Employee Behavior and It's Impact on Organizational Performance in Zenith Bank

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ABSTRACT

This paper examines the intricate relationship between employee behaviour and organizational performance, with a specific focus on Zenith Bank Plc, one of Nigeria's leading financial institutions. It posits that while strategic planning and financial capital are crucial, the behavioural patterns of employees both in-role and extra-role are fundamental determinants of a bank's success and sustainability. The study reviews extant literature to establish a theoretical framework linking key behavioural constructs such as organizational citizenship behaviour, job satisfaction, and employee commitment to performance metrics like profitability, customer satisfaction, and corporate reputation. By analyzing recent studies and reports on the Nigerian banking sector, the paper identifies specific behavioural challenges and their implications for Zenith Bank. The conclusion highlights the need for a holistic management approach that not only focuses on financial targets but also nurtures a positive and committed workforce to achieve and sustain competitive advantage.

INTRODUCTION

The modern business environment is characterized by intense competition and dynamic market forces, compelling organizations to seek every possible advantage to ensure survival and growth. While traditional factors of production such as land, labour, and capital remain relevant, the human element specifically, employee behaviour has emerged as a critical driver of organizational success. Employee behaviour encompasses the entire spectrum of actions, attitudes, and decisions made by individuals within a workplace. These behaviours, whether positive or negative, directly or indirectly influence the organization's ability to achieve its strategic objectives (Akinola & Ijeoma, 2020). The financial services sector, particularly banking, is a prime example of an industry where employee behaviour holds immense weight. Banks operate on a foundation of trust and service delivery, where every customer interaction is an opportunity to build or break a relationship. A bank teller's politeness, a loan officer's efficiency, or a manager's ethical conduct all contribute to the customer's perception of the institution. This makes the collective behaviour of the workforce a tangible asset that can be leveraged for competitive advantage.

Zenith Bank Plc, a Nigerian multinational financial services provider, stands as a prominent case study. Established in 1990, the bank has grown to become a leader in the Nigerian banking industry and has a strong presence across Africa and Europe. Its sustained growth and profitability are often attributed to its robust financial strategies and strong corporate governance. However, this success cannot be viewed in isolation from the behaviour of its thousands of employees who are the face of the institution.

In recent years, the Nigerian banking sector has faced challenges ranging from technological disruption and regulatory changes to a competitive landscape where customer expectations are at an all-time high. In this context, the behaviour of employees becomes even more critical. Issues such as employee turnover (Gberevbie, 2010), commitment (Oluwaseun & Abimbola, 2021), and the adoption of new technologies (Onikoyi et al., 2024) directly influence a bank's operational efficiency and its capacity for innovation.

Therefore, this seminar paper aims to comprehensively explore the nexus between employee behaviour and organizational performance. It will delve into the various dimensions of employee behaviour and organizational performance, analyze their interrelationship in the context of Zenith Bank, and provide a framework for understanding how the bank can leverage its human capital for sustained success.

Problem Statement

Employee behaviour is a double-edged sword for any organization. On one hand, positive behaviours such as diligence, teamwork, and commitment can propel an organization to new heights. On the other, counterproductive behaviours like fraud, absenteeism, and resistance to change can severely impede progress and erode a firm's market standing. While many organizations invest heavily in technology and infrastructure, they often overlook the fundamental human factor that governs the successful implementation of these assets. In the highly service-oriented banking industry, this problem is particularly acute, as a single negative interaction can lead to the loss of a valuable customer and damage the bank's reputation. In the case of Zenith Bank, despite its strong financial performance and market leadership (Zenith Bank Annual Report, 2024), maintaining consistent employee commitment and positive behaviour across its vast network of branches and departments remains a significant challenge. Issues such as job stress and high work expectations have been cited as factors that can reduce employee commitment (Adewumi, 2020). This can manifest in forms of poor customer service, low morale, and even internal misconduct, which can have a direct impact on the bank's bottom line and its public image. The problem is not merely about an employee's ability to perform a task, but their willingness to go the extra mile, to act ethically, and to contribute to the collective good of the organization. Therefore, this study addresses the core problem of understanding how specific employee behaviours beyond basic job descriptions influence Zenith Bank's organizational performance. It seeks to identify the behavioural gaps that exist within the bank's workforce and to propose actionable insights for bridging these gaps. Without a clear understanding of this relationship, the bank may continue to experience suboptimal performance in areas such as customer satisfaction and employee retention, despite its financial strengths.

The main objective of this study is to examine the impact of employee behaviour on the organizational performance of Zenith Bank Plc.

The specific objectives are as follows:

1. To identify the various dimensions of employee behaviour that influence organizational performance in the Nigerian banking sector.
2. To investigate the relationship between employee commitment and the financial performance of Zenith Bank.
3. To ascertain the extent to which employee work attitudes and behaviour, such as service quality and counterproductive behaviour, affect customer satisfaction at Zenith Bank.
4. To recommend strategies for Zenith Bank to foster positive employee behaviour and enhance overall organizational performance.

LITERATURE REVIEW

Employee Behaviour

Employee behaviour is a multifaceted concept that extends beyond the formal tasks and duties outlined in a job description. It is generally categorized into three main components: task performance, organizational citizenship behaviour (OCB), and counterproductive work behaviour (CWB). Task performance refers to the core job-related activities that are formally recognized and rewarded. These include completing assigned tasks efficiently and accurately (Campbell, 1990). In a bank, this would involve a teller processing transactions correctly or a risk manager accurately assessing a loan application. Organizational Citizenship Behaviour (OCB) refers to discretionary behaviours that are not part of an employee's formal job requirements but are crucial for the overall functioning of the organization. Examples include helping colleagues, volunteering for extra work, and defending the organization's reputation (Oluwaseun & Abimbola, 2021). These behaviours are driven by an employee's intrinsic motivation and commitment, often stemming from a sense of belonging and a positive work environment (Akinola & Ijeoma, 2020). Studies in the Nigerian banking context have shown that a supportive organizational culture is a key driver of OCB, which in turn leads to enhanced firm performance (Akinola & Ijeoma, 2020).

Conversely, Counterproductive Work Behaviour (CWB) involves actions that intentionally or unintentionally harm the organization or its members. This includes theft, fraud, absenteeism, and gossiping (Adeoye, 2018). In the banking industry, CWB can have catastrophic consequences, not only in financial terms but also in eroding customer trust and regulatory confidence. A study on Nigerian banks, though not specifically on Zenith, noted that inadequate operational activities could lead to a loss of human resources and productivity (Adeoye, 2018). This underscores the need for effective management of employee attitudes and behaviours to mitigate CWB. A key factor influencing positive employee behaviour is commitment. Oluwaseun and Abimbola (2021) found that employee commitment is vital for organizational productivity, as committed employees are more likely to go the extra mile. They noted that factors like job satisfaction, organizational culture, and leadership style all influence an employee's level of commitment. This suggests that for Zenith Bank to enhance employee behaviour, it must focus on fostering a culture that promotes satisfaction and loyalty.

Finally, workforce diversity, a key aspect of employee behaviour, has also been found to have a significant positive impact on organizational performance. A study on Zenith Bank Plc in Abia State found that gender, age, and ethnicity diversity all had a positive effect on the bank's performance, recommending that banks should actively promote and maintain such diversity to enhance overall performance (Workforce Diversity...Zenith Bank PLC, 2024). This highlights that the collective behaviour of a diverse workforce, when managed correctly, can be a major strength.

Organizational Performance

Organizational performance is a measure of how well an organization is achieving its objectives. It is not a single, one-dimensional metric but a combination of various indicators. These indicators can be broadly categorized into financial and non-financial metrics (Adeoye, 2018). Financial performance is the most common measure and includes metrics such as profitability (gross earnings, profit before tax, profit after tax), return on assets (ROA), return on equity (ROE), and earnings per share (EPS). According to Zenith Bank's 2024 Annual Report, the bank recorded significant growth in gross earnings and profit after tax, indicating robust financial health and effective management strategies.

Non-financial performance metrics are equally, if not more, important, especially in the service sector. These include customer satisfaction, employee retention, market share, and corporate reputation. Customer satisfaction is a direct reflection of service quality, which is heavily influenced by employee behaviour. A study in the Nigerian microfinance sector found a positive correlation between employee satisfaction and bank performance, emphasizing that happy employees lead to better customer service and higher productivity (Effect of Employee's Satisfaction..., 2024). For Zenith Bank, with its customer-centric approach, these metrics are vital for long-term sustainability.

Employee retention is another crucial non-financial metric. High employee turnover can be costly for an organization due to expenses related to recruitment and training (Gberevbie, 2010). A study focusing on Zenith Bank found that it is more profitable for organizations to implement strategies to retain employees, as this prevents turnover and enhances performance. The study recommended strategies such as good organizational image, staff participation in decision-making, and regular salary packages (Gberevbie, 2010).

Furthermore, operational efficiency, which is a blend of both financial and non-financial metrics, is a key indicator of organizational performance. The seamless and effective use of technology, for instance, is a critical component. A study on Zenith Bank Plc found that Information and Communication Technology (ICT) tools like the intranet and email have a significant impact on employee efficiency and operational performance, highlighting the need for continuous training and proper use of these tools (Onikoyi et al., 2024).

The link between employee behaviour and organizational performance is therefore undeniable. The literature shows that while Zenith Bank's financial performance is strong, its human capital, if not managed with care, could become a significant liability. The various studies and reports confirm that a focus on employee well-being, training, and positive work culture can lead to enhanced performance across all key indicators.

Dimensions of employee behaviour that influence organizational performance in the Nigerian banking sector

Employee behaviour in the Nigerian banking sector is a complex subject with various dimensions that directly impact a bank's success. The first dimension is task performance, which refers to the formal duties and responsibilities outlined in an employee's job description. In a bank, this includes the accuracy of financial transactions, the speed of loan processing, and the proper handling of customer information. The effectiveness of task performance is crucial for maintaining operational efficiency and meeting regulatory standards. However, it is a basic expectation, and excelling in this area alone is often not enough to create a competitive advantage in a crowded market.

A more significant dimension is Organizational Citizenship Behaviour (OCB), which involves discretionary actions that go beyond the call of duty. This includes assisting colleagues, proactively solving problems, and being a brand ambassador for the bank. Studies on Zenith Bank have highlighted the importance of OCB, with findings suggesting that a supportive organizational culture fosters employee behaviours that contribute to firm performance (Akinola & Ijeoma, 2020). For a bank like Zenith, which prides itself on service excellence, OCB is a critical factor in building customer loyalty and a positive corporate image. When employees volunteer to help a customer with an issue outside their direct responsibility, they are demonstrating OCB that enhances the bank's reputation.

Conversely, Counterproductive Work Behaviour (CWB) represents the negative dimension of employee actions. This includes absenteeism, theft, fraud, and resistance to new technologies. In the banking sector, CWB can have severe consequences, from financial losses to legal and reputational damage. The Nigerian banking industry has long grappled with issues of internal fraud and unethical conduct. Adeoye (2018) noted that a lack of efficient operational activities could lead to productivity loss, which can be linked to CWB. The continuous training on and effective use of ICT tools, as found by Onikoyi et al. (2024), is one way to combat CWB and enhance operational efficiency.

Relationship between employee commitment and the financial performance of Zenith Bank

The relationship between employee commitment and financial performance is a well-researched topic, and it is particularly relevant for a high-performing institution like Zenith Bank. Employee commitment refers to the psychological bond an employee has with the organization, influencing their decision to stay and contribute to the bank's goals. When employees are highly committed, they are more likely to work diligently, take initiative, and align their personal objectives with the bank's mission. This loyalty directly translates to increased productivity and a reduction in costly employee turnover (Oluwaseun & Abimbola, 2021).

For Zenith Bank, a high level of employee commitment is a strategic asset. Committed employees are less likely to leave the bank, which significantly reduces recruitment and training costs. A study by Gberevbie (2010) specifically on Zenith Bank found that implementing effective employee retention strategies, which are closely tied to commitment, is more profitable than dealing with high turnover. This indicates that the bank's sustained financial health and profitability are, in part, a result of its ability to retain its talented workforce.

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Furthermore, committed employees often act as brand ambassadors, contributing to the bank's market reputation and customer base. They are more invested in providing quality service, which leads to higher customer satisfaction and, consequently, increased revenue. The strong financial performance of Zenith Bank, as evidenced by its 2024 annual report showing a significant increase in gross earnings and profit after tax, can be partially attributed to a workforce that is dedicated to achieving the bank's financial objectives and ensuring its continued growth in a competitive market.

Employee work attitudes and behaviour, such as service quality and counterproductive behaviour, affect customer satisfaction

In the service-oriented banking industry, customer satisfaction is a direct reflection of employee work attitudes and behaviours. For Zenith Bank, every interaction a customer has with a staff member whether at a physical branch, over the phone, or through digital channels is a moment of truth that shapes their perception of the bank. Positive work attitudes, characterized by politeness, helpfulness, and a genuine desire to serve, are fundamental to providing high-quality service. This is supported by studies in the Nigerian microfinance sector, which found a strong correlation between employee satisfaction and bank performance, citing that happy employees improve customer service quality and, ultimately, lead to better financial outcomes.

Conversely, counterproductive behaviours directly and negatively impact customer satisfaction. Instances of rudeness, inefficiency, or unethical conduct by a single employee can quickly tarnish the bank's image. A customer's negative experience can lead to a loss of trust, and in today's digital age, negative feedback can spread rapidly through social media, causing significant reputational damage. This highlights the importance of not only training employees on service standards but also fostering a culture that discourages and swiftly addresses any form of CWB.

Zenith Bank's success in digital innovation and customer-centric approaches (Zenith Bank Annual Report, 2024) is a testament to its employees' capacity to adopt new technologies and improve service delivery. However, this relies on the underlying positive work attitudes of the staff. The seamless operation of digital channels, for instance, requires employees who are not resistant to change and who are committed to providing efficient service. Therefore, the bank's focus on enhancing customer satisfaction must be rooted in a strategic effort to cultivate and maintain positive employee work attitudes and behaviours across all touchpoints.

Strategies for Zenith Bank to foster positive employee behaviour and enhance overall organizational performance

To foster positive employee behaviour and enhance overall organizational performance, Zenith Bank should adopt a multi-pronged strategic approach. Firstly, the bank should prioritize a strong and supportive organizational culture that promotes inclusivity and respect for diversity. As studies on Zenith Bank have shown, gender, age, and ethnicity diversity have a positive and significant effect on performance. By actively promoting a diverse workforce and fostering an inclusive environment where all employees feel valued and respected, the bank can leverage the unique perspectives and skills of its staff to drive innovation and enhance productivity (Workforce Diversity...Zenith Bank PLC, 2024).

Secondly, Zenith Bank should invest heavily in continuous training and development programs that go beyond technical skills. While technical training on new software and products is essential, the bank should also focus on soft skills such as communication, emotional intelligence, and customer service. As found by Onikoyi et al. (2024), training on ICT tools significantly impacts employee efficiency. Continuous development not only enhances an employee's capability but also signals that the bank is invested in their career growth, thereby boosting commitment and loyalty. This also helps in adapting to organizational change, as training and re-orientation can mitigate resistance from employees.

Finally, the bank must establish a robust and transparent performance management system that rewards positive behaviour and addresses negative behaviour. This includes recognizing and rewarding Organizational

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Citizenship Behaviour, not just task performance. A system that acknowledges an employee's willingness to go the extra mile will encourage others to do the same. Furthermore, a clear and fair disciplinary process for CWB is crucial for maintaining an ethical and productive work environment. By linking rewards and consequences directly to behaviour, Zenith Bank can strategically shape its workforce's actions to align with its core values and long-term performance objectives, ensuring sustained success in the competitive financial sector.

CONCLUSION

This paper has demonstrated the profound impact of employee behaviour on the organizational performance of Zenith Bank Plc. It is clear that the success of a financial institution, particularly one as prominent as Zenith Bank, is not solely determined by its financial capital or strategic decisions. The actions, attitudes, and commitment of its employees are equally, if not more, crucial. The literature reviewed highlights that positive employee behaviours, such as organizational citizenship and high levels of commitment, correlate directly with enhanced performance in areas such as profitability, customer satisfaction, and employee retention. The challenges posed by negative employee behaviours, such as counterproductive work behaviour and resistance to change, underscore the need for a deliberate and holistic approach to human resource management. Zenith Bank's journey towards continued market leadership depends on its ability to cultivate a work environment that not only demands high performance but also nurtures employee well-being, engagement, and loyalty. By investing in its people, the bank can secure its most valuable asset and create a sustainable foundation for future growth. In summary, the key to unlocking Zenith Bank's full potential lies in recognizing its employees as strategic partners rather than mere cogs in a machine. The findings from this seminar recommend that the bank prioritize strategies that foster a supportive culture, promote employee participation in decision-making, and offer competitive remuneration. By doing so, Zenith Bank can ensure that its employee behaviour becomes a consistent source of competitive advantage, driving success and reinforcing its status as a market leader.

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