ORGANIZATIONAL CULTURE, THE ROLE AND CHALLENGES OF LEADERS IN THE NIGERIAN BANKING SECTOR: A STUDY OF ZENITH BANK PLC.

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ABSTRACT

Given the limited understanding of the impact of organizational culture and leadership style on operational activities and outcomes, this study investigated how organizational culture and leadership styles affect employees’ operational activities. A total of 284 selected employees from Zenith Bank Branches in Rivers State, Nigeria participated in the study and responded to the already validated scales used in the study. As hypothesized, the study reveals that organizational culture and leadership style independently and jointly significantly influence operational activities experience by employee with individualistic dimension of organizational culture and democratic dimension of leadership style combining to impact more positively on operational activities. Theoretical and practical implications of the findings are discussed. The study recommends that; Zenith Bank should encourage individuals in leadership and supervisory positions to become more aware of the impact of their leadership style on the quality of life of their subordinates and to the extent that the context allow for it to modify and adapt their own behaviors to better match the value shared by their subordinates so that positive operational activities can be achieved for the employee and also help improve the productivity level of the organization.

Keywords: Organizational culture, leadership, operational activities, organizational effectiveness.
1. INTRODUCTION

Business leaders have long recognised that corporate culture is vital to a company’s identity and success. In one of the more colourful descriptions of the importance of corporate culture, the legendary management author Peter Drucker wrote: “culture eats strategy for breakfast, technology for lunch, and products for dinner, and soon thereafter everything else too.” Building on our previous work (Gorton & Zentefis 2020), we define culture as the values, norms, customs, traditions, symbols, and language that are widely shared by members of a group and that govern their collective behaviour. Similarly, Owoloabi (2015) expressed that culture is deeply associated with values and beliefs shared by workers in an organization. Organizational culture relates the employees to the organization’s values, norms, stories, beliefs and principles and incorporates these assumptions into them as activity and behavioural set of standards. Defining the operations of companies has been a controversial issue among scholars, but industrial and organizational psychologist and management scholars agree in general that the construct deals with the well-being of employees (Danna and Griffin, 1999). Sirgy, Efraty, Siegel, and Lee (2001) define operational activities (OPO) as “employee satisfaction with a variety of needs by means of resources, activities, and outcomes stemming from participation in the workplace.” A high operational activity is essential for organizations to continue to attract and retain employees (Havlovic, 1991). Operational activity is a quick phrase that encompasses a lot, because it refers to the things an employer does that adds to the lives of employees. Those things are some combination of benefits explicit and implied, tangible and intangible that make somewhere good place to work and another a bad place to work. Implied in the area of operational activities is the notion that to be a good employer, a business or institution must recognize that employees have lives before and after work. Operational activities have also been viewed in a variety of ways including (a) as a movement; (b) as a set of organizational interventions, and (c) a type of work life by employees. As such, operational activities has been defined as the workplace strategies, operations and environment that promote and maintain employee satisfaction with an aim to improving working conditions for employees and organizational effectiveness for employers.

Blishe and Atkinson (1978) assert that there are two kinds of indicators for defining operational activities. One is the objective indicator such as pay, physical working environment and the other is the subjective indicators, such as financial status, living standard, job e.t.c. Objective indicators define physical qualities while subjective indicators are psychological in nature. Operational activities entail the design of work systems that enhance the working life experiences of organizational members, thereby improving commitment to and motivation for achieving organizational goals. More specifically, OPO may be set into operation in terms of employees perceptions of their physical and psychological wellbeing at work.

These days, for an organization to be successful and achieve its organizational objectives it is imperative that its employees are satisfied with their work, since work occupies an important place in many people’s lives, such conditions are likely to affect not only their physical but also a high level of social, psychological and spiritual well-being. Chan and Wyatt (2007), Srivastava (2007) suggest that employees are likely to have higher wellbeing if they are satisfied with their work and organization and they perceive their operational activities (OPO) positively. Studies have indicated that employees with a higher psychological wellbeing are more productive and more committed to their jobs than employees with low psychological wellbeing (Korunka, Hoonakker, & Carayon, 2008). High quality work life has also been
linked to reduced loss due to absenteeism, lower rate of turnover and improved job satisfaction and those organisations with desirable operational activities achieve higher productivity and competitive advantages (Havlovic, 1991). Inadequate level of operational activities has been shown to be a source of human resources productivity loss and inefficiency (Mosandeghrad, Ferlie and Rosenberg, 2011).

In a study conducted by Barzegar, Afzal, Tabibi, and Degoshaei (2012) on the relationship between leadership and operational activities among health workers, they assert that the result demonstrate a strong positive relationship between leadership behaviour and operational activities. It was also discovered that operational activities were mostly correlated with leader’s management style and personal characteristic among the various dimensions (Barzegar, Afzal, Tabibi, & Degoshaei, 2012). Organizational features such as policies and procedures, leadership style, operations, and general contextual factors of setting, all have a profound effect on how staff view the operational activities.

According to Schein (1992), organizational culture and leadership are interwoven. He believes that during the process of organizational formation, the founders usually create an organizational culture which reflects their own values and beliefs. Subsequently, the culture of such organization continue to shape the behaviour and leadership style of future leaders. Bass and Avolio (1993) mirror the argument of Schein (1992) by suggesting that the relationship between the two concepts is an interplay in which the leaders shape the culture and are in turn shaped by the resulting culture. An examination of literature in the field of organizational culture and leadership shows that there are few researches linking leadership and organizational culture to operational activities. Ogbonna and Harris (2000) noted that the absence of critical literature exploring the implication of the link between organizational culture and leadership is surprising given the numerous references to the importance of the two concepts in the functioning of an organization. Although cultural issues were ignored by leadership researchers for many years, they have recently become the focus of many researches due to global economy and increased diversification of organization in the 21st century (Dickson, Hanges, & Lord, 2000). Despite these assertions of a linkage between leadership and culture and its implication on employee’s behaviours, there is paucity of research documenting the impact of the two variables on employee operational activities, and where it is available it is usually not conducted in the developing countries like Nigeria.

Statement of the Problem

The world is changing rapidly due to globalization that has brought lots of changes technologically, socially, culturally and economically. Due to these changes lots of organizations are finding it difficult to cope, however, However, Zenith Bank has sustained the momentum of positioning itself as the crème de la crème in the Nigerian Banking Industry for quite some time. The bank’s pattern of growth and performance strongly indicates its capabilities to manage its interest expense in subsequent quarters. It will be interesting to see how such bank has employed various mixes of organizational cultures and leadership towards ensuring a positive and sustainable firm performance. Hence the study evaluates the organizational culture and leadership structure of Zenith bank towards knowing how it has stimulated its operational performance overtime.

The study will be used as a guide or reference for future researchers and students. For organizations, most especially the financial firms where this study is carried out to improve upon their organizational culture to enhance employees’ satisfaction and customer
satisfaction. Organizations through this study will be able to know the need to adopt the right organizational culture that will lead to enhanced operational outcome. Also, the study would add to the body of knowledge in management and contribute to theory building on how to assess the determinant that affects employee’s satisfaction in the oil and gas companies in Rivers State, Nigeria.

2. LITERATURE REVIEW

2.1 Theoretical Framework

2.1.1 Organizational Culture Theory

Organizational culture theory emphasizes that culture is a set of values that an organization or group of people have in common (Di Stefano, Scrima, & Parry, 2019). Seven elements make up an organizational culture: Structural stability, as all cultures are held together quite rigidly by their own values and beliefs. It’s what identifies the group and resists any changes to the members. Breadth-Culture is pervasive and touches every part of the organization. Even if someone doesn’t fully adhere or agree with the culture, they are subject to it anyway since it’s what is generally accepted. Depth-Does not underestimate how ingrained and unconscious culture is present in any group. It’s how people act and not have to explain their actions to their peers. Patterning or integration-When the members of the group exhibit the same behavior over a period of time, it means that culture makes their beliefs coherent. Visible artifacts-The office is a great example of an artifact important to organizational culture theory. But mostly these are things that are very apparent on the surface of the group such as hierarchy, interaction and attitudes during meetings, espoused beliefs, values, rules and behavioral norms. When you look up at the company corkboard or its website and you see the mission and visions then you’ve seen these elements, and underlying, taken-for-granted assumption. There are tacit, basic things that explain the artifacts and beliefs.

2.2 Conceptual Framework

2.2.1 Organizational Culture and operational activities and outcomes

Organizational culture was once seen as “how things are done around here” but has since evolved into a process of managing with a robust literature given better understanding. According to Schein (1992), culture is the most difficult organizational attribute to change, outlasting organizational products, services, founders and leadership and all other physical attributes of the organization. Organizational culture refers to culture of any type of organization be it school, university, not-for-profit groups, government agencies or business entities. In business, terms such as corporate culture and company culture are sometimes used to refer to a similar concept. Ravasi and Schultz (2006) wrote that organizational culture is a set of shared assumptions that guide what happens in organizations by defining appropriate behavior for various situations. It is also the pattern of such collective behaviors and assumptions that are taught to new organizational members as a way of perceiving and, even, thinking and feeling. Thus, organizational culture affects the way people and groups interact with each other, with clients, and with stakeholders. In addition, organizational culture may affect how much employees identify with an organization. Although little empirical research exists to support the link between organizational culture and organizational performance, there is little doubt among experts that this relationship exists. Organizational culture can be a factor in the survival or failure of an organization - although this is difficult to prove considering the necessary longitudinal analyses are hardly feasible. Organizational culture is reflected in the way people perform tasks, set objectives, and administer the necessary
resources to achieve objectives. Culture affects the way individuals make decisions, feel, and act in response to the opportunities and threats affecting the organization. There are several categorization of organizational culture but the most relevant to this study is Schein (1992) categorization. His organizational model is described by three cognitive levels of organizational culture. At the first and most cursory level of Schein's model is organizational attributes that can be seen, felt and heard by the uninitiated—collectively known as artifacts. Included are the facilities, offices, furnishings, visible awards and recognition, the way that its members dress, how each person visibly interacts with each other and with organizational outsiders. The next level deals with the professed culture of an organization's members - the values. Shared values are individuals' preferences regarding certain aspects of the organization's culture. At this level, local and personal values are widely expressed within the organization. Basic beliefs and assumptions include individuals' impressions about the trustworthiness and supportiveness of an organization, and are often deeply ingrained within the organization’s culture. At the third and deepest level, the organization's tacit assumptions are found. These are the elements of culture that are unseen and not cognitively identified in everyday interactions between organizational members. Additionally, these are the elements of culture which are often taboo to discuss inside the organization. Using Schein's model, understanding paradoxical organizational behaviors becomes more apparent. For instance, an organization can profess highly aesthetic and moral standards at the second level of Schein's model while simultaneously displaying curiously opposing behavior at the third and deepest level of culture.

Hofstede (1980) looked for differences between over 160 000 IBM employees in 50 different countries and three regions of the world, in an attempt to find aspects of culture that might influence business behavior. He suggested things about cultural differences existing in regions and nations, and the importance of international awareness and multiculturalism for the own cultural introspection. Cultural differences reflect differences in thinking and social action, and even in "mental programs", a term Hofstede uses for predictable behaviour. Hofstede relates culture to ethnic and regional groups, but also organizations, profession, family, to society and sub cultural groups, national political systems and legislation, etc. Hofstede demonstrated that there are national and regional cultural groupings that affect the behavior of organizations and identified four dimensions of culture which include collectivism and individualism. Hofstede brings about the idea that society's expectations of Individualism/Collectivism will be reflected by the employee inside the organization. Collectivist societies will have more emotional dependence on members in their organizations; when in equilibrium - organization is expected to show responsibility on members.

Recent studies on the relationship between work-life policies and culture have produced results that can be interpreted from different perspectives. First, research by Berg (2003), Deems (1999), and Goodman (2001), has shown that employees experience a positive work-life balance in organizations that have an existing culture that supports it. For example, Goodman (2001), found that a culture with group cultural values correlated positively with high satisfaction in work-life balance, while an organization with more hierarchical cultural values correlated negatively with high satisfaction in work-life balance. In comparison, studies by Bardoel (2003) and Lewis (2001) produced findings that were expressed in another direction, saying that the workplace culture is influenced by the implementation of positive work-life policies. Morgan describes culture as “an active living phenomenon through which people jointly creates and re-creates the worlds in which they live.” Deal and Kennedy (1982)
state that “a strong culture is a powerful lever in guiding behavior.” Hofmann et al. in (2003) point out that organizational culture provides a salient system of meaning, which creates specific cognitive role perceptions (scripts) as to what’s expected in the workplace.

Adkins and Caldwell (2004) found that job satisfaction was positively associated with the degree to which employees fit into both the overall culture and subculture in which they worked. A perceived mismatch of the organization’s culture and what employees felt the culture should be is related to a number of negative consequences including lower operational activities and outcomes. Organizational culture shapes the environmental stimuli and experiences to which one is exposed and to which one will react. As such, it directly and indirectly influences OPO for employees, and influences individual attitudes concerning outcomes such as commitment, motivation, satisfaction, morale, and power (Harris & Mossholder, 1996).

2.2.2 Leadership Style and operational activities

Leadership is a social process through which an individual intentionally exert influence over others to structure their behaviour and relationships. Leadership has direct cause and effect relationship upon organization and their success. Leaders determine values, culture, change tolerance and employee motivation. They shape institutional strategies including their execution and effectiveness. Effectiveness of leadership is a function of the outcomes produced by those been led. As noted by Warrick (1981) so many leaders do not understand how influential their leadership style is on the performance and general behaviour of employees. Leaders control both interpersonal and material rewards and punishment that often shape employees performance, motivation and attitude. They can affect employee’s self image and resulting potential in either a positive or negative way by been supportive, fair and encouraging, or unsupportive, inconsistent and critical (Warrick, 1981). Chen, (2009) states that leadership is the application of various behavior and methods leading members to achieve shared goals. Liao (2007) suggested that effective and efficient leadership can make or break an organization. The changing nature of work organizations, including flattered structure and the recognition of the efficient use of human resources, coupled with advances in social democracy has continue to place growing importance on leadership. Attention to leader as a behavioural category has continued to draw attention to the importance of leadership style. Leadership style is the way in which the functions of leadership are carried out, the way the manager typically behaves towards members of the group. There are many dimensions to leadership and many possible ways of describing leadership style.

Tannenbaum and Schmidt (1958) have long maintained that three forces affect the choice of leadership style. These are; forces in the leader himself, forces in the subordinate and that of the situation. Herbert (1981) argues that leadership style is a function of the need for participation, the result of commitment and closeness of supervision required. Blanchard and Wakin (1991) pointed out that the degree of difficulty of task plays a significant role in determining the right leadership. Lewin et al. (1939) concluded that democratic style of leadership is the most effective but Smith and Peterson (1988) pointed out that the effectiveness of a group of leaders is dependent on the criterion which is been used to assess leadership. Hayers (2000) found that workers who feel under pressure reported autocratic supervision on the part of their leaders.
The model in Figure 1 above represents the expected relationship between the variables, first we expect that employee who perceived the organization culture as more individualistic will report a higher democratic style of leadership while the collectivism in cultural perception will report higher level of autocratic leadership. Secondly individualism culture and democratic leadership style should predict positive operational activities than collectivism in cultural perception and autocratic leadership style.

Leadership theories traditionally developed in individualistic societies represent effective leadership as an action of producing greater and better financial results, which encompasses the outcome from a leader’s behaviour rather than a particular type of behaviour. These theories are drawn on manifestations of self-interest such as mentoring, networking and other personal initiatives which prevail in individualistic cultures. However, it is anticipated that leaders in collectivist cultures will view leadership effectiveness as a long-term goal resulting from subordinate loyalty, extra effort and satisfaction with the leader. Furthermore, collectivist cultures prioritize the needs of the group, family and overall community when engaging in leadership actions. Therefore, values of mutual obligations require leaders to give followers protection and direction in exchange for loyalty and commitment. Similarly, leadership theories typically advocate a democratic view of attaining leadership roles, arguing that “anyone can get to the top”. However, again, this concept draws from an individualistic perspective based on the cultural variable of low power distance (Hofstede, 1980). Small power distance cultures believe that roles and responsibilities can be changed based on individual effort and achievement, and that someone who today is my subordinate, tomorrow could be my superior (Hofstede and Hofstede, 2005). Yet, in high power distance cultures, social status, titles and positions are highly regarded because they dictate the way others treat and behave towards you, thus, leaders and their subordinates consider each other as unequals. Therefore, it is anticipated that leadership styles in high power distance cultures will seek to demonstrate tolerance, respect for age, compromise and consensus in working out rules for working together which are acceptable to all.

**Hypotheses**

i. There will be a significant effect of organizational cultures as perceived by employee on operational activities

ii. Employees who perceived democratic style of leadership will experience positive operational activities than employee who perceived autocratic style of leadership.

iii. The effect of culture on work life will be mediated by perceived leadership style such that employees who experience individualism in culture and democratic leadership style will experience more positive operational activities than the other categories.
2.3 Empirical Framework

Owolabi (2015) investigated how organizational culture and leadership styles affect employees’ operational activities. A total of 284 (Male =182, Female=102) selected employees from Zenith Bank Branches in Rivers State, Nigeria participated in the study and responded to the already validated scales used in the study. As hypothesized, the study reveals that organizational culture and leadership style independently and jointly significantly influence operational activities experience by employee with individualistic dimension of organizational culture and democratic dimension of leadership style combining to impact more positively on operational activities. Theoretical and practical implications of the findings are discussed.

Many scholars have concluded that organizational culture has a positive impact on the job satisfaction of the employees (Mckinnon, Harrison, Chow & Wu, 2003; Chang & Lee, 2007; Mansoor & Tayib, 2010). Earlier, Morse (1953) expressed that transformation in the organizational culture influences and impinges the job satisfaction of the employees and it also modifies their behaviours and attitudes. In the same vein, Wallach (1983) reveals that job performance and job satisfaction are correlated to organizational culture. He further articulated that job satisfaction and culture of the organization are mutually dependent and inter-reliant on each other. Zammuto and Krakower (1991) propose that board of the organization with the positive culture can improve the performance and satisfaction echelon of the workers. They further contend that worse and weak culture of the organization will lessen and reduce the level of job satisfaction and decrease productivity from the employees which reduce the efficiency and performance of the organization. More so, the conducts of the employees towards their manner of thoughts whatever they imagine deliberately or accidentally are robustly affected by the culture of the organization and the cooperative culture of the organization enhances the satisfaction level of the employees and reduces the turnover percentage from the organization (Jiang and Klein, 2000).

Furthermore, Sempane, Rieger and Roodt (2002) unearth and uncover that there is a close relationship between job satisfaction and organizational culture where job satisfaction is the result of organizational culture. In their research, however, some aspects show positive relations and others negative relations. They maintain that this diverse relation depends on employees that how differently they distinguished and recognized cultural perspective. Hill (2014) opine that if the employees are contented with the culture of the organization it will inspire and stimulate them to work hard and their commitment would be reliable which would ultimately increase organizational performance. Tang (2006) therefore recommends that supportive culture of the organization boost the job satisfaction of the employees. However, Johnson (2004) opines that some component of the organizational culture may not be positively associated with job satisfaction. Also, Navaie-Waliser et al. (2004) conclude that there is no single measure to find out the level of job satisfaction and the impact of the organizational culture on the job satisfaction of the employees.

3. METHODOLOGY

The study employs the cross-sectional research design. A purposive sample is used as the study population which is Zenith Bank staffs. A total of 284 respondents were employed across various branches of Zenith Bank. The mean age of the participants was 37-56 years.

Study Area: Zenith Bank Plc was established in May 1990, and commenced operations in July of the same year as a commercial bank. The Bank became a public limited company on
June 17, 2004 and was listed on the Nigerian Stock Exchange (NSE) on October 21, 2004 following a highly successful Initial Public Offering (IPO). Zenith Bank Plc currently has a shareholder base of about one million and is Nigeria’s biggest bank by tier-1 capital. In 2013, the Bank listed $850 million worth of its shares at $6.80 each on the London Stock Exchange (LSE). Headquartered in Lagos, Nigeria, Zenith Bank Plc has over 500 branches and business offices in prime commercial centres in all states of the federation and the Federal Capital Territory (FCT). Zenith Bank Plc blazed the trail in digital banking in Nigeria; scoring several firsts in the deployment of Information and Communication Technology (ICT) infrastructure to create innovative products that meet the needs of its teeming customers

**Measures**

Operational activities were measured using The Leiden Operational activities Scale. The Leiden Operational activities Scale was constructed to assess work characteristics from two influential occupational stress models, the Job Demand Control Support model (Johnson & Hall, 1988; Johnson, 1989; Karasek & Theorell, 1990) and the Michigan model (Caplan, Cobb, French, Van Harrison & Pinneau, 1975). Items had to be answered on a 5-point Likert type scale ( 5= strongly agree; 1= strongly disagree.). Higher scores reflect higher operational activities and outcomes while lower scores reflect lower operational activities and outcomes.

The correlations between the scales indicated that some scales were very strongly related to one another. The results of the confirmatory factor analysis, however, and the different correlations of the control concepts with the other work characteristics, gave good reason to view them as separate, though related concepts. The equal between factor correlations was .87 to .88. The validity of the questionnaire can thus be seen as satisfactory. The internal reliability of the scales was assessed by means of Cronbach alpha. The model includes 59 items, measuring 12 factors. Although the Goodness of Fix Index (GFI) and the Non normed Fit Index (NNFI) were still somewhat below the recommended criterion (.90), the RMSEA indicates a good fit of the model. The alpha coefficient of OPO as measured by the LOPOQ was .86.

Organizational culture was measured using the Organizational Culture Scale developed by Robert and Wasti, (2002). It is 12 item scale measuring two dimensions of organizational culture–organizational individualism and organizational collectivism. Each of the dimensions is measure with 6 items sub- scale. Items had to be answered on a 5-point Likert type scale ( 1= strongly agree; 5= strongly disagree. Higher scores reflect perception of individualism of culture while lower scores reflect perceived collectivism of culture. The Cronbach’s alpha was .76

Leadership style was measured using the Supervisory Behaviour Description Questionnaire developed by Fleishman (1953). The SBDQ was developed to measure leadership style and supervisory behaviour. The two types of leadership styles assessed are: democratic/ consideration/ person or employee centered and autocratic/initiating structure/ task or work centered. SBDQ has a reliability coefficient of the following: Democratic spearman .98 and test-retest of .87 while for autocratic spearman .78 and test-retest of .75

**Procedure for data collection**

The participants were selected and administered questionnaires at their various work place with the help of research assistant, because there was no special place set aside for this
purpose, the difficult items were discussed with the respondents and they were also informed that the data is for research purpose.

**Analysis:** A 2x2 analysis of variance was used to establish the independent and joint effect of the independent variable. A Pearson correlation and LSD multiple comparison were used to establish the relationship among the variables.

4. **RESULTS AND DISCUSSIONS**

**Descriptive Statistics**

Table 1: Means, Standard Deviations, and Correlations among Study Variables

| Variable          | M  | SD | 1   | 2   | 3   | 4   |
|-------------------|----|----|-----|-----|-----|-----|
| Individualism     | 18 | 0.88 |     |     |     |     |
| Collectivism      | 23 | 0.63 | 0.24|     |     |     |
| Autocratic        | 37 | 0.68 | 0.23| 0.32|     |     |
| Democratic        | 31 | 0.89 | 0.46| 0.22| 0.08|     |
| Operational       | 42 | 0.65 | 0.26| 0.56| 0.36| 0.56|
| activities        |    |     |     |     |     |     |

The mean, standard deviation and the relationship among the independent and dependent variables are presented in table 1.

Table 2: A 2x2 ANOVA Table Showing the Effect of Organizational Culture and Leadership Style on Operational activities.

| Source                       | SS  | Df | Ms  | F    |
|------------------------------|-----|----|-----|------|
| Leadership Style (A)         | 253.18 | 1  | 253.18 | 3.23 |
| Organizational Culture (B)   | 58.77 | 1  | 58.77 | 2.47 |
| A & B                        | 1263.39 | 1  | 1263.39 | 4.58*|
| Error                        | 53625.55 | 282 | 226.27 |      |
| Total                        | 56617.61 | 284 |       |      |

**Hypotheses Testing**

Hypothesis 1 predicted that Organizational cultures as perceived by employee will significantly affect operational activities. From table 2, this expected relationship was actually confirmed F(1,282) = 3.23 P-value > .05. Using the means scores on table 1, it can be observed that employees who perceived the organizational culture as collectivism have a higher mean score on operational activities than employees that perceived individualism in culture. The table also shows a higher correlation score between collectivism and operational activities.

Hypothesis 2 predicted that employees who perceived democratic style of leadership will experience positive operational activities than employees who perceived autocratic style of leadership. Although the result from the ANOVA table reveals a significant effect of leadership style on operational activities, it the autocratic that have a higher mean score that the democratic. This shows that hypothesis 2 in not confirmed.

Hypothesis 3 predicted that the effect of culture on work life will be mediated by perceived leadership style such that employees who experience individualism in culture and democratic leadership style will experience more positive operational activities than the other categories.
Using the table of mean scores in table 3, the result shows that the hypothesis is confirmed, employees who perceived individualistic culture and experience democratic leadership style have a higher mean score of 46.23 followed by employee who experience collectivism culture and autocratic leadership style. The LSD multiple comparisons in table 4 also reveal a higher level of correlation between the seemingly contradictory individualism democratic group and the collectivism autocratic group.

Table 3: Descriptive table showing the mean scores and standard deviation of participants on operational activities along organizational culture and leadership style

| Org. culture | Leadership | N  | Mean   | SD  |
|--------------|------------|----|--------|-----|
| Individualism| Democratic | 45 | 46.25  | 8.73|
| Collectivism | Democratic | 72 | 35.22  | 13.06|
| Total        |            | 117| 40.73  | 10.41|
| Individualism| Autocratic | 76 | 41.2   | 12.74|
| Collectivism | Autocratic | 91 | 43.44  | 8.66 |
| Total        |            | 167| 42.32  | 9.24 |
| Total        |            | 284| 41.53  | 11.36|

Table 4. LSD multiple comparison showing the relationship among the various dimensions of organizational culture and leadership style.

| Variables  | M    | SD  | 1   | 2   | 3   |
|------------|------|-----|-----|-----|-----|
| Individualism | Democratic | 46.25 | 8.73|     |     |
| Collectivism | Democratic | 36.72 | 13.06| 2.16*|     |
| Individualism | Autocratic | 39.50 | 12.74| 1.54*| 0.62*|
| Collectivism | Autocratic | 42.44 | 8.66 | 2.98*| 0.83*| 1.44*|

5. DISCUSSION, CONCLUSION AND RECOMMENDATIONS

A clear reality in modern organizations like Zenith Bank is the important role of employee in the attainment of organizational goals and that the attainment of the organizational goals rests on the psychological well being of the employees. According to Owolabi (2009), for an organization to be successful and achieve its organizational objectives it is imperative that its employees are satisfied with their work, since work occupies an important place in many people’s lives, such conditions are likely to affect not only their physical but also a high level of social, psychological and spiritual well-being. According to Dockel (2003), operational activities plan includes organizational culture improvements which support employee’s growth and excellence.

Therefore in operational activities value, investment in people – including a culture that supplies employee’s need- is considered as the most important factor in strategic management equation which leads to organisational long term efficiencies (Richard, 2007). Overall, the literature on organisational culture is rich and diverse; much of the richness is founded on the claim by many researchers that culture is linked to organisational performance. The result is supported by previous finding such as Berg (2003), Deems (1999), and Goodman (2001), which suggest that employees experience a positive work-life balance in organizations that have an existing culture that supports the nature and orientation of the employee. Organizational culture shapes the environmental stimuli and experiences to which one is exposed and to which one will react. As such, it directly and indirectly influences OPO for employees, and influences individual attitudes concerning outcomes such as commitment,
motivation, satisfaction, morale, and power (Harris and Mossholder, 1996). An individualistic culture is known to reward personal effort, guarantee opportunity for growth and recognition more than a collectivism culture and this may help explain why employees who perceived the organizational culture were more positive in operational activities than the employees who perceived the culture to be collectivism.

Chen, (2009) states that leadership is the application of various behavior and methods leading members to achieve shared goals. Liao (2007) suggested that effective and efficient leadership can make or break an organization. Underutilization of workers’ skills and expertise arising from an autocratic style of leadership causes low operational activities. According to Subrahaman and Anjani (2010), flexible working arrangement and higher level of autonomy based on an experiment conducted in Switzerland are major advantages which impact positively on employee job satisfaction and operational activities. Learning opportunities and skill discretion offered by democratic style of leadership are known to decrease the likelihood of poor operational activities.

Omolayo (2007) also concluded that workers under democratic leadership style do not experience high job tension compared with workers under autocratic leadership style and that democratic style of leadership provide a psychological sense of community and this might assist in increasing the operational activities experienced by the employees. It has been suggested by Dockel (2003) that emotional support at work provided by the leadership style help balance work and family role because it contribute to employees energy level and ultimately the work life experience. A democratic style of leadership and a supportive supervisor may help boost an employee’s positive image by giving feedback and making the work more interesting to perform when the subordinates are involve in the decision making process by creating an atmosphere where the employees can be heard.

Researchers such as Kirkman et al. (2009), Lian, Ferris and Brown (2012) suggest that the perceived power distance value held by subordinates can substantively influence what is expected from authority figures as well as how they perceived and respond to managerial decision making and leadership styles. A supportive working environment provides the employee with emotional resources such as understanding, advice and recognition. As predicted, the association between organizational culture and operational activities is mediated by leadership style. Whereas it is frequently assume that organizational culture is directly linked to performance of an organization and that changes to culture will impact on organizational effectiveness and efficiency, the result of this research shows that the kind of leadership style employed could effectively mediate the effect of culture on employee performance during changes in the organizational culture. If organizations are setting up policies for maintaining a work-life balance they are going in for innovative methods to keep their employees happy and satisfied. Such conditions are likely to affect not only their physical but also their psychological and social well-being. Operational activities enhance the working life experiences of organizational members, thereby improving commitment and motivation for achieving organizational goals.

Zenith Bank should encourage individuals in leadership and supervisory positions to become more aware of the impact of their leadership style on the quality of life of their subordinates and to the extent that the context allows for it to modify and adapt their own behaviors to better match the value shared by their subordinates so that positive operational activities can be achieved for the employee and also help improve the productivity level of the organization.
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