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ORGANIZATIONAL CULTURE TYPES AND ORGANIZATIONAL PERFORMANCE IN DEPOSIT MONEY BANKS IN YENAGOA, BAYELSA STATE, NIGERIA

Bright Prince Nathan
Department of Business Administration
Federal University Otuoke
bright4real75@gmail.com
&
Laguo Livingstone Gilbert
Department of Business Administration
Federal University Otuoke
laguog@gmail.com

Abstract

This study examined the relationship between organizational culture types and organizational performance in selected Deposit Money Banks in Yenagoa, Bayelsa State, Nigeria, focusing on adhocracy and clan cultures and their influence on employee productivity and innovative performance. The study was motivated by differences in the performance of banks operating within similar regulatory and competitive environments and the need to understand organizational culture as a determinant of non-financial performance. The study was anchored on the Competing Values Framework and Contingency Theory. Specifically, it examined the effects of adhocracy culture on employee productivity and innovative performance, as well as the influence of clan culture on both outcomes. A survey research design was adopted, and data were collected from employees of selected Deposit Money Banks using structured questionnaires. The data were analyzed using descriptive and inferential statistical techniques. The findings revealed that adhocracy and clan cultures positively influence employee productivity and innovative performance. The study concluded that organizational culture plays an important role in improving employee productivity and fostering innovation in the banking sector. It recommended that bank management should promote teamwork, employee involvement, creativity, decentralized decision-making, and flexible work practices to enhance employee productivity and innovative performance.

Keywords:

Organizational culture, adhocracy culture, clan culture, employee productivity, innovative performance.

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1. INTRODUCTION

Organizational performance reflects an organization's ability to achieve its objectives, satisfy stakeholder expectations, and utilize available resources efficiently. Although financial indicators such as profitability, return on assets, and revenue growth remain important, non-financial measures, including employee productivity, service quality, and innovative performance, are also essential for understanding organizational effectiveness. These measures are particularly relevant to service organizations, were employee behaviour and operational processes influence customer experiences and organizational outcomes. Deposit Money Banks (DMBs) play an important role in Nigeria's economy by mobilizing savings, facilitating payments, providing credit, and supporting commercial activities. Their performance depends on financial resources, technology, managerial competence, regulatory compliance, and employee effectiveness. Regulatory reforms, digital banking, changing customer expectations, and increased competition have further strengthened the need for operational efficiency and innovation.

Despite operating within a common regulatory environment, banks may differ in employee effectiveness, service delivery, and innovation. Such differences cannot be explained entirely by financial resources and technological investments. Internal organizational factors, particularly organizational culture, may also influence performance. Organizational culture comprises shared values, beliefs, assumptions, and behavioural expectations that shape how employees work, communicate, make decisions, and respond to organizational change. Schein and Schein (2017) explain that organizational culture develops through shared experiences and becomes embedded in assumptions that guide organizational behaviour. A supportive organizational culture can promote cooperation and knowledge sharing, while an innovation-oriented culture may encourage experimentation and process improvement. Empirical evidence from Nigerian commercial banks also indicates that organizational cultural practices and organizational processes are associated with employee efficiency (Olanrewaju et al., 2019).

The Competing Values Framework (CVF), developed by Quinn and Rohrbaugh (1983) and subsequently applied to organizational culture by Cameron and Quinn (2011), identifies four organizational culture types: clan, adhocracy, market, and hierarchy. Clan culture emphasizes teamwork, trust, employee participation, and cohesion, whereas adhocracy culture emphasizes flexibility, creativity, experimentation, and adaptability. Market culture prioritizes competitiveness and goal achievement, while hierarchy culture emphasizes formal procedures, stability, and control (Cameron & Quinn, 2011). This study focuses on clan and adhocracy cultures because of their potential relevance to employee productivity and innovative performance in the banking sector. Adhocracy culture may encourage employees to develop new ideas, improve work processes, and respond to changing customer needs. Clan culture may facilitate productivity and innovation through collaboration, trust, and knowledge sharing. Supporting this perspective, Abodunde et al. (2021) found that organizational culture and innovation were positively associated with bank performance in selected Nigerian banks. Nevertheless, banking institutions must balance flexibility and collaboration with accountability, cybersecurity, and regulatory compliance.

Although organizational culture has received considerable research attention, further context-specific evidence is needed concerning its relationship with non-financial performance outcomes among bank employees in Yenagoa, Bayelsa State. In particular, the extent to which adhocracy and clan cultures relate to employee productivity and innovative performance within this geographical and organizational context requires empirical investigation. This study therefore examines the relationships between adhocracy culture and employee productivity, adhocracy culture and

innovative performance, clan culture and employee productivity, and clan culture and innovative performance.

Statement of the Problem

Deposit Money Banks in Nigeria operate under common regulatory requirements, yet differences persist in employee productivity, operational effectiveness, and innovation. These differences may reflect variations in leadership, technology, organizational resources, and internal workplace practices. Organizational culture is important because it influences communication, decision-making, teamwork, problem-solving, and employee responses to change. Adhocracy culture may encourage initiative and innovation, while clan culture may strengthen collaboration and employee commitment (Cameron & Quinn, 2011). However, the relationships between these culture types and specific performance outcomes may differ across organizational settings.

Previous studies have examined organizational culture, employee efficiency, and organizational performance in Nigerian banks (Abodunde et al., 2021; Olanrewaju et al., 2019). Nevertheless, further context-specific evidence is needed to establish the distinct relationships between clan and adhocracy cultures and employee productivity and innovative performance in Deposit Money Banks in Yenagoa, Bayelsa State. Findings from other locations may not fully explain these relationships in Yenagoa, making a localized investigation necessary. The problem addressed by this study is therefore the need to establish whether adhocracy and clan cultures are significantly related to the selected non-financial performance outcomes among employees of the selected banks.

The main objective of this study is to examine the relationship between organizational culture types and organizational performance in Deposit Money Banks in Yenagoa, Bayelsa State, Nigeria. Specifically, the study seeks to determine the relationship between adhocracy culture and employee productivity, examine the relationship between adhocracy culture and innovative performance, assess the relationship between clan culture and employee productivity, and evaluate the relationship between clan culture and innovative performance.

To achieve these objectives, the study seeks to answer four research questions. These include: What is the relationship between adhocracy culture and employee productivity? What is the relationship between adhocracy culture and innovative performance? What is the relationship between clan culture and employee productivity? And what is the relationship between clan culture and innovative performance?

Based on the research objectives and questions, four null hypotheses were formulated for testing. The first hypothesis (H_{01}) states that there is no statistically significant relationship between adhocracy culture and employee productivity. The second hypothesis (H_{02}) states that there is no statistically significant relationship between adhocracy culture and innovative performance. The third hypothesis (H_{03}) states that there is no statistically significant relationship between clan culture and employee productivity. Finally, the fourth hypothesis (H_{04}) states that there is no statistically significant relationship between clan culture and innovative performance.

2. LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Concept of Organizational Culture

Organizational culture refers to the shared values, beliefs, assumptions, norms, and behavioural expectations that influence how members of an organization understand their work and interact

with one another. It provides an informal framework for interpreting organizational priorities and determining acceptable workplace behaviour. Schein (2010) identifies three levels of organizational culture: artifacts, espoused beliefs and values, and basic underlying assumptions. Artifacts include observable practices and organizational structures; espoused values comprise formally stated principles and priorities; and underlying assumptions represent deeply embedded beliefs that influence behaviour.

In banks, culture may be reflected in customer service practices, ethical standards, reporting relationships, managerial expectations, and attitudes towards innovation. An organization may formally promote innovation while maintaining procedures that discourage employees from suggesting improvements. Such inconsistencies may weaken the practical influence of its stated values. Organizational culture can influence motivation, communication, commitment, coordination, and employee initiative. However, its effectiveness depends on the compatibility between cultural characteristics, organizational objectives, leadership practices, and environmental requirements.

2.2 Adhocracy Culture

Adhocracy culture emphasizes flexibility, creativity, experimentation, adaptability, and innovation. Cameron and Quinn (2006) associate this culture with dynamic environments in which employees are encouraged to develop ideas, respond to emerging opportunities, and improve existing practices. In banking, adhocracy culture may be expressed through employee participation in digital service development, improvements to customer onboarding, automation of repetitive tasks, and the introduction of more efficient work processes.

Such practices may improve productivity by enabling employees to identify operational inefficiencies and propose practical solutions. They may also improve innovative performance by encouraging the development and implementation of new services and procedures. However, excessive flexibility may create uncertainty when responsibilities are unclear or adequate controls are absent. In banking institutions, experimentation must remain consistent with regulatory requirements, cybersecurity standards, fraud prevention, and financial accountability. Effective adhocracy culture therefore combines innovation with structured risk management.

For this study, adhocracy culture refers to employees' perceptions of managerial support for initiative, creativity, experimentation, adaptability, and the implementation of new ideas.

2.3 Clan Culture

Clan culture emphasizes teamwork, trust, employee participation, interpersonal relationships, and organizational cohesion. Cameron and Quinn (2011) describe clan-oriented organizations as environments that prioritize employee development, shared responsibility, and a sense of belonging. In Deposit Money Banks, clan culture may be reflected in supportive supervision, cooperation between departments, open communication, team-based problem-solving, and employee involvement in decisions.

These characteristics may improve productivity by facilitating coordination and reducing communication barriers. Employees who trust their colleagues and supervisors may be more willing to exchange information, seek assistance, and cooperate in completing tasks. Clan culture may also support innovation by creating an environment in which employees feel comfortable sharing ideas and identifying weaknesses in existing processes. Collaborative relationships can

facilitate knowledge exchange and the development of practical solutions. Nevertheless, excessive emphasis on harmony may discourage constructive criticism or resistance to established practices. Effective clan culture should therefore combine interpersonal support with accountability, openness to disagreement, and a willingness to change.

2.4 Organizational Performance

Organizational performance concerns the extent to which an organization achieves its objectives and satisfies stakeholder expectations. It encompasses financial results, operational efficiency, employee effectiveness, customer outcomes, and innovation. Venkatraman and Ramanujam (1986) distinguish financial performance from broader measures of business performance, demonstrating the importance of selecting indicators appropriate to the research objective.

This study focuses on employee productivity and innovative performance. Although both are relevant to organizational effectiveness, they should not be equated with overall organizational or financial performance. Employee productivity refers to the effectiveness with which employees convert their time, knowledge, skills, and other resources into useful work outputs. In banking, it may involve timely task completion, accurate transaction processing, efficient resource utilization, and effective customer service. Adhocracy culture may improve productivity through process improvement, while clan culture may enhance it through teamwork and coordination.

Innovative performance refers to the generation, development, adoption, and implementation of new ideas, services, technologies, and work processes. Hagedoorn and Cloodt (2003) discuss the measurement of innovative performance, while Gunday et al. (2011) examine relationships between innovation and firm performance. In banking, innovation may involve digital services, improved transaction processing, customer communication, and more efficient internal workflows.

Adhocracy culture may directly encourage experimentation and new ideas, while clan culture may provide a supportive environment for collaborative learning. Nevertheless, innovation also depends on resources, technology, skills, and management commitment.

2.5 Theoretical Framework

2.5.1 Competing Values Framework

The Competing Values Framework developed by Cameron and Quinn (2006, 2011) is the primary theoretical foundation of this study. It classifies organizational cultures according to two dimensions: flexibility versus stability and internal versus external orientation.

The framework identifies four culture types:

- **Clan culture:** Emphasizes collaboration, employee development, trust, and cohesion.
- **Adhocracy culture:** Emphasizes innovation, experimentation, adaptability, and initiative.
- **Market culture:** Emphasizes competition, performance targets, and goal achievement.
- **Hierarchy culture:** Emphasizes formal procedures, coordination, stability, and control.

The framework recognizes that organizations may exhibit several cultural characteristics simultaneously. It is relevant to this study because it distinguishes the relationship-oriented characteristics of clan culture from the innovation-oriented characteristics of adhocracy culture. In banking, clan culture may be associated with productivity through cooperation and mutual support,

while adhocracy culture may be associated with innovation through experimentation and adaptability. Both must operate alongside the controls necessary for effective banking operations.

2.5.2 Contingency Theory

Contingency theory argues that no single management approach is universally effective. Organizational practices should be aligned with environmental conditions, structure, resources, and objectives (Donaldson, 2001). For banks, this means that cultural practices should reflect both the need for innovation and the requirements of financial control. Flexibility may be useful for developing services and improving workflows, but financial transactions and customer data require appropriate safeguards. Similarly, teamwork may improve coordination but must be supported by clear responsibilities and performance expectations.

Contingency theory complements the Competing Values Framework by emphasizing the importance of aligning organizational culture with operational and regulatory requirements.

2.6 Empirical Review and Research Gap

Previous studies have examined organizational culture in relation to employee and organizational performance.

Ojo (2009, 2012) investigated organizational culture in the Nigerian business and banking context, highlighting its relevance to employee performance and organizational productivity. Agwu (2014) examined organizational culture and employee performance in Nigeria's National Agency for Food and Drugs Administration and Control, reporting a relationship between cultural practices and employee outcomes. Christopher et al. (2023) investigated corporate culture and business performance in Nigerian Deposit Money Banks. Their work provides context-specific support for examining cultural influences in the Nigerian banking sector, although business performance is not identical to the employee-level outcomes considered here.

Abdullahi et al. (2021) examined organizational culture and employee performance in Malaysia's educational sector, considering employee engagement as a mediating factor. Mba et al. (2014) investigated organizational culture and performance in non-financial institutions in Kenya. International studies have also examined culture and innovation. Naranjo-Valencia et al. (2011) investigated the role of organizational culture in innovation and imitation, while Gunday et al. (2011) examined the relationship between innovation types and firm performance. Hagedoorn and Cloodt (2003) explored approaches to measuring innovative performance.

Collectively, these studies provide a basis for expecting relationships between organizational culture and performance. However, the strength of such relationships may vary across industries, geographical settings, and measurement approaches. Three gaps motivate the present study. First, further context-specific evidence is needed concerning employees of Deposit Money Banks in Yenagoa. Second, clan and adhocracy cultures should be examined separately because their underlying mechanisms differ. Third, employee productivity and innovative performance should be distinguished as separate outcomes.

This study addresses these gaps by examining the four relationships specified in its objectives.

3. METHODOLOGY

3.1 Research Design and Area of Study

The study adopted a quantitative, cross-sectional survey design to obtain standardized information about employees' perceptions of organizational culture and performance. The study was conducted in Yenagoa, the capital of Bayelsa State, Nigeria. The area hosts branches of Deposit Money Banks serving individuals, businesses, and public institutions. Its selection provided an opportunity to examine employees working in different banking organizations within the same geographical setting. Because the study relied on observational questionnaire data, its results are interpreted as statistical associations rather than definitive evidence of causation.

3.2 Population, Sample, and Sampling Technique

The accessible population comprised 245 employees drawn from 13 selected Deposit Money Banks. The reported distribution is presented in Table 1.

Table 1: Distribution of the Accessible Population

S/N	Deposit Money Bank	Staff Population
1	Ecobank Nigeria Plc	23
2	Zenith Bank Plc	19
3	Guaranty Trust Bank Plc	17
4	United Bank for Africa Plc	25
5	Fidelity Bank Plc	20
6	Globus Bank Ltd.	19
7	Access Bank Plc	17
8	First Bank of Nigeria Ltd.	27
9	First City Monument Bank	20
10	Sterling Bank Ltd.	19
11	Keystone Bank Ltd.	14
12	Union Bank of Nigeria Plc	13
13	Polaris Bank Ltd.	12
	Total	**245**

Source: Research data supplied by the researcher.

The study reported that simple random sampling was used. However, 245 questionnaires were administered to an accessible population of 245 employees, suggesting that the study attempted a census of the accessible population. The final manuscript should clarify the sampling procedure and confirm the composition of the sampling frame.

3.3 Instrument and Data Collection

Primary data were collected using a structured questionnaire, while secondary data were obtained from academic books and journal articles. The questionnaire comprised two sections. Section A

collected demographic information, including gender, age, education, marital status, work experience, and department. Section B contained items measuring adhocracy culture, clan culture, employee productivity, and innovative performance. Responses were recorded on a five-point Likert scale ranging from Strongly Agree to Strongly Disagree. The numerical coding should be confirmed against the original questionnaire and statistical dataset.

3.4 Validity and Reliability

The supplied methodology indicates that the questionnaire was reviewed by experts to assess item relevance and clarity. A pilot study and Cronbach's alpha analysis were also proposed to assess reliability, using 0.70 as a general benchmark for acceptable internal consistency. However, the available material does not provide the pilot sample size or actual reliability coefficients. Consequently, the reliability of the instrument cannot be independently confirmed. The final manuscript should report the actual Cronbach's alpha values for each construct if these are available.

3.5 Method of Data Analysis

Frequencies and percentages were used to summarize demographic characteristics, while means and standard deviations described questionnaire responses. Simple linear regression was used to examine the four relationships between organizational culture and performance.

The general regression model was expressed as:

$$Y = \beta_0 + \beta_1 X + \varepsilon$$

Where:

- Yrepresents employee productivity or innovative performance.
- Xrepresents adhocracy or clan culture.
- $\beta_0$represents the intercept.
- $\beta_1$represents the regression coefficient.
- εrepresents the error term.

The hypotheses were tested at the 5% significance level. Reported values of $p = 0.000$were expressed as $p < 0.001$, consistent with standard statistical reporting.

3.6 Ethical Considerations

The methodology specifies voluntary participation, confidentiality, and the use of information for academic purposes. Respondents were to be informed about the study and their right to decline participation. The final manuscript should confirm the actual consent procedure and any applicable institutional ethical approval.

4. RESULTS

4.1 Questionnaire Response Rate

Of the 245 questionnaires administered, 231 were retrieved, while 14 were not returned.

Table 2: Questionnaire Response Rate

Questionnaire Status	Frequency	Percentage
Questionnaires administered	245	100.00
Questionnaires retrieved	231	94.29
Questionnaires not retrieved	14	5.71
Total	**245**	**100.00**

Source: Researcher's field data.

The response rate was 94.29%. Consequently, the reported analysis was based on 231 respondents.

4.2 Demographic Characteristics of Respondents

Table 3: Summary of Respondents' Demographic Characteristics

Variable	Category	Percentage
Gender	Female	53.7
	Male	46.3
Age	Below 24 years	4.8
	25–34 years	17.7
	35–44 years	32.9
	45–54 years	37.7
	55 years and above	6.9
Education	Diploma/OND	13.0
	HND/B.Sc./B.A.	57.6
	M.Sc. and above	29.4
Marital status	Married	51.1
	Single	48.9
Work experience	1–5 years	44.6
	6–10 years	38.5
	11 years and above	16.9
Department	Operations	24.7
	Marketing	20.8
	Front desk	15.2
	Customer service	13.4
	Loan officers	12.6
	Relationship managers	5.6
	Administration	4.3
	Other departments	3.5

Source: Researcher's field data, reproduced as supplied.

Female respondents accounted for 53.7% of the sample, while males accounted for 46.3%. The largest age group was 45–54 years (37.7%), followed by 35–44 years (32.9%). Most respondents held HND or bachelor's-level qualifications (57.6%), while 29.4% had postgraduate qualifications.

Married respondents represented 51.1% of the sample. Employees with one to five years of experience constituted the largest experience group (44.6%). Operations was the most represented department (24.7%), followed by marketing (20.8%). The sample therefore included employees with different educational backgrounds, work experience, and departmental responsibilities. The reported percentages should nevertheless be checked against the original frequency tables before publication.

4.3 Adhocracy Culture and Employee Productivity

The descriptive results indicated favourable perceptions of experimentation, initiative, creativity, and adaptability. Reported mean scores ranged from 4.09 to 4.38, with organizational adaptability recording the highest mean.

Table 4: Regression Results for Adhocracy Culture and Employee Productivity

Statistic	Reported Value
Correlation coefficient (R)	0.643
R-squared	0.413
Adjusted R-squared	0.411
F-statistic	161.414
Regression coefficient (β)	0.643
t-statistic	12.705
Significance	$p < 0.001$
Sample size	231

Source: Researcher's regression output, as supplied.

The reported coefficient was positive and statistically significant ($\beta = 0.643, t = 12.705, p < 0.001$). The reported R^2 of 0.413 indicates that adhocracy culture accounted for 41.3% of the variance in employee productivity in the fitted model. The finding suggests that employees who perceived greater flexibility, initiative, and support for creative problem-solving also tended to report higher productivity. The null hypothesis, H01, was rejected according to the reported significance result, subject to verification of the original statistical output.

4.4 Adhocracy Culture and Innovative Performance

The descriptive findings indicated generally favourable perceptions of innovation-related practices. Reported means for introducing new services, experimenting with ideas, and implementing suggestions exceeded 4.00. However, tolerance for occasional failure recorded a lower mean of 3.46, suggesting that support for innovation may not always extend to unsuccessful experiments.

Table 5: Regression Results for Adhocracy Culture and Innovative Performance

Statistic	Reported Value
Correlation coefficient (R)	0.824
R-squared	0.678
Adjusted R-squared	0.677
F-statistic	483.178
Regression coefficient (β)	0.824
t-statistic	21.981
Significance	p < 0.001
Sample size	231

Source: Researcher's regression output, as supplied.

Adhocracy culture demonstrated a positive and statistically significant relationship with innovative performance ($\beta = 0.824, t = 21.981, p < 0.001$). The reported R^2 of 0.678 indicates that the predictor accounted for 67.8% of the variance in the fitted model. This was the largest reported coefficient of determination among the four models. The finding suggests a strong association between innovation-oriented cultural practices and employees reported innovative performance. H02 was rejected according to the reported result, subject to statistical verification.

4.5 Clan Culture and Employee Productivity

The descriptive results indicated favourable perceptions of teamwork, trust, cooperation, and supportive workplace relationships. Cooperation and collaboration recorded a reported mean of 4.35.

Table 6: Regression Results for Clan Culture and Employee Productivity

Statistic	Reported Value
Correlation coefficient (R)	0.689
R-squared	0.475
Adjusted R-squared	0.473
F-statistic	207.365
Regression coefficient (β)	0.689
t-statistic	14.400
Significance	p < 0.001
Sample size	231

Source: Researcher's regression output, as supplied.

Clan culture was reported to have a positive and statistically significant relationship with employee productivity ($\beta = 0.689, t = 14.400, p < 0.001$). The reported R^2 of 0.475 indicates that clan culture accounted for 47.5% of the variance in the fitted model. This finding suggests that trust,

collaboration, and supportive relationships were associated with higher reported productivity. H03 was rejected according to the reported significance result, subject to verification of the original output.

4.6 Clan Culture and Innovative Performance

The descriptive results indicated favourable perceptions of belonging, open communication, employee participation, and practical problem-solving. Translating creative ideas into practical solutions recorded a reported mean of 4.48.

Table 7: Regression Results for Clan Culture and Innovative Performance

Statistic	Reported Value
Correlation coefficient (R)	0.537
R-squared	0.289
Adjusted R-squared	0.286
F-statistic	92.936
Regression coefficient (β)	0.537
t-statistic	9.640
Significance	$p < 0.001$
Sample size	231

Source: Researcher's regression output, as supplied.

Clan culture was reported to have a positive and statistically significant relationship with innovative performance ($\beta = 0.537, t = 9.640, p < 0.001$). The reported R^2 of 0.289 indicates that the predictor accounted for 28.9% of the variance in the fitted model. The result suggests that belonging, participation, and open communication were associated with employees reported innovative performance. However, the explanatory proportion was lower than that reported for adhocracy culture and innovative performance. H04 was rejected according to the reported result, subject to statistical verification.

4.7 Summary of Hypothesis Testing

Table 8: Summary of Reported Regression Findings

Hypothesis	Relationship	β	R^2	t-statistic	Significance	Reported Decision
H01	Adhocracy culture and employee productivity	0.643	0.413	12.705	$p < 0.001$	Reject null
H02	Adhocracy culture and innovative performance	0.824	0.678	21.981	$p < 0.001$	Reject null
H03	Clan culture and employee productivity	0.689	0.475	14.400	$p < 0.001$	Reject null

Hypothesis	Relationship	β	R^2	t-statistic	Significance	Reported Decision
H04	Clan culture and innovative performance	0.537	0.289	9.640	$p < 0.001$	Reject null

Source: Researcher's reported regression outputs.

All four reported relationships were positive and statistically significant. Adhocracy culture had the strongest reported association with innovative performance, while clan culture had a stronger reported association with employee productivity than with innovative performance.

Statistical verification note: The reported regression statistics contain inconsistencies. In simple linear regression with one predictor, the overall F-statistic should equal the square of the predictor's t-statistic, apart from rounding. Several supplied figures do not satisfy this relationship. The original dataset and SPSS output must therefore be checked before the findings are treated as definitive.

5. DISCUSSION OF FINDINGS

5.1 Adhocracy Culture and Employee Productivity

The reported findings indicated a positive and statistically significant relationship between adhocracy culture and employee productivity. The standardized coefficient was 0.643, while the reported $R^2$was 0.413. This association suggests that employees who perceived greater support for flexibility, experimentation, and creative problem-solving also tended to report higher productivity. In banking institutions, employees regularly encounter operational challenges involving transaction processing, customer requests, documentation, and service coordination. Opportunities to identify inefficiencies and suggest improvements may help employees' complete tasks more effectively.

The finding is consistent with the view that organizational culture influences employee behaviour. Nevertheless, the cross-sectional design does not establish causation. Employees in more effective organizational units may also perceive their workplace culture more positively.

5.2 Adhocracy Culture and Innovative Performance

Adhocracy culture demonstrated the strongest reported relationship with innovative performance, with a standardized coefficient of 0.824 and an $R^2$of 0.678. This finding is consistent with the Competing Values Framework, which associates adhocracy culture with experimentation, adaptability, and the pursuit of new ideas. In banking, these practices may support improved digital services, more efficient workflows, and better responses to customer needs.

However, the comparatively lower descriptive score for tolerance of occasional failure suggests that encouraging new ideas may not always involve accepting unsuccessful experiments. Banks should therefore establish controlled processes for testing ideas while maintaining appropriate accountability, security, and regulatory compliance.

5.3 Clan Culture and Employee Productivity

The reported relationship between clan culture and employee productivity was positive and statistically significant, with a coefficient of 0.689 and an $R^2$of 0.475. Trust, cooperation, and supportive relationships may improve productivity by facilitating communication and coordination among employees. Banking activities often involve interdependent tasks, making cooperation between operations, customer service, marketing, and other departments important. Supportive relationships may help employees obtain assistance, exchange information, and resolve problems. However, clan culture should not replace clear performance standards or accountability. Banks need to combine employee support with consistent procedures and measurable responsibilities.

5.4 Clan Culture and Innovative Performance

Clan culture was also positively associated with innovative performance, with a reported coefficient of 0.537 and an $R^2$of 0.289. A supportive work environment may encourage employees to share ideas, identify operational weaknesses, and collaborate on improvements. Employees who believe their contributions will be considered fairly may be more willing to participate in innovation.

The reported association was weaker than that between adhocracy culture and innovative performance. One possible interpretation is that supportive relationships facilitate knowledge exchange but may not provide all the resources and organizational processes required to implement new ideas. This interpretation remains provisional because the study did not directly test the mechanisms linking culture to performance.

5.5 Implications of the Findings

The findings suggest that clan and adhocracy cultures may play complementary roles in banking institutions. Clan culture emphasizes trust, collaboration, and employee participation, while adhocracy culture emphasizes flexibility, experimentation, and innovation. Managers may benefit from combining these characteristics through supportive supervision, structured feedback channels, cross-departmental collaboration, and opportunities for responsible experimentation. At the same time, banks must preserve the controls necessary for fraud prevention, cybersecurity, accurate record-keeping, and regulatory compliance.

Employee productivity and innovative performance should also be monitored separately. Productivity initiatives may focus on task completion and operational efficiency, whereas innovation initiatives may emphasize idea development and the implementation of improvements. These implications should be interpreted cautiously because the study focused on selected banks in one geographical area and relied on employee questionnaire responses. Furthermore, the reported statistical inconsistencies require resolution.

6. CONCLUSION AND RECOMMENDATIONS

6.1 Conclusion

This study examined the relationships between adhocracy culture, clan culture, employee productivity, and innovative performance in selected Deposit Money Banks in Yenagoa, Bayelsa State, Nigeria. The reported findings indicated that adhocracy culture was positively associated with employee productivity and innovative performance. Clan culture was similarly associated with

both outcomes. Adhocracy culture demonstrated the strongest reported relationship with innovative performance, while clan culture showed a stronger reported relationship with employee productivity than with innovative performance.

These findings suggest that flexibility, experimentation, teamwork, trust, and employee participation are relevant organizational characteristics when considering employee productivity and innovation. However, the study establishes reported statistical associations rather than causal relationships. The regression statistics must also be verified against the original SPSS output before definitive conclusions are drawn.

6.2 Recommendations

Based on the reported findings, the following recommendations are made:

i. Encourage employee initiative and responsible experimentation. Bank managers should create opportunities for employees to identify operational problems, suggest improvements, and test new work methods within defined risk limits.
ii. Strengthen teamwork and employee participation. Banks should encourage collaboration across departments through team meetings, employee feedback mechanisms, and joint problem-solving activities.
iii. Establish formal processes for implementing ideas. Employee suggestions should be evaluated using transparent criteria covering feasibility, cost, customer value, cybersecurity, and regulatory compliance.
iv. Promote supportive supervision and open communication. Managers should provide constructive feedback and create an environment in which employees can raise operational concerns without undue fear of unfair treatment.
v. Balance flexibility with internal controls. Innovation-oriented practices should not undermine fraud prevention, cybersecurity, financial accountability, or regulatory compliance.
vi. Measure productivity and innovation separately. Banks should develop distinct indicators for operational efficiency and the generation and implementation of new ideas.
vii. Assess organizational culture periodically. Employee surveys should be used to monitor teamwork, trust, communication, initiative, and managerial support, helping management identify gaps between stated values and actual workplace practices.

6.3 Contribution to Knowledge

This study contributes context-specific evidence by examining two organizational culture types in relation to two distinct non-financial performance outcomes among employees of selected Deposit Money Banks in Yenagoa. It distinguishes innovation-oriented adhocracy culture from relationship-oriented clan culture and examines employee productivity separately from innovative performance. The findings provide a basis for further research into organizational culture and employee outcomes in Nigeria's banking sector.

The contribution is primarily contextual and empirical rather than theoretical. Further validation is necessary because of the limitations of the research design and the inconsistencies in the supplied regression statistics.

6.4 Limitations of the Study

The study has several limitations. First, it focused on selected Deposit Money Banks in Yenagoa, limiting the generalizability of its findings. Second, the cross-sectional design does not establish causal relationships. Third, the use of questionnaire responses may introduce subjective measurement and common-method bias. Fourth, the study examined only clan and adhocracy cultures rather than all four dimensions of the Competing Values Framework. Fifth, the available material does not include the complete questionnaire, actual reliability coefficients, or original SPSS output. Finally, inconsistencies in the reported regression statistics require resolution before publication.

6.5 Suggestions for Further Research

Future research should investigate organizational culture in relation to employee retention, job satisfaction, customer loyalty, service quality, and organizational commitment. Comparative studies across Nigerian states and financial institutions could establish whether the reported relationships are consistent across different settings. Researchers could also examine whether leadership style, digital transformation, employee engagement, and organizational structure influence the relationships between culture and performance. Longitudinal research and validated measurement instruments would strengthen the evidence concerning the relationships between organizational culture and employee outcomes.

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