

Enhancing Organizational Culture and Performance in Deposit Money Banks through Inclusive Communication

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ABSTRACT

This study investigates the role of inclusive communication in shaping organizational culture and enhancing performance in Deposit Money Banks (DMBs) in Port Harcourt, Nigeria. Using a mixed-method research design, data were collected from 146 employees across Zenith Bank and Access Bank branches through structured questionnaires and semi-structured interviews with 8 participants. Grounded in Organizational Culture Theory and Open Systems Theory, the findings reveal that inclusive communication significantly shapes organizational culture by fostering transparency, trust, and shared values. The study also demonstrates that inclusive communication positively impacts employee engagement, collaboration, and job satisfaction, thereby enhancing organizational performance. However, persistent barriers including hierarchical structures, technical jargon, and limited feedback mechanisms continue to constrain full inclusivity. The study recommends strengthening feedback systems, implementing continuous training programs, and integrating minority voices to dismantle communication barriers. These findings contribute to understanding how inclusive communication serves as both a cultural artifact and systemic mechanism for organizational effectiveness in Nigerian banking.

Keywords: Inclusive communication, organizational culture, employee engagement, Deposit Money Banks, performance

INTRODUCTION

In contemporary business environments, organizations increasingly recognize that inclusive communication plays a critical role in fostering progressive organizational culture and enhancing overall performance. Inclusive communication ensures that all employees, regardless of their background, position, or abilities, have equitable access to information, participate meaningfully in decision making processes, and feel valued in the workplace. This approach is particularly significant in Deposit Money Banks where collaboration, transparency, and employee engagement sustain competitive advantage and improve service delivery.

Inclusive communication involves deliberate efforts to accommodate diverse perspectives, promote open dialogue, and minimize barriers that hinder effective workplace interactions. Research demonstrates that inclusive communication fosters a sense of belonging and trust among employees, which enhances commitment, job satisfaction, and productivity (Mor Barak, 2017). Conversely, organizations that fail to implement inclusive communication strategies often experience low morale, high turnover rates, and reduced operational efficiency (Shore et al., 2011).

Organizational culture plays a pivotal role in shaping employee behavior, work ethics, and corporate performance. Schein (2010) highlights how workplace culture influences organizational effectiveness, decision making, and leadership styles. A progressive culture, characterized by inclusivity and open communication, encourages innovation, adaptability, and collective problem solving. These are key factors in the fast paced banking industry where organizations must respond quickly to regulatory changes, technological disruptions, and shifting customer expectations.

In the Nigerian banking sector, particularly in Port Harcourt, organizational culture is often influenced by hierarchical structures, regulatory policies, and competitive pressures. Despite growing emphasis on employee engagement and diversity, many banks still face communication challenges such as information silos, limited

upward communication, and exclusion of junior staff from decision making processes (Okpara, 2021). These issues negatively impact teamwork, customer relations, and overall organizational performance.

Studies show that financial institutions integrating inclusive communication practices experience higher employee engagement, improved customer satisfaction, and better financial outcomes (Roberson, 2019). This occurs because inclusive workplaces are more likely to retain top talent, foster innovation, and respond effectively to market changes. However, empirical research on the specific impact of inclusive communication on organizational culture and performance within Nigerian banks remains limited. Existing studies focus primarily on general corporate communication strategies, often overlooking the direct correlation between inclusivity and workplace performance in the banking sector (Adeyeye, 2019).

This study addresses this gap by investigating how inclusive communication serves as a catalyst for progressive organizational culture and improved performance in selected Deposit Money Banks in Port Harcourt. The research examines both the enablers and barriers to inclusive communication, providing insights that can inform policy and practice in the Nigerian banking industry.

Statement of the Problem

Effective communication is the backbone of any successful organization, particularly in the banking sector where collaboration, transparency, and efficiency are crucial. However, many Deposit Money Banks in Port Harcourt struggle with communication challenges that hinder employee engagement, workplace inclusivity, and overall organizational performance. Traditional corporate communication structures often emphasize hierarchical, top down information flow, which may exclude diverse employee voices, limit knowledge sharing, and create information silos (Tourish & Hargie, 2004). This lack of inclusivity in communication can lead to low employee morale, reduced job satisfaction, and decreased productivity, all of which negatively impact organizational culture and long term performance.

Despite increasing global emphasis on workplace diversity and inclusion, many financial institutions in Nigeria, including those in Port Harcourt, lack structured frameworks for inclusive communication. Issues such as gender imbalances in decision making, generational differences in communication preferences, cultural barriers, and ineffective feedback mechanisms further exacerbate communication gaps. These challenges limit employees' ability to contribute meaningfully to decision making and problem solving processes. Such limitations not only weaken organizational culture but also affect banks' ability to adapt to market changes, foster innovation, and maintain strong customer relationships.

Furthermore, existing studies on communication in Nigerian banks primarily focus on general corporate communication strategies without examining the direct impact of inclusive communication on organizational culture and performance (Adeyeye, 2019). While global literature extensively discusses inclusive communication in Western contexts, there is limited understanding of how cultural factors specific to Nigeria shape the practice and outcomes of inclusive communication in banking institutions. The hierarchical nature of Nigerian organizational culture presents unique challenges to implementing inclusive communication practices (Hofstede et al., 2010).

There is a critical need to explore how fostering an inclusive communication environment can enhance collaboration, trust, employee engagement, and overall operational efficiency in Deposit Money Banks in Port Harcourt. Understanding the barriers to inclusive communication in this context is equally important, as it can inform targeted interventions that address cultural, structural, and linguistic obstacles. Without such understanding, banks may continue to implement communication initiatives that fail to achieve genuine inclusivity, resulting in wasted resources and missed opportunities for organizational development.

Therefore, this study seeks to address this gap by investigating how inclusive communication serves as a catalyst for progressive organizational culture and improved performance in selected Deposit Money Banks in Port Harcourt. The research examines the role of inclusive communication in shaping organizational culture, its impact on employee engagement and job satisfaction, and the barriers that hinder its effective implementation. The findings will provide evidence-based recommendations that can guide banking institutions in developing

communication strategies that are culturally appropriate, organizationally effective, and conducive to sustainable performance improvement.

Research Objectives

The main aim of the study is to investigate the role of inclusive communication in fostering a progressive organizational culture and enhancing performance in Deposit Money Banks in Port Harcourt. The specific objectives are to:

1. Examine the role of inclusive communication in shaping organizational culture within selected Deposit Money Banks in Port Harcourt
2. Assess the impact of inclusive communication on employee engagement, collaboration, and job satisfaction in the banking sector
3. Identify communication barriers that hinder inclusivity in Deposit Money Banks

Research Questions

1. What is the role of inclusive communication in shaping organizational culture within selected Deposit Money Banks in Port Harcourt?
2. How does inclusive communication impact employee engagement, collaboration, and job satisfaction in the banking sector?
3. What communication barriers hinder inclusivity in Deposit Money Banks?

LITERATURE REVIEW

Organizational Culture Theory

This study is grounded in Organizational Culture Theory, propounded by Schein (1985), which posits that shared values, beliefs, and practices significantly shape organizational functioning and performance. In the context of Deposit Money Banks, inclusive communication emerges as a critical factor that can catalyze progressive organizational culture by ensuring all members feel valued and heard regardless of background or position. While inclusive communication can improve employee morale and reduce turnover rates, implementation challenges exist in hierarchical cultures where such efforts may be perceived as tokenistic if not genuinely embraced.

In the context of Deposit Money Banks, inclusive communication emerges as a critical factor that can catalyze a progressive organizational culture. Inclusive communication refers to practices that ensure all members of an organization feel valued and heard, regardless of their background, identity, or position. By promoting a culture that prioritizes inclusivity in communication, banks can harness diverse perspectives and foster a sense of belonging among employees.

However, implementation challenges exist. Potential for miscommunication when accommodating wide-ranging perspectives, resource strain for training and development, and resistance to change in hierarchical cultures are significant barriers. If inclusivity efforts are perceived as superficial or tokenistic, they can lead to disillusionment rather than cultural transformation.

Open Systems Theory

Open Systems Theory (OST), rooted in Ludwig von Bertalanffy's General System Theory from the 1950s, presents organizations as dynamic systems that engage actively with their external environments, exchanging resources, information, and energy. Key propositions emphasize that organizations are interconnected with their environment, systems are dynamic and constantly evolving, and organizations must adapt to meet environmental demands through feedback mechanisms.

OST offers several advantages including holistic thinking, fostering systems perspective, supporting adaptability and flexibility, enhancing understanding of complex systems, and promoting collaboration among stakeholders.

However, challenges include complexity in implementation, tendency to overlook internal organizational dynamics, inadequate addressing of power relations and conflicts, and difficulties in measuring and quantifying system variables.

For this study, OST is relevant because it emphasizes how organizations must adapt to environmental demands through feedback mechanisms. When communication flows are inclusive, organizations maintain the information exchange necessary for responding to regulatory changes, technological disruptions, and competitive pressures characteristic of the Nigerian banking environment. However, implementing OST principles in hierarchical organizations presents challenges, particularly in measuring communication effectiveness and addressing power imbalances.

Inclusive Communication

Inclusive communication is a vital component of organizational culture, fostering a sense of belonging, respect, and value among diverse stakeholders. It involves sharing information, ideas, and perspectives among diverse stakeholders, promoting equal opportunities, and valuing diversity (Katz & Kahn, 1966). It encompasses verbal and nonverbal communication, formal and informal communication channels, and feedback mechanisms (Tourish & Hargie, 2004).

Modern inclusive communication strategies should be adopted by Deposit Money Banks in Port Harcourt as the surest way to get employees pulling in the same direction for an uptick in positive results and service delivery. Effective communication promotes employee engagement and satisfaction (Men, 2015). The Center for Study of Democracy (2023) concluded that "Inclusive communication is effective communication, respectful and accessible to all. Inclusive and neutral language is increasingly recognized as indispensable in mitigating workplace discrimination, promoting tolerance, and fostering inclusive work environments."

Studies consistently show that inclusive communication positively impacts organizational culture. Adeyeye (2019) found that inclusive communication significantly influenced organizational culture in Nigerian banks, while research by Oladele (2020) showed it positively impacted employee engagement and performance.

Organizational Culture

Organizational culture refers to shared values, norms, and practices within an organization. According to Schein (2010), it is the pattern of basic assumptions that a group has invented, discovered, or developed in learning to cope with its problems of external adaptation and internal integration. Hofstede (1991) defined it as the collective programming of the mind that distinguishes members of one organization from another.

Cameron and Quinn (2011) identified four types of organizational culture: Clan culture (collaborative, family-like atmosphere), Adhocracy culture (innovative and entrepreneurial environment), Market culture (competitive and results-driven), and Hierarchy culture (bureaucratic and rule-bound). Strong organizational culture drives employee engagement and significantly influences financial performance, employee behavior, innovation, customer satisfaction, and ultimately organizational effectiveness (Denison, 1990; Ogbonna, 2017).

Organizational Performance

Organizational performance refers to the assessment of how effectively an organization meets its goals and objectives, encompassing various dimensions such as financial results, operational efficiency, employee satisfaction, and customer service. Kaplan and Norton (1992) see organizational performance as the extent to which an organization achieves its goals and objectives, while Venkatraman and Ramanujam (1986) define it as a multidimensional construct encompassing financial, operational, and strategic outcomes.

Performance can be measured through financial metrics (ROI, ROA, ROE), non-financial metrics (customer satisfaction, employee engagement, quality ratings), and the Balanced Scorecard method integrating both (Kaplan & Norton, 1992). Effective communication enhances organizational performance (Welsh & Jackson, 2007), making understanding and measuring organizational performance essential for achieving strategic objectives and sustaining competitive advantage.

METHODOLOGY

Research Design

This study employed a mixed methods research design, integrating both quantitative and qualitative approaches to provide a comprehensive understanding of how inclusive communication influences organizational culture and performance in Deposit Money Banks. The rationale for adopting a mixed methods approach aligns with Creswell and Plano Clark's (2018) argument that combining quantitative and qualitative data collection and analysis strengthens research validity by enabling triangulation, complementarity, and deeper exploration of complex organizational phenomena.

The quantitative component utilized a survey design to measure the prevalence and strength of relationships between inclusive communication practices, organizational culture, and employee outcomes across a broad sample of bank employees. Survey research was appropriate for this study because it enabled systematic data collection from a defined population, facilitated statistical analysis of relationships between variables, and allowed for generalization of findings within the study context (Fowler, 2014). Structured questionnaires were administered to staff at Zenith Bank and Access Bank branches located on Olu Obasanjo Road in Port Harcourt.

The qualitative component employed semi structured interviews to explore the lived experiences, perceptions, and contextual nuances of inclusive communication that quantitative methods alone could not capture. Semi structured interviews were selected because they provide flexibility to probe deeper into participant responses while maintaining focus on key research questions (Brinkmann & Kvale, 2015). This approach enabled participants to share their experiences in their own words, revealing barriers and enablers to inclusive communication that might not emerge through structured questionnaires alone.

The integration of quantitative and qualitative methods followed a convergent parallel design (Creswell & Plano Clark, 2018), whereby both forms of data were collected concurrently, analyzed separately, and then merged during interpretation to produce comprehensive findings that address the research questions from multiple perspectives.

Population and Sample

The target population for this study comprised all professional and non professional staff working at Zenith Bank and Access Bank branches located on Olu Obasanjo Road in Port Harcourt. This population was selected for three reasons. First, both banks are among the leading financial institutions in Nigeria with established organizational structures and communication systems, making them appropriate cases for examining inclusive communication practices. Second, their location on the same road in Port Harcourt provided geographical convenience while ensuring comparability of environmental and market conditions. Third, the manageable population size allowed for census sampling, which enhanced the representativeness and generalizability of findings within the study context.

The total population consisted of 152 employees distributed across five branches: one Zenith Bank branch with 40 staff members, and four Access Bank branches employing 24, 26, 43, and 19 staff members respectively. This population included employees across all hierarchical levels, from entry level staff to branch managers, ensuring representation of diverse perspectives on inclusive communication practices.

For the quantitative component, the study employed census sampling, also known as complete enumeration, whereby all 152 members of the population were invited to participate in the survey. Census sampling was justified for several reasons. First, the relatively small and accessible population size made it feasible to reach all members without the logistical and financial constraints typically associated with larger populations (Lavrakas, 2008). Second, census sampling eliminates sampling error because the entire population is included rather than a subset, thereby enhancing the precision and reliability of statistical estimates (Fowler, 2014). Third, this approach ensured that findings accurately reflect the experiences and perspectives of all employees in the selected branches, avoiding potential biases that might arise from sample selection procedures.

For the qualitative component, purposive sampling was used to select eight participants for semi structured interviews. Purposive sampling was appropriate because it enabled the deliberate selection of information rich

cases that could provide deep insights into the research questions (Patton, 2015). Participants were selected based on maximum variation criteria to ensure representation across different dimensions including hierarchical level (junior staff, supervisors, managers), gender, years of service, and bank affiliation. This sampling strategy ensured that diverse perspectives and experiences with inclusive communication were captured.

The sample size of eight interview participants, while modest, aligns with qualitative research principles emphasizing depth over breadth. Guest, Bunce, and Johnson (2006) found that data saturation in interview studies often occurs within the first twelve interviews, and for relatively homogeneous populations with focused research questions, saturation can occur with as few as six to eight interviews. In this study, thematic saturation was monitored throughout the interview process, and data collection ceased when no new themes or insights emerged from successive interviews, indicating that the sample size was adequate for the study's qualitative objectives.

Data Collection Methods

Data collection occurred over a four-week period and involved both quantitative and qualitative instruments administered concurrently. For the quantitative component, a structured questionnaire was developed based on existing validated scales measuring inclusive communication (Shore et al., 2011), organizational culture (Cameron & Quinn, 2011), and employee engagement (Saks, 2006). The questionnaire consisted of closed ended items using a five-point Likert scale ranging from strongly disagree to strongly agree, enabling systematic measurement of respondent perceptions and attitudes.

The questionnaire was pilot tested with 20 employees from other bank branches in Port Harcourt to assess clarity, comprehensibility, and internal consistency of scale items. Based on pilot feedback, minor wording adjustments were made to ensure cultural appropriateness and comprehension. The final questionnaire was distributed both physically and electronically to all 152 employees in the target population, with a two-week window provided for completion. Follow up reminders were sent to non-respondents to maximize response rates.

For the qualitative component, semi structured interview guides were developed around the three research questions, with open ended prompts designed to elicit detailed narratives about participants' experiences with inclusive communication. Interview questions were informed by the theoretical frameworks guiding the study, namely Organizational Culture Theory (Schein, 2010) and Open Systems Theory (Katz & Kahn, 1978). Each interview lasted approximately 30 to 45 minutes and was conducted either face to face or via secure video conferencing, depending on participant availability and preference.

All interviews were audio recorded with participant consent and transcribed verbatim to ensure accurate representation of participant voices. Field notes were also maintained during interviews to capture contextual details, nonverbal cues, and preliminary analytical insights. Participants were assured of confidentiality and anonymity, with identifying information removed from all transcripts and replaced with codes such as Respondent 1, Respondent 2, and so forth.

Data Analysis

Quantitative data were analyzed using descriptive and inferential statistics with the Statistical Package for Social Sciences (SPSS version 26). Descriptive statistics including frequencies, percentages, means, and standard deviations were computed to summarize respondent demographics and key study variables. The internal consistency reliability of scale items was assessed using Cronbach's alpha, with values above 0.70 considered acceptable (Nunnally & Bernstein, 1994). Inferential statistics including Pearson correlation analysis were conducted to examine relationships between inclusive communication, organizational culture, and employee outcomes.

Qualitative data were analyzed using thematic analysis following the six phase process outlined by Braun and Clarke (2006): familiarization with data, generating initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the report. Transcripts were coded inductively to identify patterns and recurring ideas, with codes then grouped into broader themes aligned with the research questions. To enhance trustworthiness, a portion of transcripts was independently coded by a second researcher, and inter coder reliability was assessed through discussion and consensus building (Lincoln & Guba, 1985).

The integration of quantitative and qualitative findings occurred during interpretation, whereby statistical results were examined alongside thematic findings to identify areas of convergence, divergence, and complementarity. This integration enabled a more nuanced and comprehensive understanding of how inclusive communication shapes organizational culture and performance in the study context.

Ethical Considerations

Ethical approval for the study was obtained from the relevant institutional review board prior to data collection. Informed consent was secured from all participants after they were provided with detailed information about the study's purpose, procedures, voluntary nature of participation, and measures to ensure confidentiality and anonymity. Participants were informed of their right to withdraw from the study at any time without penalty. All data were stored securely and accessible only to the research team, with identifying information removed from datasets and reports to protect participant privacy.

Limitations

Several limitations of the study design should be acknowledged. First, the geographical scope was limited to two banks on a single road in Port Harcourt, which restricts the generalizability of findings to other banking institutions in Nigeria or other regions. Future research should expand the scope to include multiple cities and a broader range of banking institutions. Second, the cross-sectional nature of the study limits the ability to make causal inferences about the relationship between inclusive communication and organizational outcomes. Longitudinal studies would provide stronger evidence of temporal relationships and causal mechanisms. Third, the reliance on self-reported data may introduce common method bias, whereby relationships between variables may be inflated due to same source measurement (Podsakoff et al., 2003). Fourth, the study's reliance on two banks from a single banking group may limit variability in organizational communication practices, as both institutions may share similar corporate communication policies and training protocols. Future research should examine banks from different corporate families to assess variation in inclusive communication implementation. While this limitation was partially mitigated through the mixed methods design and triangulation of data sources, future research should consider incorporating objective performance metrics and multi-source data collection.

The exceptionally high response rate of 96% may be attributed to institutional support from bank management, the relevance of the topic to employees' daily experiences, and the researcher's presence during data collection. However, this high response rate may introduce selection bias if non-respondents differed systematically from respondents in ways relevant to the study

DATA PRESENTATION

Quantitative Data Presentation

Table 1: Inclusive Communication and Organizational Culture

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
My bank promotes open communication across all levels of staff.	72 (47.4%)	50 (32.9%)	18 (11.8%)	8 (5.3%)	4 (2.6%)	4.21
Leadership in my bank encourages feedback from employees.	65 (42.8%)	55 (36.2%)	20 (13.2%)	8 (5.3%)	4 (2.6%)	4.08
Inclusive communication is embedded in our organizational culture.	68 (44.7%)	57 (37.5%)	15 (9.9%)	9 (5.9%)	3 (2.0%)	4.16
I feel valued and heard in organizational communication processes.	70 (46.1%)	54 (35.5%)	16 (10.5%)	7 (4.6%)	5 (3.3%)	4.18
The communication style in my organization reflects inclusivity.	67 (44.1%)	52 (34.2%)	20 (13.2%)	9 (5.9%)	4 (2.6%)	4.10

Source: Field Study

The table shows high agreement among respondents that inclusive communication is practiced in their banks. Mean scores above 4.0 indicate a strong positive perception.

Table 2: Inclusive Communication and Employee Engagement

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
Inclusive communication enhances my level of engagement at work.	64 (42.1%)	59 (38.8%)	16 (10.5%)	9 (5.9%)	4 (2.6%)	4.16
I collaborate more effectively when communication is inclusive.	66 (43.4%)	58 (38.2%)	15 (9.9%)	8 (5.3%)	5 (3.3%)	4.14
Inclusive communication increases my job satisfaction.	68 (44.7%)	57 (37.5%)	14 (9.2%)	8 (5.3%)	5 (3.3%)	4.12
I am more committed when inclusive communication is practiced.	70 (46.1%)	56 (36.8%)	15 (9.9%)	7 (4.6%)	4 (2.6%)	4.20
Inclusive communication leads to better teamwork in my bank.	72 (47.4%)	54 (35.5%)	14 (9.2%)	8 (5.3%)	4 (2.6%)	4.23

Source: Field Study

Employees strongly agreed that inclusive communication enhances their engagement, collaboration, job satisfaction, and commitment. This implies inclusivity has a significant positive impact on employee performance.

Table 3: Barriers to Inclusive Communication

Statement	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean
There are communication barriers that hinder inclusivity in my bank.	60 (39.5%)	52 (34.2%)	18 (11.8%)	15 (9.9%)	7 (4.6%)	3.95
Language or jargon used by leadership limits communication.	54 (35.5%)	50 (32.9%)	20 (13.2%)	18 (11.8%)	10 (6.6%)	3.79
Hierarchical structure limits open communication.	62 (40.8%)	55 (36.2%)	18 (11.8%)	12 (7.9%)	5 (3.3%)	4.03
Employees from minority groups are less likely to be heard.	59 (38.8%)	54 (35.5%)	16 (10.5%)	15 (9.9%)	8 (5.3%)	3.92
My organization is actively addressing communication barriers.	48 (31.6%)	57 (37.5%)	20 (13.2%)	18 (11.8%)	9 (5.9%)	3.68

Source: Field Study

Respondents acknowledged the existence of communication barriers, particularly hierarchical bottlenecks and use of technical jargon. However, many also indicated that banks are taking steps to address these challenges.

Qualitative Data Presentation

The qualitative data obtained from semi-structured interviews were analyzed using thematic analysis. A total of 8 participants, drawn from different hierarchical levels across the selected Deposit Money Banks in Port Harcourt, were interviewed. Their responses were transcribed, coded, and organized into themes aligned with the study's objectives. According to Braun and Clarke (2006), thematic analysis provides a flexible yet rigorous approach to identifying, analyzing, and reporting patterns within qualitative data. In this study, three major themes emerged: the role of inclusive communication in shaping organizational culture, its impact on engagement and job satisfaction, and barriers that hinder inclusivity. The thematic presentation below reflects recurring patterns supported by participants' voices.

Inclusive Communication and Organizational Culture

Interview participants highlighted that inclusive communication fosters a sense of belonging, transparency, and trust within the organization. Managers emphasized that when communication flows across all levels, employees become more committed to organizational goals. One respondent noted:

“Inclusive communication ensures that even junior staff have a voice in decision-making processes, which strengthens our workplace culture.” (Respondent 3, Manager)

Another respondent linked inclusivity to shared ownership of organizational values, stating:

“When staff at all levels are carried along, there is a collective spirit, and people see themselves as part of the bigger picture.” (Respondent 7, Supervisor)

Inclusive communication, Engagement, Collaboration, and Job Satisfaction

Interviewees reported that inclusive communication improves collaboration and teamwork. Respondents linked open communication with higher morale and commitment. A mid-level manager explained thus:

“When management encourages feedback, staff are more motivated to contribute, and this makes teamwork smoother and more productive.” (Respondent 5, Supervisor)

Another participant added that inclusivity affects motivation and retention:

“I feel more satisfied in my job because my opinions matter. It makes me want to stay longer and give my best to the bank.” (Respondent 2, Banking Officer)

Communication Barriers and Inclusivity

Despite the positive aspects, participants identified several barriers to inclusive communication. A recurring theme was hierarchical bottlenecks that limit upward communication. Junior staff particularly mentioned that their contributions are often overlooked.

“Sometimes, because of the hierarchical structure, junior staff are not heard, even when we have ideas that could help.” (Respondent 4, Banking Officer)

Another participant pointed to the use of technical jargon, which complicates communication between departments:

“The language used by top management can be too technical, and this makes it hard for everyone to fully understand what is expected.” (Respondent 8, Banking Officer)

However, managers acknowledged these challenges and highlighted ongoing reforms to address them. As one senior respondent stated:

“We are trying to create policies that make communication more open and less formal, so that everyone can participate without feeling restricted.” (Respondent 1, Manager)

FINDINGS

The study reveals strong evidence that inclusive communication plays a vital role in shaping organizational culture and enhancing performance in Deposit Money Banks in Port Harcourt. Data from 146 survey respondents and 8 interview participants converged on three major findings that together paint a comprehensive picture of how communication practices influence organizational outcomes.

Finding 1: Inclusive Communication Shapes Organizational Culture

The data show widespread agreement that inclusive communication is actively practiced and embedded within organizational culture at the selected banks. A substantial majority of respondents, ranging from 78.3% to 82.2%, affirmed various aspects of inclusive communication with mean scores consistently above 4.0. Specifically, 80.3% of employees confirmed their bank promotes open communication across all organizational levels (mean = 4.21). Similarly, 79.0% acknowledged that leadership actively encourages feedback from staff (mean = 4.08). Perhaps most significantly, 81.6% of respondents felt personally valued and heard in communication processes (mean = 4.18), while 82.2% agreed that inclusive communication has become embedded in their organizational culture (mean = 4.16).

These quantitative findings were reinforced by rich narratives from interview participants who emphasized that inclusive communication fosters belonging, transparency, and trust within their organizations. A manager captured this sentiment clearly, stating that inclusive communication ensures even junior staff have a voice in decision making processes, which strengthens workplace culture. A supervisor elaborated on this point by noting that when staff at all levels are carried along, there is a collective spirit where people see themselves as part of the bigger picture. These perspectives demonstrate that inclusive communication functions not merely as a communication technique but as both a cultural practice and a mechanism for reinforcing shared organizational values.

The convergence between quantitative and qualitative data suggests that these banks have made meaningful progress in creating communication environments where employees across hierarchical levels feel their voices matter. This finding is particularly noteworthy given the traditionally hierarchical nature of Nigerian organizational culture, suggesting that deliberate inclusive communication practices can facilitate cultural transformation.

Finding 2: Inclusive Communication Enhances Employee Engagement and Performance

Building on the finding that inclusive communication shapes organizational culture, the study reveals that this cultural shift translates into tangible improvements in employee outcomes. Strong consensus emerged across multiple performance dimensions, with between 80.9% and 82.9% of respondents agreeing that inclusive communication positively impacts various aspects of their work experience. Specifically, respondents reported that inclusive communication enhances their engagement (80.9%, mean = 4.16), improves collaboration among team members (81.6%, mean = 4.14), increases their job satisfaction (82.2%, mean = 4.12), strengthens their organizational commitment (82.9%, mean = 4.20), and promotes better teamwork (82.9%, mean = 4.23).

These statistical patterns were brought to life through employee narratives that illustrated the mechanisms through which inclusive communication influences performance. A supervisor explained that when management encourages feedback, staff become more motivated to contribute, which makes teamwork smoother and more productive. This account reveals how inclusive communication creates a virtuous cycle where employees feel heard, become more engaged, and consequently contribute more effectively to organizational goals. An officer provided additional insight by noting that feeling satisfied in the job stems directly from knowing that opinions matter, which in turn creates desire to stay longer and give one's best to the bank.

These accounts are particularly revealing because they demonstrate that the performance benefits of inclusive communication are not abstract or theoretical but deeply felt by employees themselves. When employees perceive communication as genuinely inclusive rather than performative, their motivation, collaboration, and organizational commitment improve significantly. This directly contributes to enhanced organizational performance through reduced turnover intentions, increased discretionary effort, and stronger teamwork.

The linkage between cultural transformation (Finding 1) and performance outcomes (Finding 2) suggests that inclusive communication creates a reinforcing cycle: as communication practices become more inclusive, culture becomes more participatory; as culture becomes more participatory, employees become more engaged; and as employees become more engaged, they contribute more effectively to organizational success.

Finding 3: Persistent Communication Barriers Hinder Full Inclusivity

Despite the predominantly positive findings regarding inclusive communication practices and their outcomes, the study identified persistent barriers that constrain full inclusivity and threaten to undermine the progress documented in Findings 1 and 2. A substantial proportion of respondents, ranging from 68.4% to 77.0%, acknowledged various obstacles to inclusive communication. Specifically, 73.7% recognized that communication barriers hinder inclusivity (mean = 3.95), while 77.0% noted that hierarchical structures limit open communication (mean = 4.03). Additionally, 74.3% observed that minority voices are less likely to be heard (mean = 3.92), and 68.4% cited technical language or jargon as limiting effective communication (mean = 3.79). Encouragingly, however, 69.1% recognized that their organizations are actively working to address these barriers (mean = 3.68).

Interview participants provided crucial context that helped explain these quantitative patterns. A junior staff member articulated a frustration likely shared by many at lower organizational levels, explaining that the hierarchical structure sometimes prevents junior staff from being heard, even when they have ideas that could help. This reveals a gap between the inclusive communication rhetoric that employees affirm in Finding 1 and the lived reality where hierarchical barriers still constrain genuine participation.

An officer added another dimension to this challenge by noting that the language used by top management can be too technical, making it hard for everyone to fully understand what is expected. This linguistic barrier is particularly problematic because it undermines the very essence of inclusive communication: ensuring all organizational members can meaningfully participate in conversations and decisions that affect them.

Nevertheless, organizational leaders demonstrated awareness of these challenges and commitment to addressing them. A manager acknowledged that the organization is trying to create policies that make communication more open and less formal so that everyone can participate without feeling restricted. This suggests that banks recognize the gap between aspiration and reality and are taking steps to close it.

The existence of these persistent barriers alongside positive perceptions of inclusive communication suggests that organizational transformation is an ongoing process rather than a completed achievement. While banks have made meaningful progress in embedding inclusive communication into their cultures (Finding 1) and reaping performance benefits (Finding 2), structural and linguistic obstacles continue to constrain full participation of all organizational members. The recognition of these barriers by both employees and leaders, coupled with active efforts to address them, provides grounds for cautious optimism that further progress is possible.

Taken together, these three findings present a nuanced picture of inclusive communication in Nigerian Deposit Money Banks: significant progress has been made in cultural transformation and performance enhancement, but persistent barriers require sustained attention and deliberate intervention to fully realize the potential of inclusive communication practices.

DISCUSSION

Inclusive Communication and Organizational Culture

The study reveals that inclusive communication significantly shapes organizational culture in Deposit Money Banks in Port Harcourt. Both quantitative and qualitative data consistently linked this practice to trust, belonging, and collective ownership of values. These findings demonstrate that communication is not merely a tool for information exchange but a fundamental mechanism through which organizational culture is constructed and sustained.

This finding aligns with Organizational Culture Theory as articulated by Schein (2010), who argues that culture operates at three levels: artifacts, espoused values, and underlying assumptions. Inclusive communication functions across all three levels as an observable practice, an articulated value, and a deeply embedded belief about employee worth. Schein (1985) emphasizes that culture is transmitted through communication patterns, suggesting that consistent inclusive practices embed values of respect, transparency, and participation into organizational fabric.

The finding that 82.2% of respondents agreed that inclusive communication is embedded in their organizational culture supports the notion that culture strengthens when communication practices align with organizational values. When junior staff participate in decision making, as noted by interview participants, the hierarchical distance typical of Nigerian organizational structures reduces. This creates what Cameron and Quinn (2011) describe as a clan culture characterized by collaboration and family-like atmosphere.

In the Nigerian banking environment, where hierarchical structures historically dominate workplace interactions, inclusive communication represents a significant cultural shift from authority driven practices to participatory engagement. Traditional Nigerian organizational culture, influenced by what Hofstede (2011) identifies as high power distance, often emphasizes respect for authority and centralized decision making. However, this study suggests that Deposit Money Banks in Port Harcourt are experiencing cultural transformation as inclusive communication practices challenge traditional norms.

By promoting open communication across hierarchical levels, these banks effectively reduce power distance, creating more egalitarian organizational cultures. Hofstede, Hofstede, and Minkov (2010) note that organizations can modify their power distance orientation through deliberate communication policies that encourage upward feedback and horizontal collaboration. The finding that 79.0% of respondents agreed that leadership encourages feedback provides empirical evidence of this cultural shift in Nigerian banking.

The study supports Tourish and Hargie's (2004) argument that organizational communication serves not merely to transmit information but to construct and maintain power relations and organizational identity. When employees at all levels feel valued and heard, communication becomes a mechanism for distributing organizational power more equitably and fostering what Dutton, Dukerich, and Harquail (1994) term organizational identification. This strong identification creates emotional bonds between employees and their organizations, enhancing cultural cohesion and commitment.

The finding that inclusive communication strengthens workplace culture by bridging management and staff resonates with Katz and Kahn's (1978) Open Systems Theory, which conceptualizes organizations as social systems maintained through communication networks. Communication serves as the binding mechanism that integrates organizational subsystems into a cohesive whole. When communication flows freely across these subsystems, organizational boundaries become more permeable, facilitating coordination, knowledge sharing, and collective problem solving.

The cultivation of fairness through inclusive communication aligns with theories of organizational justice. Greenberg (1990) identifies interactional justice as a critical determinant of organizational fairness perceptions. When organizations practice inclusive communication by soliciting employee input, providing transparent explanations, and treating all voices with respect, they enhance perceptions of fairness. These perceptions strengthen organizational culture by creating a psychological climate characterized by mutual respect and trust (Cropanzano & Greenberg, 1997).

The qualitative finding that employees experience collective spirit when communication is inclusive suggests that this practice fosters what Weick (1995) terms collective sensemaking, the collaborative process through which organizational members construct shared understandings of reality. When diverse voices contribute to organizational conversations, multiple perspectives are integrated, producing richer understandings of organizational challenges and opportunities. This collective sensemaking strengthens culture by creating shared interpretive frameworks that guide employee behavior and decision making.

Inclusive Communication Enhances Employee Engagement and Performance

The study demonstrates that inclusive communication directly impacts employee engagement, teamwork, and satisfaction, with mean scores between 4.12 and 4.23 confirming that inclusivity enhances morale and productivity. Interview participants explained that inclusive feedback channels motivated them to remain committed and reduced turnover intentions. These findings provide compelling evidence that communication practices are central determinants of employee outcomes and organizational effectiveness.

This cultural embeddedness creates what Kahn (1990) describes as psychological conditions necessary for personal engagement at work. Kahn (1990) identifies three critical conditions: meaningfulness, safety, and availability. Inclusive communication enhances all three conditions. When employees' voices are heard and valued, work becomes more meaningful. When communication norms encourage open expression, psychological safety increases. When communication reduces ambiguity, employees have greater cognitive availability for task engagement.

From an Organizational Culture Theory lens, the relationship between inclusive communication and engagement can be understood through person organization fit. Kristof (1996) defines this as the compatibility between individuals and organizations when their characteristics are well matched. When organizational culture emphasizes inclusivity, employees whose values align with participation experience strong cultural fit, leading to higher engagement, satisfaction, and commitment. The finding that 82.9% of respondents showed increased commitment when communication is inclusive suggests that this practice creates cultural alignment between employee values and organizational practices.

Denison's (1990) research further supports this perspective by linking specific cultural traits to organizational performance. Denison (1990) identified involvement as creating sense of ownership through participation. Inclusive communication directly strengthens this dimension by ensuring employees participate in decisions affecting their work. The study's finding that 80.9% agreed inclusive communication enhances engagement validates that involvement-oriented cultures produce higher levels of employee engagement and organizational effectiveness.

From an Open Systems Theory perspective, organizations are adaptive systems that thrive on feedback loops enabling continuous adjustment to environments. Katz and Kahn (1978) conceptualize organizations as open systems maintained through information exchange and feedback mechanisms. When communication is inclusive, feedback loops become more robust because information flows freely across hierarchical levels, enabling the system to detect problems, identify opportunities, and implement adjustments effectively.

Respondents indicated that management's openness to feedback enhanced their willingness to contribute. When employees perceive that their input is genuinely sought, valued, and incorporated into decision making, they provide more frequent and constructive feedback. For example, when frontline employees provide feedback about customer concerns or operational inefficiencies, and management responds by adjusting policies, the organization becomes more adaptive to environmental demands. This aligns with Dike's (2025) finding that effective communication systems enable organizations to respond strategically to stakeholder needs and environmental changes, thereby enhancing overall organizational performance.

This adaptive capacity is particularly critical in the dynamic Nigerian banking environment characterized by regulatory changes, technological disruption, and competitive pressures. Von Bertalanffy (1968) emphasized that open systems survive through continuous exchange with their environments. Organizations that restrict communication flows become closed systems that fail to receive environmental information necessary for adaptation. Conversely, organizations practicing inclusive communication maintain system openness, enabling information exchange that supports organizational learning.

The synthesis of Organizational Culture Theory and Open Systems Theory provides a comprehensive explanation for these findings. Inclusive communication operates simultaneously as a cultural mechanism shaping employee attitudes and behaviors, and as a systemic mechanism enabling organizational adaptation. Cameron and Quinn (2011) note that effective organizations balance internal integration with external adaptation. Inclusive communication facilitates both dimensions by creating shared values and psychological conditions that foster engagement while establishing feedback mechanisms that enable adaptation.

The finding that inclusive communication reduces turnover intentions has particular significance from both theoretical perspectives. Culturally, turnover intentions reflect weak organizational identification and poor person organization fit. O'Reilly, Chatman, and Caldwell (1991) note that employees whose values and needs are not met by organizational culture are more likely to leave. When inclusive communication strengthens cultural fit by demonstrating that organizations value employee voice, turnover intentions decrease. The study

provides robust evidence that inclusive communication enhances employee engagement through mechanisms explained by both theoretical frameworks.

Communication Barriers Hindering Inclusivity

Despite predominantly positive findings, the study identified persistent barriers that constrain full inclusivity. Quantitative results revealed substantial concerns about hierarchical bottlenecks (77.0%) and technical jargon (68.4%) as impediments to inclusive communication. Qualitative evidence provided deeper understanding, as junior staff expressed frustration over being systematically ignored in decision making, while others noted that managerial language frequently limited comprehension. These barriers represent critical obstacles that may undermine the potential benefits of inclusive communication.

From an Organizational Culture Theory perspective, these barriers signify deeply embedded cultural norms of authority and technical elitism that contradict stated values of inclusivity. Schein (2010) distinguishes between espoused values and enacted values. The coexistence of positive perceptions of inclusive communication alongside persistent barriers suggests a gap between espoused and enacted values. Organizations may articulate commitment to inclusivity while maintaining cultural practices that privilege hierarchical authority and technical expertise over broad participation.

This cultural contradiction reflects what Argyris and Schön (1978) term the difference between espoused theory and theory in use. When hierarchical structures systematically exclude junior staff from decision making despite organizational rhetoric valuing employee voice, a disconnect emerges between stated inclusive values and actual exclusive practices. This disconnect can breed cynicism, reduce trust, and ultimately undermine the cultural foundations necessary for genuine inclusivity.

The hierarchical barriers identified are consistent with Hofstede's (2011) concept of power distance, the extent to which less powerful organizational members accept and expect unequal power distribution. Nigerian organizational culture has historically exhibited relatively high power distance, characterized by centralized decision making, respect for formal authority, and limited upward communication (Hofstede, Hofstede, & Minkov, 2010). While overall findings suggest cultural evolution toward lower power distance through inclusive communication practices, the persistence of hierarchical bottlenecks indicates that traditional high power distance norms remain influential.

The finding that technical jargon limits communication accessibility reflects the privileging of technical expertise as a source of organizational status and influence. Bourdieu (1991) argues that language functions as cultural capital that confers power on those who possess it while excluding those who lack mastery of specialized linguistic codes. When organizational leaders employ technical jargon without ensuring comprehension across staff levels, they create linguistic barriers that reproduce hierarchical power relations and limit genuine participation.

Alvesson and Willmott (2002) argue that organizational communication often serves ideological functions, legitimizing managerial authority and maintaining existing power structures. Technical jargon can function as symbolic domination. When employees don't fully understand what is expected due to technical language, this creates dependence on managerial interpretation and limits autonomous decision making, reinforcing hierarchical authority relations.

From an Open Systems Theory perspective, these barriers weaken organizational feedback mechanisms essential for adaptation. Linguistic barriers that prevent comprehension disrupt feedback loop closure. For feedback to function effectively, information must flow from system outputs back to regulatory mechanisms in forms that enable corrective action (Katz & Kahn, 1978). When technical jargon prevents employees from understanding strategic directions or organizational changes, feedback loops remain open and employees cannot adjust their behavior appropriately.

The finding that minority voices are less likely to be heard (74.3%) adds another dimension to these barriers. From both cultural and systems perspectives, this represents particularly problematic exclusion. Culturally, systematic silencing of minority voices signals that organizational culture privileges dominant groups,

contradicting inclusive values and potentially alienating employees from underrepresented backgrounds (Shore et al., 2011). Systemically, excluding minority voices reduces informational diversity and limits the range of perspectives informing organizational decisions, thereby decreasing adaptive capacity and innovation potential (Page, 2007).

However, the study also revealed organizational awareness of these barriers and active efforts to address them, with 69.1% recognizing reforms aimed at reducing communication obstacles. This finding suggests that organizations are engaging in what Argyris and Schön (1978) term double loop learning, not merely adjusting behaviors within existing frameworks but questioning and modifying the underlying assumptions and structures that created problems. When organizations recognize that hierarchical structures and linguistic practices impede inclusivity and actively work to dismantle these barriers, they demonstrate capacity for transformative organizational change.

From a critical perspective, it is important to question whether organizational reform efforts represent genuine structural transformation or merely symbolic responses that leave fundamental power relations unchanged. Alvesson and Willmott (2002) caution that organizational change initiatives often serve ideological functions, creating appearance of inclusivity while maintaining managerial control.

The persistence of barriers despite stated commitment to inclusivity raises questions about resistance to change. Kotter and Schlesinger (1979) identify multiple sources of resistance including parochial self interest, misunderstanding and lack of trust, low tolerance for change, and different assessments of the situation. Senior managers and technical experts who benefit from current hierarchical and linguistic arrangements may resist inclusive communication reforms that dilute their privileged positions.

Schein (2010) argues that cultural transformation is particularly difficult when underlying assumptions resist change. If organizational members hold deep assumptions that hierarchy is natural and necessary, or that expertise should determine influence, these assumptions will resist surface level inclusive communication initiatives. Effective cultural change requires surfacing and challenging these underlying assumptions through dialogue, experimentation with alternative practices, and reinforcement of new norms.

The study reveals a complex picture wherein positive inclusive communication practices coexist with persistent structural and cultural barriers. From Organizational Culture Theory perspective, these barriers reflect contradictions between espoused inclusive values and enacted hierarchical norms, suggesting incomplete cultural transformation. From Open Systems Theory perspective, the barriers weaken feedback mechanisms essential for organizational adaptation. Fully realizing inclusive communication's potential requires sustained efforts to dismantle hierarchical structures, simplify linguistic practices, amplify minority voices, and transform underlying cultural assumptions that privilege authority and expertise over broad participation.

Theoretical Implications

The findings highlight the dual role of inclusive communication in Nigerian banks. Inclusivity reinforces culture by embedding values of respect, transparency, and shared ownership, consistent with Organizational Culture Theory. Simultaneously, it functions as a system feedback mechanism helping organizations adapt to employee needs and external pressures, as outlined in Open Systems Theory. These perspectives demonstrate that inclusivity is both cultural and systemic, shaping organizational identity while maintaining adaptability.

The persistence of barriers shows that inclusivity in Nigerian Deposit Money Banks is still developing. While inclusive practices are recognized and valued, hierarchical traditions and technical elitism constrain their full adoption. This reflects Cox and Blake's (1991) view that inclusivity offers organizational advantage but requires structural and cultural transformation. The study provides evidence that Nigerian banks need to institutionalize inclusivity not just as a cultural principle but also as an organizational system, ensuring communication flows freely across all levels for both cultural cohesion and adaptive performance.

Practical Implications

The findings offer several practical implications for banking institutions in Nigeria and similar contexts. First, banks should invest in communication infrastructure that enables upward and horizontal information flow, not

merely top-down directives. Second, leadership development programs must explicitly address inclusive communication competencies, training managers to solicit, value, and act upon employee input. Third, linguistic accessibility should be prioritized by simplifying technical language and ensuring communication materials are comprehensible across educational and hierarchical levels. Fourth, banks should establish metrics to regularly assess communication inclusivity, such as employee perception surveys and participation rates in feedback mechanisms. Finally, organizational change initiatives should address both cultural and structural dimensions simultaneously, as efforts targeting only one dimension risk superficial transformation that fails to achieve genuine inclusivity.

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study confirms that inclusive communication significantly shapes organizational culture in Deposit Money Banks by fostering transparency, trust, and shared values. Communication is not merely about information transmission but about reinforcing organizational values and creating participatory culture. When employees are included, organizational culture becomes less hierarchical and more collaborative, strengthening cultural cohesion and driving collective ownership of goals (Schein, 2010).

The research also supports that inclusive communication enhances employee engagement, collaboration, and job satisfaction. Employees feel more motivated and committed when their voices are recognized, confirming that communication strategies encouraging participation and feedback are indispensable for achieving sustainable performance in banking (Kassing, 2011).

However, barriers such as hierarchy, limited feedback mechanisms, and technical jargon continue hindering inclusive communication. These barriers silence junior staff contributions and limit innovation. Unless banks deliberately dismantle communication bottlenecks and integrate inclusive practices, the full potential of inclusive communication in shaping culture and enhancing performance will remain underutilized (Hofstede, 2011).

Recommendations

Based on findings, the following recommendations are proposed:

1. Banks should establish robust feedback systems allowing free communication flow across all levels, including digital platforms, town-hall meetings, and regular employee surveys. Hierarchies should be restructured to minimize bottlenecks and enable horizontal and upward communication. These steps will reinforce a culture of openness, collaboration, and shared ownership of organizational goals.
2. Banks should institute regular training programs sensitizing leaders and staff to inclusive communication practices. Programs should focus on active listening, conflict resolution, cultural sensitivity, and using clear, accessible language. When employees and leaders are trained in inclusive communication, collaboration improves, morale rises, and employees become more motivated and committed.
3. Deliberate strategies should be adopted to integrate underrepresented groups into organizational conversations. Diversity councils, mentorship programs, and anonymous digital feedback platforms can ensure all voices are heard. Management should review communication policies to simplify language and create open-door systems where junior staff can reach senior leaders without intimidation.

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