.7751      | 4.0982      |
| CCC   | O / A - Level | 3     | 6.5000         | .33333     | .19245      | 5.6720      | 7.3280      |
|       | HND     | 11    | 5.5303         | .84267     | .25408      | 4.9642      | 6.0964      |
|       | Degree  | 44    | 5.6553         | .83248     | .12550      | 5.4022      | 5.9084      |
|       | Masters | 63    | 5.5000         | 1.01247    | .12756      | 5.2450      | 5.7550      |
|       | Total   | 121   | 5.5840         | .93048     | .08459      | 5.4165      | 5.7515      |

Note: AFC = Affective commitment; CCC = Calculative commitment; NCC = Normative commitment.

Table 7 compares the mean values of employees' educational background and their level of commitment in the banking industry. Employees with Ordinary/Advanced level certificates as their highest qualifications were affectively committed to remaining in the sector with a mean value of 6.3333, followed by employees with Higher National Diploma with 5.3182; those with undergraduate qualifications with 5.2841 while employees with master's degrees recorded the least with 5.1270. The finding on the affective type of commitment is consistent with Yew (2008) who opined a downbeat relationship between education level and affective commitment. It lends credence to the affirmation that, persons with a higher level of education are not committed in the banking industry.
In assessing employees’ normative commitment, it was observed that, employees with masters degrees as their highest qualification recorded the highest with 3.9894, followed by those with undergraduate degrees as their highest with 3.9091 while employees with Ordinary/Advanced level certificates with 3.8889 and the least was with employees with Higher National Diploma with mean value 3.7576. On the calculative commitment level, employees with Ordinary/Advanced certificates recorded the highest with 6.5000, followed by 5.6553, 5.5303, 5.5000 - Undergraduate, Higher National Diploma as well as master's degree respectively. It points to the fact that, the lower the qualification of an employee within the banking industry; the more committed he or she becomes while employees with higher qualifications are not committed. There is a considerable link between commitment and academic qualification; stating that organisational commitment tends to decrease as the educational level of employees increase (Martin and Roodt, 2008).

7.2 Assessing marital status and Employee Commitment

Table 8: Marital Status and Employee Commitment

|                  | N   | Mean   | Std. Deviation | Std. Error | 95% Confidence Interval for Mean |
|------------------|-----|--------|----------------|------------|---------------------------------|
|                  |     |        |                |            | Lower Bound | Upper Bound                     |
| AFC Single       | 33  | 5.2929 | .89174         | .15523     | 4.9767        | 5.6091                          |
| Married          | 76  | 5.2434 | 1.06369        | .12201     | 5.0004        | 5.4865                          |
| Divorced         | 12  | 4.9861 | 1.12694        | .32532     | 4.2701        | 5.7021                          |
| Total            | 121 | 5.2314 | 1.02116        | .09283     | 5.0476        | 5.4152                          |
| NCC Single       | 33  | 3.8535 | 84959          | .14789     | 3.5523        | 4.1548                          |
| Married          | 76  | 3.9496 | 95025          | .10900     | 3.7324        | 4.1667                          |
| Divorced         | 12  | 4.0833 | 69449          | .20048     | 3.6421        | 4.5246                          |
| Total            | 121 | 3.9366 | 89734          | .08158     | 3.7751        | 4.0982                          |
| CCC Single       | 33  | 5.6768 | 89456          | .15572     | 5.3596        | 5.9940                          |
| Married          | 76  | 5.5614 | 99251          | .11385     | 5.3346        | 5.7882                          |
| Divorced         | 12  | 5.4722 | 59812          | .17266     | 5.0922        | 5.8522                          |
| Total            | 121 | 5.5840 | 93048          | .08459     | 5.4165        | 5.7515                          |

Note : AFC = Affective commitment; CCC = Calculative commitment ; NCC = Normative commitment.

The results shown in Table 8 provide a comparison of mean values in assessing respondents' marital status and their level of commitment in the banking industry. It was observed that, respondents who were single recorded the highest mean value of 5.2929, followed by the married and the divorced employees with 5.2434 and 4.9861 values respectively. In assessing the effect on the normative commitment, the results revealed that divorced employees were committed, followed by the married as well as the single with mean values of 4.0833, 3.9496 and 3.8535 respectively. Findings from the calculative commitment revealed that single employees were calculatingly committed with a mean value of 5.6768; married employees with 5.5614 and finally with divorced employees with 5.4722.

Deducing from the above findings, they then show that, employees who were single in the banking industry show a high level of commitment than the married employees as well as the divorced employees. The findings are not consistent with Shah et al (2010:7) who posited that marital status was absolutely related to the organisational commitment. In the current study, single employees
within the banking industry were seen to be more committed than the married and divorced employees.

7.3 Assessing Age of the respondents and Employee Commitment

Table 9: Age distribution and Employee Commitment

|     | N  | Mean  | Std. Deviation | Std. Error | 95% Confidence Interval for Mean | Lower Bound | Upper Bound |
|-----|----|-------|----------------|------------|---------------------------------|-------------|-------------|
| AFC |    |       |                |            |                                 |             |             |
| 18 - 29 Years | 30 | 5.1944 | 1.02093        | .18640     | 4.8132                         | 5.5757      |
| 30 - 39 Years | 56 | 5.2679 | 1.05967        | .14160     | 4.9841                         | 5.5516      |
| 40 - 49 Years | 22 | 5.0000 | 1.04274        | .22231     | 4.5377                         | 5.4623      |
| 50 Plus       | 13 | 5.5513 | .80042         | .22000     | 5.0676                         | 6.0350      |
| Total         | 121| 5.2314 | 1.02116        | .09283     | 5.0476                         | 5.4152      |
| NCC |    |       |                |            |                                 |             |             |
| 18 - 29 Years | 30 | 3.6667 | .74792         | .13655     | 3.3874                         | 3.9459      |
| 30 - 39 Years | 56 | 3.9375 | .95588         | .12773     | 3.6815                         | 4.1935      |
| 40 - 49 Years | 22 | 4.2576 | .99832         | .21284     | 3.8149                         | 4.7002      |
| 50 Plus       | 13 | 4.0128 | .62532         | .17343     | 3.6349                         | 4.3907      |
| Total         | 121| 3.9366 | .89734         | .08158     | 3.7751                         | 4.0982      |
| CCC |    |       |                |            |                                 |             |             |
| 18 - 29 Years | 30 | 5.6222 | .93150         | .17007     | 5.2744                         | 5.9700      |
| 30 - 39 Years | 56 | 5.5417 | .98640         | .13181     | 5.2775                         | 5.8058      |
| 40 - 49 Years | 22 | 5.5530 | .94195         | .20082     | 5.1354                         | 5.9707      |
| 50 Plus       | 13 | 5.7308 | .71537         | .19841     | 5.2985                         | 6.1631      |
| Total         | 121| 5.5840 | .93048         | .08459     | 5.4165                         | 5.7515      |

Note: AFC = Affective commitment; CCC = Calculative commitment; NCC = Normative commitment.

Table 9 provides a comparison of mean values in respondents' ages and their level of commitment in the banking industry. It is seen that respondents who were in their fifties and above recorded the highest mean value of 5.5513, followed by employees between the ages of 30 - 39 years; those between 18 - 29 years recorded 5.1944 while those between 40 - 49 years recorded the least as part of their assessment of affective commitment.

Findings from the normative commitment revealed that employees between the ages of 40 - 49 years recorded the highest with 4.2576, followed by employees within and above fifty years recorded a mean value of 3.9375 while employees between the ages of 18 - 29 recorded the least with 3.667. Deducing from the above findings, it can then be said that, employees who are within and above fifty years in the banking sector are more committed than those in the other age groups. The study findings are in line with Zaitouni, et al. (2011) who observed an inconsequential statistical connection between age and organisational commitment among banks' employees in Kuwait. The current study has varied

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degree of findings between age and employee commitment in the banking industry without any
definite ascendancy from the means results

8.0 Discussion of Results

8.1. Organisational culture and affective commitment
The results shown in Table 5 provide support for all the three hypotheses. The first postulated
hypothesis was the relationship between organisational culture and employee affective
commitment. Consistent with the hypothesis (H1), the results indicate that the bank's
organisational cultures are associated with the employees’ higher levels of affective commitment
in the Ghanaian Banking industry. This is to say that, many of the employees within the banking
industry in Ghana are emotionally attached to the multinational banks - as a result of the
enjoyment of membership with the banks. The findings are in consonance with Cunha & Jesuino
(2011) who observed that employees tend to be committed to organisations they are
psychologically attached to. Parker and Wright (2002: 29) also opined that creating an
atmosphere in which employees are engaged in their work is a good thing to do in today's
competitive business environment. Employees would be committed affectively if they develop a
love for their job as a result of organisations' culture. The commitment level of the employees'
could also be attributed to the rate at which the general public perceived bank employees as the
richest working class in the Ghanaian society.

8.2. Organisational culture and normative commitment
The second posited hypothesis was the relationship between organisational culture and employee
normative commitment. The results indicate that the organisational culture of the banks is
positively associated with the level of normative commitment among employees in the banking
sectors.

This is to say that, employees are committed to the banks as a result of some bond that the banks
have had with them - especially a long term benefit that is based on reciprocation, had attracted
many to be with the banks. The findings of the study are in consistent with Meyer & Parfyonova
(2010) who posited that normative commitment is a shared on a bond over an unlimited period of
time which is based on the common commitment between an employer and employee. Simpson
(2006: 4) also observed that commitment of employees could also be achieved through better
management practices. These practices could be a culture of the organisations in bonding people
to be committed to their jobs - which could be some benefits, an employee has to enjoy
depending on the number of years one has to stay in that organisation.

8.3 Organisational culture and calculative commitment
The third proposed hypothesis was the relationship between organisational culture and employee
calculative commitment. There was again a positive relationship between them. Thus, higher levels
of organisational culture are positively related with higher levels of employee calculative
commitment in Ghana's banking industry. This is to say that; employees in the industry are
committed become of inadequate alternatives in getting better condition of service within
multinational banks than the other sectors. Many people in Ghana's banking industry -especially
those in the multinationals are stressed up day in and day out as a result of the competition within the
industry but do not have any option of leaving due to calculated benefits they cannot get from other
sectors. The findings are in line with a study by Somers (2009), who observed that calculative
commitment is common in organisations where partners recognise the need to maintain an affiliation
because of a huge anticipated switching costs or lack of options. Simpson (2006:10) also observed
that there is a significant link between employees' personal needs and aspirations and that of their
organisations. The needs of employees' are tied to their continued stay in
organisations and are therefore likely to be calculatingly committed to their organisations especially in the banking industry in Ghana. Organisations that put much emphasise on good working conditions and practices are more likely to see an improvement in employees' commitment level.

**9.0 Conclusion**
The aim of the study was to investigate the influence of banks' organisational culture on employee commitment: affective, normative as well as calculative. Three hypotheses were postulated. To test these hypotheses, data were collected from employees working within multinational banks in Kumasi, a business city in the Ashanti Region of Ghana. The empirical result supported all the three posited research hypotheses. It was observed that organisational culture has a greater influence on affective commitment; followed by calculative commitment while normative commitment had the least impact. This implies that organisational culture of the multinational companies has a strong positive relationship with affective commitment of their employees. This is to say that, employees are emotionally attached to the multinational banks as a result of their organisational culture. It was also observed that female employees were more committed in all rounds than their male employees. Employees with low level of academic qualifications were also committed than employees with high qualification levels. The findings also indicated that single employees within the banking industry were committed than the married employees as well as the divorced employees. Again, employees within and above fifty years were also seen to be more committed than the employees in the other age categories though the relationship between the age groups and employee commitment was not definite.

**10.0 Implications of the study**
The management of the various multinational banks is therefore informed to be strategic when handling employee matters in workplace so that the employees develop a sense of devotion and affection to their employers or organisations hence affective commitment (Gregory & Albritton 2010; Park et al 2010). First, Management of Ghanaian multinational banks should take notice of the consequence of organisational culture on employee commitment in order to sustain the needs of employees so as to accomplish their organisation's goals. Creating and building trust using open communiqué and dialogue could help improve the commitment level of bank employees. Moreover, Multinational companies should egg on inspiration and inventive attitude to tolerate new information and ways of doing things - especially from the experienced employees without solely relying on academic qualifications in turning things round. The use of consequential knowledge in getting new ideas is better than trade - off academic findings in a competitive banking environment.

In addition, training of all persons in leadership situation to function successfully irrespective of gender, educational background, age as well as ones marital status must be adhered to. Good people management proficiency would help advance employee commitment levels. Again, Multinational banks with sturdy organisational cultures ought to grant a little flexibility so as to embrace alterations that may crop up to meet up with employees ideas on general business strategies. Since standardised strategies in different environment might not always suit the business goals and objectives. Finally, Management of the multinational banks must ensure that employees in the various banks - especially the indigenous staff or native employees are fully represented in their work based committees. The move would help reveal concerns which are not consistent with the companies' culture but are hidden within the native employees to be tackled before its eventual infestation with the fortune of the companies in the long run period. Simpson (2006:10) posited that commitment rather than compliance should be ensured in achieving organisations' goals.

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11.0 Limitations and Future Research

The current study makes extensive contributions to research practice and knowledge in the area of organisational culture and commitment; it, however, has its own limitations. In the first place, the limitation is linked to the fact that, the study is based on a sample of multinational bank employees from the Kumasi metropolis, which is a limited geographical area with a small sample size of 121 respondents. In addition, sample for this study was drawn from non-probability sampling methods. This explains that the results may not be generalised to represent a wider population of multinational employees within the banking sector in Ghana. Future studies are needed for the sample size to be increased so as to capture a wider coverage with the ten regions in Ghana. It is again proposed that future study is therefore needed to extend the current study by making a comparative analysis between multinational banks in Ghana to other African countries like South Africa and Nigeria; which would utterly contribute new knowledge to the existing knowledge on organisational culture of the multinational banks and their impact on employee commitment between countries in the Africa.

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