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Teamwork and Performance of Deposit Money Banks in Anambra State

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ABSTRACT: This study investigated the relationship between teamwork and organizational performance in selected deposit money banks in Anambra State, Nigeria. This study evaluated the relationships between key teamwork dimensions—communication, conflict management, active listening, and mutual respectfulness—and organizational performance in Anambra State's deposit money banks. A correlational survey design was used, with sample size determined by Cochran's formula. Data was collected from primary and secondary sources. Primary data came from questionnaires distributed to 88 senior staff members across five selected banks (First Bank of Nigeria Plc, Union Bank of Nigeria Plc, Zenith Bank Plc, Fidelity Bank Plc, and United Bank for Africa Plc) in Anambra State. Secondary data was obtained from the Central Bank of Nigeria (CBN), Nigeria Deposit Insurance Corporation (NDIC), and the banks' annual reports.The questionnaire used a five-point Likert scale and was tested for validity and reliability. Reliability analysis (Cronbach's Alpha) confirmed the reliability of all variables ($\alpha > 0.7$). Linear regression was used to analyze the relationships between teamwork dimensions and organizational performance. This research revealed that Effective communication ($\beta=0.55$, $p<0.001$), conflict management ($\beta=0.30$, 29% improvement), active listening ($\beta=0.02$, $p<0.001$), and mutual respect ($\beta=0.31$, 31% gain) significantly boost organizational performance in Anambra State deposit banks. All hypotheses confirmed ($p<0.05$), underscoring teamwork's critical role in enhancing productivity and decision-making. Effective communication, conflict management, listening, and respectfulness all demonstrate strong, positive, and statistically significant associations with the organizational performance of the five money deposit banks in Anambra State, leading to the rejection of their respective null hypotheses. Given that conflict management significantly affects organizational performance; bank management should adopt structured conflict resolution mechanisms that promote team cohesion.

Keywords: Teamwork and organizational performance, Communication, conflict management, listening, mutual respectfulness.

INTRODUCTION

Teamwork is the collaborative effort of a group of individuals working together towards a common goal by dividing tasks among team members. Most firms, whether for-profit or non-profit, are primarily motivated by the desire to excel (Jacobs, & Arinze, 2021). These entities utilize both human and material resources to accomplish predetermined goals and objectives. Among all resources available to an organization, human resources hold the utmost significance. Hence, it is crucial for

organizations to devise strategies that foster optimal performance among their workforce to attain the established objectives. The performance of an organization is typically evaluated based on its effectiveness and efficiency levels (Nduka, Ananwude, & Osakwe, 2019). The performance of an organization is commonly assessed through two key metrics: effectiveness and efficiency (Obinna, & Ezeh, (2020). Effectiveness refers to the extent to which an organization achieves its goals and objectives. It evaluates whether the desired outcomes are being realized in alignment with the organization's mission and vision (Nduka, Atueyi, Osakwe & Mbanefo, 2021). On the other hand, efficiency measures how well an organization utilizes its resources to achieve those outcomes. It focuses on optimizing processes, reducing waste, and maximizing productivity (Obinna, & Ezeh, 2020; Nduka, Okolie, & Ngangah, 2025).

The performance of deposit money banks (DMBs) is evaluated based on their efforts to achieve organizational goals within a specific time-frame. Deposit money banks serve as institutions where individuals safeguard their funds for security purposes and access various financial services, including savings, credit, and other products aimed at enhancing the quality of life (Nwachukwu, & Eze, 2020; Anusi & Nduka, 2022).

Deposit money banking involves providing a comprehensive range of financial services such as deposits, loans, payment facilities, money transfers, and insurance to individuals and low-income households. It encompasses the practice of offering both small short-term loans and long-term financing options along with other income-generating activities (Oyedokun, 2015; Monogbe, Omotayo, Achugbu, & Nduka, 2016). In Nigeria, deposit money banks (DMBs) are entities authorized by the Central Bank of Nigeria (CBN) to engage in providing essential services required by the general public, including small and medium-sized enterprises as well as large corporations, to manage or expand their operations.

In light of these circumstances, managers of Deposit Money Banks (DMBs) are tasked with the responsibility of ensuring the optimal performance of these financial institutions. The managers' role involves organizing their teams in a manner that maximizes efficiency and effectiveness. To achieve this, managers focus on fostering teamwork among staff members. A team is defined as a group of individuals working collaboratively towards common goals and objectives, aiming to deliver high-quality services (Sanyal & Hisam, 2018). Within a team setting, members share a unified goal and establish strong interpersonal relationships to successfully accomplish shared objectives (Nwankwo, & Amadi, 2018; Ekwunife, Nduka, & Ogini, (2022).

Objectives of the Study

The study generally to found out the relationship between teamwork and organizational performance in selected deposit money banks in Anambra State. Specifically, the study sought to:

1. Evaluate the relationship between communication and organizational performance of deposit money banks in Anambra State;
2. Investigate the relationship between conflict management and organizational performance of money deposit banks in Anambra state;
3. Determine the relationship between active listening and organizational performance of deposit money banks in Anambra state;
4. Examine the relationship between mutual respectfulness and organizational performance of deposit money banks in Anambra state.

LITERATURE REVIEW

Teamwork

Teamwork has evolved into a fundamental aspect of contemporary work organization methods. The practice of delegating tasks to groups of employees has gained prominence under various designations like human resource management (HRM), modern socio-technical theory, business process re-engineering, and lean production. These methodologies all underscore the significance of collaborative team efforts in driving organizational performance (Katzenbach & Smith, 2018). A team can be defined as a collective of individuals working together towards a common goal, surpassing individual contributions through their combined efforts (Toni, 2015). Teams are deeply ingrained in numerous organizations and are often integrated into service delivery structures (Tarragona & Luca, 2017). Effective teamwork relies on the synergy among team members, fostering an environment where all participants are motivated to contribute actively and engage in cultivating a positive and productive team atmosphere.

Organization

Onwuchekwa (2013) posits that organization is an entity comprising multiple people, such as an institution or an association that has a collective goal and is linked to an external environment. The word is derived from the Greek word "organ on" which means “organ" a social unit of people that is structured and managed to meet a need or to pursue collective goals. Every organization has a management structure that determines relationships between the different activities and the members, and subdivides and assigns roles, responsibilities, and authority to carry out different tasks, organizations are open systems—they affect and are affected by their environment.

Organization is a process which integrates different type of activities to achieve organizational goals and objectives, to achieve "these goals there must be competent management providing them all those factors to perform their job efficiently and effectively. Organization is nothing but a process of integrating and coordinating the efforts of men and material for the accomplishment of set objectives.

Theoretical Framework

Input-Process-Output (IPO) Model.

The IPO model was propounded by Joseph E. McGrath (1964) and suggests that to understand teams and team functioning, attention must be given to the inputs into the team environment, the processes that teams engage in, and the outputs of the team. In terms of inputs, team composition has to be considered. Specifically, aspects such as demographics (i.e. age, gender, and race), educational background, and functional diversity as well as personality diversity should be considered. Inputs also include environmental aspects such as organizational context variables.

Processes arc the activities that team members engage in to solve the problem or carry out the task such as problem-solving activities, planning, and social processes such as conflict management and developing trust. Recently, it has been suggested that manyof these processes can be conceptualizedas emergent states, that is, they emerge as a result of interactions among the team members. Emergence is defined as a phenomenon that "originates in the cognition, affect, behaviors, or other characteristics of individuals, as amplified by their interactions, and manifests as a higher-level, collective phenomenon". Examples of emergent states that result from the interactions between team members are trust, cohesiveness, leadership, collective efficacy, as well as shared mental models and transitive memory system.

Finally, the output is the outcome of interest and can include team effectiveness, viability,

team performance, creativity, and so on, and also individual level outcomes such as team member satisfaction, well-being, individual performance, and turnover intention.

Empirical work utilizing this approach has formed the basis of additional refinement and understanding of the framework, but the framework itself is fairly broad. Within the framework, though, there is some discussion regarding how various components should be conceptualized. For example, when evaluating input, early work focused on the assessment of team homogeneity or diversity with regard to demographic variables which were typically evaluated one variable at a time (e.g., race, gender). Later, it has been suggested that less observable demographic variables should be included such as educational background or function in the organization. Personality characteristic diversity has also been. With the addition of such variables, it became clear that the definition of team diversity is not as well-defined or clear-cut as originally thought.

Empirical Review

Atueyi, Nkechukwu, Nzotta, .& Jacobs, (2019) investigated the effect of electronic banking and performance of Small and Medium Scale Enterprises (SMSE) in Nigeria between the periods of 1981-2018. The data used were resourced from Central Bank of Nigeria (CBN) Statistical Bulletin 2018. The variables were the performance of small and medium scale enterprises as the dependent variable, while Automated Teller Machine,(ATM), Point of Sales (POS) and Mobility of Payment (MOP) as the independent variables. The study employed unit root test, to determine the stationarity of the variables, co-integration approach to determine the long run equilibrium relationship of the variables and Error Correction Model (ECM) to determine the speed of adjustment. Ordinary Least Square (OLS) method of data analysis was adopted. The study found that point of sales has positive significant effect on the performance of Small and Medium Scale Enterprises (SMSE) in Nigeria, Automated Teller Machine (ATM) has positive significant effect on the performance of Small and Medium Scale Enterprises (SMSE) in Nigeria.

Nwangwu, Ohanyere, Nwangwu, & Atueyi, (2025) examined the effect of artificial intelligent (AI) on decision-making in supply chain management of lubricant firms in Anambra state, Nigeria. The study was anchored on Technology Acceptance Theory (TAT). A structure questionnaire was developed for data collection. The population of the study comprised of 281 management staff from thirteen (13) lubricant firms in Anambra State. Two hundred and sixty-nine (269) were duly filled and returned data was analysed using correlation analysis with the aid of statistical package for social science (SPSS) version 23. Findings from the study show that. Machine learning has significant effect on decision support system on supply chain management of lubricant firms in Anambra state (T=2.244, P=0.006). Neural networks has significant effect on creative decision skill on supply chain management of lubricant firms in Anambra state (T=9.790, P=0.009). The study concludes that AI-powered predictive analytics improved decision-making in supply chain management in lubricant firms in Anambra state, Nigerian..

Ohanyere, Arinze, & Atueyi (2025). investigated the digital cyberspace cost on firm performance of deposit money bank using data for the period of 2012-2023. Panel least squared (PLS) method of data analysis was adopted because of its Best Linear Unbiased Estimators (BLUE) properties. The data for the variables used was sourced from annual report of the selected deposit money bank in Nigeria. The variables were on cyber security maintenance cost and cyber security acquisition cost. The study adopted the descriptive statistics, correlation approach,

as well as panel least square. E- View software was used for the analysis. The study found that Cyber security maintenance cost has significant effect on performance of deposit money bank in Nigeria. (t-test 3.491757, p=0.0008). Cyber security acquisition cost has no significant effect on performance of deposit money bank in Nigeria. (t-test 0.959399, p=0.3405).

Ifechukwu-jacobs, & Atueyi, (2025). Material management and productivity of nigeria bottling appraised the material management and productivity of Nigerian Bottling Company. The study adopted survey method of research. Data were generated through primary and secondary sources. The method for data collection was questionnaire which was administered randomly among the staff of Nigerian Bottling Company. The population of the study was 288 staff. while two hundred and seventy (270) questionnaires were retrieved. The hypotheses were tested using regression analysis method at 0.05% level of significance. The findings of the study revealed, Planning has a significant effect on productivity in Bottling Companies in Onitsha given its F-value of 14.027. Material procurement has a significant effect on productivity in Bottling Companies in Onitsha given its F-value of 33.048. Logistic has a significant effect on productivity in Bottling Companies in Onitsha given its F-value of 9.418. Stock and waste control has a significant effect on productivity in Bottling Companies in Onitsha.

Ntadom Atueyi & Jacobs (2021) examined the effect of career development on organizational performance, a Study of selected higher institution in Anambra State Nigeria. The study was anchored on Self-concept theory of career development. As a cross-sectional survey the research design were used, a structured questionnaire instrument were developed and used for data collection by the researcher to which reflect such options as strongly agree, agree, undecided, disagree and strongly disagree, which is popularly referred as five (5) points likert scale. It was used to obtain information from the respondents. The population of the study comprised of 57, 710 students selected across the five south east states of Nigeria. A sample size of 399 students was drawn from the population, using Taro Yamane formular of which three hundred and forty-seven (347) copies of questionnaires were duly completed and returned; showing 96% response rate. Research hypotheses were tested using ANOVA regression analysis which was carried out with the aid of Statistical package for social science (SPSS) version 23. The study found that career development has significant effect on Organizational Performance.

METHODOLOGY

The study adopted a correlation survey design. A correlation survey seeks to establish a relation/association/correlation between two or more variables that do not readily lend themselves to experimental manipulation (Smiley, 2011). The population of the study comprises of one thousand one hundred and eighty (1180) managerial staff of the Tier 1 deposit money banks across the three senatorial zones in Anambra state. These Tier 1 banks are characterized by good quality loan assets unimpaired by losses. Their assets should be within the top 70 percentile of total unimpaired industry loans.

The managerial cadre used includes the banks managers, accountants and marketing officers and those in operations. These people make up the senior staff of the selected Tier 1 banks. The banks include First Bank of Nigeria Plc, Guarantee Trust Bank, Zenith Bank Plc, Fidelity Bank Plc and United Bank for Africa Plc in Anambra state. The population is depicted in the table below:

Table 3.1

S/No	Name of Banks	Population
1.	First Bank Nigeria Plc	270
2.	Guarantee Trust Bank	220
3.	Zenith Bank Plc	230
4.	Fidelity Bank Plc	200
5.	United Bank for Africa Plc	260
	Total	1180 Senior staff of Banks

Source: Human Resource Departmentof each branch

Sample and Sampling Technique

To ensure a clear account for determination of sample size, the Cochran's formula was employed. For Large Populations: Cochran's formula is widely used to determine a sample size for large populations:

$$n_0 = \frac{Z^2 \cdot p \cdot (1-p)}{e^2}$$

Where:
n = initial sample size
Z = Z-value (e.g., 1.96 for 95% confidence level)
p = estimated proportion of an attribute that is present in the population (we use 0.5)
e = margin of error (e.g., 0.05)
For Finite Populations: If the population size is finite, adjust the sample size using:

$$n = \frac{n_0}{1 + \left(\frac{n_0 - 1}{N}\right)}$$

Where:

N = population size
For the study, we get the following results:
Z-value: For a 95% confidence level, Z ≈ 1.96
Proportion (p): If unknown, use 0.5

Margin of error (e): Typically set at 0.05

$$n_0 = \frac{1.96^2 \cdot 0.5 \cdot (1 - 0.5)}{0.05^2}$$

$$n_0 = \frac{1.96^2 \cdot 0.25}{0.0025}$$

$$n_0 = \frac{0.9604 \cdot 0.25}{0.0025}$$

$$n_0 = \frac{0.2401}{0.0025}$$

$$n_0 = 96.04$$

Since the population size N is 1180, there is need to adjust the sample size using:

$$n = \frac{n_0}{1 + \left(\frac{n_0 - 1}{N}\right)}$$

Where:

- $n_0 = 96$
- $N = 1180$

$$n = \frac{96}{1 + \frac{96-1}{1180}}$$

$$n = \frac{96}{1 + \frac{95}{1180}}$$

$$n = \frac{96}{1 + 0.0805}$$

$$n = \frac{96}{1.0805}$$

$$n \approx 88.85$$

For a population of 1180, with a 95% confidence level and a 5% margin of error, the sample size would be approximately 88 Banks' Senior Staff banks' senior staff.

Data Collection Method

Data for this study were obtained from primary sources. Data from such sources as historical documents, literary texts, experiments, surveys, observations, interviews, focus groups and panels of respondents specifically set up for the study.

Instrument for Data Collection

The major instrument used in this research was the questionnaire, drafted by the researcher. The copies were distributed to the respondents to elicit important information. The questionnaire were designed on five point scale options in open-ended questions for precision and clarity

Method of Data Analysis

The study employed multiple regression. In ensuring that the assumptions of the regression model met, the properties and considerations of both the independent and dependent variables ascertained by the instrumentality of descriptive statistics respective correlation before estimation. The use of this regression is necessary because it enables the study to determine the extent which each variable on organizational performance. The regression was used to test whether all the predictor variables, or only a subset one included in the fit. As employed by Shtub (2014), the prediction of Y was accomplished using the following equation:

$$Y = \beta_0 + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + ...b_kX_K \quad .... \quad 1$$

Therefore, the validation of equation one as a base for this analysis, it becomes imperative that the model in equation one must be substituted with the variables under study. By its substitution, the model was stated as:

$$OP = \beta_0 + \beta_1C + \beta_2 CM + \beta_3L + \beta_4R + \mu$$

Where:

OP = Organizational Performance
C = Communication
CM = Conflict Management
L = Active Listening
R = Mutual Respectfulness
β_0 = The regression intercept (constant term)
β_1-β_3 = Coefficients of the explanatory variables
μ = Residual or Disturbance term, which represents the composite effect of exogenous variables outside the model which were not explicitly identified in the model.

RESULTS AND DISCUSSION

4.1 Regression Estimates

Parameter estimates

Term	Estimate	SE	Chi-square	Prob> chi-square	Lower CL 95%	Upper CL 95%
Intercept	1.442	2.8201	60.75	> 0.0000	15.58	25.90
C	.55087	.00017	62.05	> 0.0000	10.25	21.81
CM	.29940	.10022	35.81	> 0.0000	19.81	3 2.41

Parameter estimates

Term	Estimate	SE	Chi-square	Prob> chi-square	Lower CL 95%	Upper CL 95%
L	02119	.00045	25.86	> 0.0000	11.15	26.12
R	.31221	.00012	25.11	> 0.0000	17.64	44-21

$OP = 0.55087_C + 0.29940_{CM} + .02119_L + 0.31221_R$

Model	= Log likelihood	Df	Chi-square	Prob> chi-square
Difference	79.77	3	159.7358	> 0.0001
Full	138.30			
Reduced	218.07			
R^2	0.87643			
N	321			

Source: computed with SPSS Verson20

Table presents the logistic regression results of the explanatory variables and their respective impact on the organizational performance of five money deposit banks in Anambra State—First Bank, Union Bank of Nigeria, Zenith Bank, Fidelity Bank, and United Bank for Africa. The findings indicate that the coefficient of the constant term was 1.442, with a statistically significant t-value at the 5% level of significance, as confirmed by a t-probability of 0.0000. This result suggests that even in the absence of any formal policy implementation on teamwork among the employees of these financial institutions, their organizational performance would still experience a significant increase of approximately 1.4 units. This observed increase can be attributed to extraneous factors beyond the scope of the modeled variables, potentially due to internal validity issues or spurious relationships.

The logistic regression analysis further provides insights into the net and individual effects of the four explanatory variables—communication (XC), conflict management (XCM), listening (XL), and respectfulness (XR)—on organizational performance. Specifically, the regression results indicate that communication, one of the key dimensions of teamwork, exhibited a positive coefficient of 0.55087, which was statistically significant at the 5% level, as evidenced by a probability value of 0.0000. This positive coefficient was further validated by a chi-square value of 60.75, reinforcing the assertion that effective communication within the workforce serves as a strong predictor of organizational performance. The findings suggest that as these money deposit banks continue to foster an environment that promotes effective communication and knowledge sharing among employees, organizational performance is expected to improve significantly by 55%. Moreover, the confidence interval of the coefficient ranges between 10.25 and 21.81 for the lower and upper limits, respectively, further supporting the robustness of this positive relationship.

In addition to communication, the regression results in Table 4.7 also reveal the estimated impact of conflict management on organizational performance. The coefficient for conflict management was 0.29940, and it was statistically significant at the 5% level, with a t-probability of 0.0000. This positive

coefficient suggests that as these money deposit banks continue to implement and encourage effective conflict management strategies within their teamwork structures, organizational performance is expected to increase by approximately 29%. The strength of this relationship is further emphasized by the high chi-square value of 35.81, confirming conflict management as a key predictor variable of organizational performance.

Similarly, the regression results highlight the role of listening in enhancing organizational performance. The estimated coefficient for listening was found to be 0.02119, and this relationship was statistically significant at the 5% level, with a t-probability of 0.0000. Although the coefficient value is relatively low, the positive association suggests that when employees in these banks actively listen to one another within their teams, it fosters an inclusive environment that encourages knowledge sharing, skill development, and overall productivity. This, in turn, results in an estimated 2% improvement in organizational performance, demonstrating that listening, despite its lower coefficient, still plays a meaningful role in driving performance outcomes.

Finally, the regression analysis also examined the impact of respectfulness on organizational performance. The estimated coefficient for respectfulness was 0.31221, and it was statistically significant at the 5% level, as confirmed by a t-probability of 0.0000. The positive relationship between respectfulness and organizational performance suggests that fostering a culture of mutual respect among employees can significantly enhance productivity and efficiency within the organization. Specifically, a one-unit increase in respectfulness among team members is projected to lead to a 31% increase in organizational performance. This finding underscores the importance of cultivating a respectful workplace culture, as it contributes substantially to teamwork effectiveness and overall institutional success.

In summary, the logistic regression results presented in Table above demonstrate that all four predictor variables—communication, conflict management, listening, and respectfulness—have a positive and statistically significant impact on the organizational performance of the five selected money deposit banks in Anambra State. Among these variables, communication exhibited the highest impact, followed by respectfulness, conflict management, and listening. These findings reinforce the notion that fostering a collaborative and team-oriented work environment can significantly enhance the overall performance of financial institutions. Consequently, bank management should focus on strengthening these key teamwork dimensions to optimize organizational efficiency and productivity.

4.2 Test of Hypotheses

The results of data analysis and estimation in Table 4.7 were used to test the formulated hypotheses of the study. In testing the hypotheses, the decision rule was to accept the alternate hypothesis and reject null hypothesis, if the p-value is less than 0.05 or accept the null hypothesis and reject the alternate, if the p-value is greater than 0.05.

Test of Hypothesis One

$H_{01:}$ There is no significant and positive relationship between communication and Organizational performance of money deposit banks in Anambra State

$H_{a1:}$ There is a significant positive relationship between communication and Organizational performance of money deposit banks in Anambra state

Based on the result in Table 4.7 above, the computed p-value (0.000) is lesser than the α level of 0.05 (0.000<0.05), the study rejected the null hypothesis that there is no

significant and positive relationship between communication and organizational performance of money deposit banks in Anambra State and accepted its alternate, that there is a significant and positive relationship between communication and organizational performance of money deposit banks in Anambra State

Test of Hypothesis Two

H_{02}: Conflict management does not significantly relate to organizational performance of money deposit banks in Anambra state

H_{a2}: Conflict management does significantly relate to organizational performance of money deposit banks in Anambra state.

Aligning from the regression result in Table 4.7, the flagged p-value (0.000) is lesser than the α level of 0.05 (0.000<0.05), therefore the study provided logical reason to rejects the null hypothesis and accepted the alternate hypothesis that Conflict management does significantly relates to organizational performance of money deposit banks in Anambra state

Test of Hypothesis Three

H_{03}: There is no significant and positive relationship between listening and organizational performance of money deposit banks in Anambra state

H_{a3}: There is a significant and positive relationship between listening and organization performance of money deposit banks in Anambra state

The regression result in table 4.7 showed the coefficient of age listening of 0.02119 and its corresponding p-value of 0.0000 which was lesser than α level of 0.05 (0.0000<0.05). Therefore, the study provided a strong reason to reject the null hypothesis and accepted the alternate hypothesis that there is a significant and positive relationship between listening and organization performance of money deposit banks in Anambra state.

Test of Hypothesis Four

H_{04}: There is no significant and positive relationship between respectfulness and organizational performance of money deposit banks in Anambra state

H_{a4}: There is a significant and positive relationship between respectfulness and organizational performance of money deposit banks in Anambra state

Assessing from the regression results in table 4.7 which showed the coefficient of respectfulness of 0.31221 and its corresponding p-value of 0.0000 was also smaller than the 5% level of significance (0.000<0.05), so for that reason, the study rejected the null hypothesis and accepted its alternate that there is a significant and positive relationship between respectfulness and organizational performance of money deposit banks in Anambra state.

CONCLUSION

From the findings, the study logically concluded that teamwork affects organizational performance of money deposit banks in Anambra State. These results, however, pointed to the fact that these banks should pay adequate attention on effective team work in achieving the desired performance. This is predicated on the fact that effective management of team work utilizes various capabilities, knowledge and abilities arising from individual perspectives from varying backgrounds. This is because team work offers organization a pool of workers that have cognate experiences that an organization can explore and utilize for the needed performance. Understanding this dimension will provide an operational leeway for organization to continue to

explore capabilities among other consideration for optimal combinations of existing resources in effective manner and also create a sustainable framework of managing and harnessing of those potentials in achieving competitive advantage in the system. From the conclusion arrived at, the following recommendations are made:

1. Banks should enhance their internal communication structures. This can be achieved by promoting open and transparent communication, ensuring clarity in task delegation, and leveraging digital communication tools to facilitate seamless information flow. Regular team meetings and feedback mechanisms should also be implemented to encourage knowledge sharing and collaboration among employees.

2. Banks management should adopt structured conflict resolution mechanisms that promote team cohesion. Employees should be trained on conflict resolution techniques, and management should encourage a culture of dialogue and mutual understanding. Establishing a conflict mediation unit within the organization will also help resolve disputes efficiently, thereby minimizing workplace tensions that may hinder productivity.

3. Bank leadership should foster a work environment where active listening is prioritized. Employees should be encouraged to pay close attention during discussions, meetings, and brainstorming sessions to facilitate effective decision-making. Training programs on active listening skills should be incorporated to enhance employees' ability to process and utilize information effectively.

4. The management of banks should cultivate a workplace culture that values respect inclusivity and professionalism. Management should set clear behavioral standards and ensure that employees adhere to ethical workplace practices. Initiatives such as team-building activities, diversity awareness programs, and leadership training should be introduced to reinforce respect and cooperation among staff members.

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