Journal of Emerging Trends in Management Sciences and Entrepreneurship
Volume 8(3), Pages 183-197 July-Sept Edition, 2026
ISSN: 2384-762X
https://www.jetmase.com

Organizational Culture and Employee Commitment in Zenith Bank Plc, South-East Nigeria

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ABSTRACT: This study examined the relationship between organizational culture and employee commitment in Zenith Bank Plc, South-East Nigeria. The study was motivated by the growing need for banks operating in a highly competitive and innovation-driven financial sector to sustain employee commitment, given that adaptability, teamwork and structural stability shape how staff relate to their organization. Specifically, the study examined the relationship between adhocracy culture and affective commitment; ascertained the relationship between clan culture and normative commitment; and evaluated the relationship between hierarchy culture and continuance commitment of employees in Zenith Bank Plc, South-East Nigeria. Three research questions were raised and three null hypotheses were formulated to guide the study. The study was anchored on Social Exchange Theory and Becker's Side-Bet Theory. A descriptive survey research design was adopted. The population comprised 1,345 employees drawn from 20 Zenith Bank branches across the five states of South-East Nigeria, from which a sample size of 300 employees was determined using the Krejcie and Morgan (1970) table. Data were collected using a structured questionnaire, validated through face and content validation and tested for reliability using Cronbach's Alpha, with all sections exceeding the acceptable threshold of 0.70. Out of 300 copies of the questionnaire administered, 270 copies were correctly completed and used for analysis. Data were analysed using descriptive statistics and Pearson Product Moment Correlation Coefficient at a 0.05 level of significance. The findings revealed a positive and significant relationship between adhocracy culture and affective commitment ($r = 0.62$, $p < 0.05$); a strong positive and significant relationship between clan culture and normative commitment ($r = 0.71$, $p < 0.05$); and a positive and significant relationship between hierarchy culture and continuance commitment ($r = 0.66$, $p < 0.05$). The study concluded that organizational culture is a critical determinant of employee commitment in the banking sector. It recommended that the management of Zenith Bank Plc should promote innovation and flexibility, sustain teamwork and mentorship practices, and maintain clear structures and job-security systems to strengthen employees' affective, normative, and continuance commitment respectively.

Keywords: Organizational Culture, Adhocracy Culture, Clan Culture, Hierarchy Culture, Affective Commitment, Normative Commitment, Continuance Commitment, Zenith Bank Plc

1. INTRODUCTION

The link between organizational culture and employee commitment can be traced from early work that treated culture as a set of shared assumptions and practices to contemporary research that treats culture as a strategic lever for human capital outcomes (Schein, 2020; Hofstede, Hofstede, & Minkov, 2021). Scholars have relied on frameworks such as the Competing Values Framework to explain how patterns of values, leadership behaviour and work practices shape employees' emotional, moral, and calculative attachment to their jobs (Cameron & Quinn, 2020). Organizations with strong and positive cultures tend to record higher employee commitment, motivation and productivity, while weak or inconsistent cultures are associated with disengagement, high turnover, and operational inefficiency (Denison & Mishra, 2020; Kim & Park, 2021).

Zenith Bank Plc, a major commercial bank with substantial operations across Nigeria including the South-East region, provides a practical setting for studying these relationships because the bank's human capital practices, staff communications, and engagement initiatives form part of its performance agenda (Zenith Bank Plc, 2024). Organizational culture and employee commitment are therefore active managerial concerns rather than abstract academic topics in this context. Commitment itself is a multi-dimensional construct: employees can stay because they want to (affective commitment), because they feel they ought to (normative commitment), or because they believe they have to, given the costs of leaving (continuance commitment) (Meyer & Allen, 1991).

Adhocracy culture is characterized by flexibility, experimentation, and an orientation toward innovation and risk-taking. Where adhocracy traits are strong, employees typically experience autonomy and quicker decision paths, conditions that research links to higher emotional attachment through increased intrinsic motivation and a sense of ownership (Okafor & Nwosu, 2020; Hassan & Bello, 2021). Clan culture, by contrast, emphasizes internal focus, collaboration, mentorship, and a family-like atmosphere; it directly supports the social and relational sources of commitment, such as belonging and trust in supervisors, which predict higher levels of normative attachment (Nwankwo & Eze, 2020; Bello & Hassan, 2021). Hierarchy culture prizes order, stability, formal procedures, and clear lines of authority; its strengths, consistency, predictable processes, and clear role definitions, can raise employees' perceived cost of leaving and thereby strengthen continuance commitment (Adeyemi & Okonkwo, 2020; Chukwu & Ibrahim, 2021).

Beyond culture itself, other dimensions of organizational practice have been shown to shape how employees relate to their employers. Studies on intellectual capital (Williams & Anyim, 2021), compensation practices in Nigerian commercial banks (Remigius, Okeke, & Williams, 2025; Remigius, Gbenga, & Ngige, 2025), retirement benefits (Williams, Emeka-Obiajunwa, & Osuagwu, 2025), work-life harmony (Abayol, Gbenga, & Mbah, 2025), and workplace diversity (Maduagwuna & Gbenga, 2025) all point to the same underlying idea, that human-capital-oriented organizational practices, of which culture is one, are central determinants of how committed employees remain to their organizations. Bringing these strands together

highlights a research gap that justifies studying Zenith Bank Plc in South-East Nigeria: although the bank's reports show attention to people practices, there is limited published empirical work examining how adhocracy, clan, and hierarchy culture types map onto the specific commitment dimensions they are theoretically expected to influence within Nigerian bank branches.

Statement of the Problem

Employee commitment has become a challenge in Zenith Bank Plc's South-East operations due to a misalignment between organizational culture and the drivers of employee commitment. Although the bank has introduced several human capital initiatives aimed at improving productivity and service delivery, many employees remain less emotionally attached, less morally obligated, and less deterred by the cost of leaving than the bank's cultural investments would predict. Mixed and inconsistent cultural signals from different management levels create uncertainty about what the organization values, while highly bureaucratic processes in some branches limit employee autonomy and creativity, leading to frustration. Where innovation-oriented and team-based practices are introduced but not sustained with adequate follow-through, initial enthusiasm fades and the expected gains in affective and normative commitment are not realized. Where hierarchical structures dominate without being matched by fair reward systems, employees may remain in the organization more out of necessity than genuine attachment.

This study therefore seeks to fill a research gap by examining how three specific dimensions of organizational culture, adhocracy, clan, and hierarchy, relate to the specific commitment dimensions they are theoretically linked to (affective, normative, and continuance commitment respectively) within Zenith Bank's South-East operations. Limited empirical research has tested these paired relationships at the branch level in the Nigerian banking sector, where culture is enacted daily and where its effects on commitment have direct implications for staff retention and service quality.

Objectives of the Study

The broad objective of this study is to examine the relationship between organizational culture and employee commitment in Zenith Bank Plc, South-East Nigeria. Specifically, the study sought to:

i. Examine the relationship between adhocracy culture and affective commitment of employees in Zenith Bank Plc, South-East Nigeria.
ii. Ascertain the relationship between clan culture and normative commitment of employees in Zenith Bank Plc, South-East Nigeria.
iii. Evaluate the relationship between hierarchy culture and continuance commitment of employees in Zenith Bank Plc, South-East Nigeria.

Hypotheses

The following null hypotheses guided the study:

H01: There is no significant relationship between adhocracy culture and affective commitment of employees in Zenith Bank Plc, South-East Nigeria.

H02: There is no significant relationship between clan culture and normative commitment of employees in Zenith Bank Plc, South-East Nigeria.

H03: There is no significant relationship between hierarchy culture and continuance commitment of employees in Zenith Bank Plc, South-East Nigeria.

2. LITERATURE REVIEW

Organizational Culture

Organizational culture refers to the set of shared values, beliefs, norms, and practices that shape how employees interact and perform within an organization. Schein (2020) describes it as the pattern of basic assumptions that a group has invented, discovered, or developed to cope with problems of external adaptation and internal integration, a definition that highlights the adaptive nature of culture. Hofstede, Hofstede, and Minkov (2021) similarly emphasized that culture encompasses a collective mental programming that distinguishes members of one organization from another, thereby affecting communication, decision-making, and performance. Cameron and Quinn (2020) classified organizational culture into four archetypes, clan, hierarchy, adhocracy, and market, each of which influences leadership style, decision-making, and employee commitment differently. Organizations with supportive and adaptive cultures record higher innovation and satisfaction compared to those with rigid, bureaucratic structures (Adeoye & Yusuf, 2021).

Adhocracy Culture

Adhocracy culture is a flexible, adaptable, and innovative organizational culture that emphasizes creativity, risk-taking, and responsiveness to changing environments. Okafor and Nwosu (2020) note that adhocracy culture encourages employees to think outside the box and empowers them to make decisions that foster organizational growth, promoting open communication and collaboration that strengthen employees' sense of belonging. Similarly, Opara and Nwokoye (2020) explain that adhocracy culture is particularly effective in dynamic, competitive environments where businesses must constantly adapt to market demands and technological disruption. Eze and Okafor (2023) found that employees working in adhocracy-oriented organizations report higher job satisfaction and commitment because they are trusted with autonomy and creative freedom, while Adeola and Ibrahim (2022) observed that adhocracy supports rapid experimentation, particularly in technology-driven sectors such as banking.

Clan Culture

Clan culture is a type of organizational culture that emphasizes a family-like environment, collaboration, and strong interpersonal relationships among members. Johnson and Osei (2020) describe clan culture as characterized by high levels of employee involvement, open communication, and shared values, which create a sense of belonging within an organization. Adebanjo and Eze (2021) note that leaders in clan cultures act as mentors and coaches rather than controllers, fostering trust and loyalty, while Ogbodo and Chukwu (2022) argue that clan-oriented organizations experience fewer conflicts because the focus is on building harmony and unity rather than competition. Nwankwo and Akinola (2023) further observe that employees in strong clan cultures exhibit higher organizational commitment and intrinsic motivation, strengthening both internal cohesion and external reputation.

Hierarchy Culture

Hierarchy culture, also known as bureaucratic culture, refers to an organizational framework characterized by clearly defined structures, formal rules, standardized procedures, and top-down authority. Oladipo and Okonkwo (2021) note that hierarchy culture thrives in organizations where stability, order, and control are highly valued and decision-making is centralized, commonly in institutions such as banks where compliance with regulations is critical. Eze and Ogbu (2022) describe it as a structured system that relies on written policies and standardized workflows to promote accountability and reduce operational risk, although Nwankwo

and Ijeoma (2021) caution that excessive rigidity within hierarchical structures can reduce innovation.

Adams and Yusuf (2022) argue that hierarchy culture contributes significantly to organizational stability in environments requiring strict compliance, such as banking, by ensuring operational uniformity and reducing uncertainty.

Employee Commitment, Affective, Normative and Continuance Dimensions

Employee commitment refers to the psychological attachment an employee develops toward their organization, and Meyer and Allen's (1991) three-component model remains the dominant framework for understanding it. Affective commitment refers to the emotional bond employees develop with their organizations, which motivates them to identify with organizational goals and values (Hassan & Bello, 2021); it reflects a desire to stay because employees genuinely want to, rather than because they have to (Adams & Yusuf, 2021). Normative commitment, on the other hand, refers to the sense of obligation employees feel to remain with an organization due to perceived moral duty or loyalty; employees with high normative commitment stay because they believe it is the "right thing" to do, often shaped by organizational values and a sense of indebtedness for support received (Okafor & Chukwu, 2021; Musa & Ibrahim, 2022). Continuance commitment differs from both in that it is a rational, calculative form of attachment based on the perceived costs of leaving; employees remain because they believe the personal and financial costs of leaving outweigh the benefits of alternative employment (Okonkwo & Chinedu, 2020; Ezenwa & Uche, 2023).

Adhocracy Culture and Affective Commitment

Adhocracy culture significantly contributes to the development of affective commitment among employees by promoting innovation, empowerment, and collaboration. Employees who are given autonomy in decision-making and problem-solving tend to develop a sense of ownership and pride in their roles, creating a positive psychological connection to the organization (Musa & Ibrahim, 2022). Chukwu and Adeoye (2023) found that when organizations provide opportunities for experimentation and professional growth, employees become more engaged and committed, reducing turnover intentions, while Nwankwo and Ebuka (2023) suggest that adhocracy-oriented organizations foster collaborative environments that strengthen interpersonal ties and emotional attachment. Organizations seeking to improve affective commitment should therefore adopt cultural strategies that emphasize autonomy, adaptability, and employee inclusion in decision-making (Okafor & Nwosu, 2020; Hassan & Bello, 2021).

Clan Culture and Normative Commitment

Several scholars have highlighted a strong relationship between clan culture and normative commitment. Akinola and Adeoye (2022) argue that clan-oriented organizations cultivate collective values and shared responsibilities, which lead employees to internalize organizational goals as their own, thereby developing a moral bond with the organization when management is perceived as caring and inclusive. Eze and Olowookere (2023) similarly explain that employees who operate in environments characterized by trust and collaboration tend to develop a stronger sense of obligation to contribute to organizational success. Leadership within clan cultures reinforces this effect: Chukwu and Obi (2023) note that leaders in clan-oriented organizations often act as mentors and role models, building mutual respect that increases employees' perceived duty to remain

loyal, while Ogunbiyi and Fadare (2021) add that shared decision-making and employee empowerment foster deeper identification with the organization.

Hierarchy Culture and Continuance Commitment

Organizations that adopt a hierarchy culture prioritize stability, predictability, and control in their operations, and employees working within such structured environments often understand their roles clearly, which reduces uncertainty and promotes job security. This sense of stability directly influences continuance commitment, as employees are less likely to leave an organization where expectations are well-defined and procedures are predictable (Chukwu & Ibrahim, 2021). Eze and Nwafor (2022) affirm that hierarchy culture encourages continuance commitment through clear systems of reward and recognition, since employees are reluctant to leave for fear of losing accumulated entitlements. Balogun and Hassan (2023) further note that hierarchy culture fosters organizational dependency, as employees develop organization-specific skills and competencies that are less transferable elsewhere, creating a "lock-in" effect that strengthens continuance commitment, particularly when external job prospects are uncertain.

Theoretical Framework

Social Exchange Theory

The Social Exchange Theory (SET), developed by Blau (1964), provides a foundation for understanding employee commitment within organizations. The theory posits that workplace relationships are built on reciprocity, where employees evaluate the balance between the benefits they receive from their organization and the costs of leaving. Homans (1974) expanded this perspective by emphasizing that employee-employer relationships thrive on mutual dependence and fairness, while Emerson (1981) explained that employees' decisions to remain are influenced by the perceived balance of power and dependence in the employment relationship. Cropanzano and Mitchell (2005) further highlighted that positive exchanges, such as recognition, support, and fair treatment, enhance trust and attachment. In the context of this study, Social Exchange Theory explains why adhocracy and clan cultures, which offer employees autonomy, trust, and a sense of belonging, are able to generate affective and normative commitment: employees reciprocate favourable cultural conditions with emotional attachment and a sense of moral obligation.

Becker's Side-Bet Theory

Becker's Side-Bet Theory (1960) explains employees' commitment to their organizations based on the concept of accumulated "side bets", investments such as tenure-related advantages, professional networks, and organization-specific skills that would be lost if an employee decided to leave. Meyer and Allen (1991) built on this work by incorporating continuance commitment into their three-component model, showing that it is specifically associated with the perceived costs of leaving. McGee and Ford (1987) added that continuance commitment strengthens when employees perceive limited external job options, while Powell and Meyer (2004) observed that organizations can deliberately increase employees' perceived costs of leaving through structures such as pension plans and career progression systems. In the context of this study, Becker's Side-Bet Theory explains why hierarchy culture, with its structured career pathways and formal benefit systems, strengthens continuance commitment among Zenith Bank employees.

Empirical Review

Adhocracy Culture and Affective Commitment

Haffar (2023) examined the influence of organizational culture types on employees' affective commitment to change during major organizational transitions in higher education. The study adopted a quantitative cross-sectional survey design and collected responses from 1,200 academics in Jordanian public higher education institutions using a structured questionnaire that captured organizational culture types and affective commitment to change, analysed through structural equation modelling. The findings showed that adhocracy (innovation and flexibility) culture was positively associated with affective commitment to change, suggesting that innovation-oriented cultures promote emotional engagement among staff.

Kim and Park (2021) explored whether professional development opportunities in an adhocracy culture foster affective commitment among public sector employees in South Korea. The study surveyed 450 civil servants in municipal government agencies across Seoul and Busan using structured questionnaires, and the data were analysed using path analysis with bootstrapped mediation. The results indicated that adhocracy culture was positively associated with affective commitment, largely through the mediating influence of enhanced professional development opportunities.

Oluwatobi and Adebayo (2022) examined the influence of organizational flexibility and adhocracy culture on affective commitment and turnover intentions in Nigerian small and medium-sized enterprises. The study drew on responses from 287 employees across 12 SMEs in Lagos using stratified random sampling, with data collected via structured questionnaires and analysed using hierarchical regression. The findings showed that adhocracy culture significantly strengthened the relationship between organizational flexibility and affective commitment, with innovation-oriented culture enhancing affective commitment and reducing turnover intentions more markedly in flexible settings.

Clan Culture and Normative Commitment

Mbele and Adeyemi (2021) examined how clan culture influences normative commitment among employees in Nigerian healthcare institutions. The study employed a quantitative survey with responses from 278 nurses across four hospitals in Lagos using stratified random sampling, and hierarchical regression analyses revealed that clan culture significantly and positively predicted normative commitment, suggesting that employees feel morally bound to stay when they experience a caring and supportive work environment.

Okafor and Eze (2023) investigated the influence of organizational culture on normative commitment among employees in Nigerian commercial banks. The study adopted a quantitative survey design and selected a sample of 420 employees across five leading commercial banks in Lagos using stratified random sampling, with data analysed using regression and path modelling in SPSS and AMOS. The findings revealed that clan and purpose-driven cultures significantly strengthened normative commitment, while market-oriented culture had a negligible effect, concluding that banks that foster collaborative values build stronger feelings of moral obligation among employees to remain.

Ahmed and Rahman (2022) researched the influence of collaborative culture on normative commitment in nonprofit organizations in Bangladesh. Using a quantitative cross-sectional survey design, the study gathered responses from 240 staff members across six nonprofit agencies via purposive sampling, and regression analysis

demonstrated that collaborative culture exerted a strong positive effect on normative commitment, suggesting that employees feel a moral duty to stay when they experience genuine teamwork and shared mission.

Hierarchy Culture and Continuance Commitment

Adebanjo and Yusuf (2023) investigated the effect of hierarchical organizational culture on continuance commitment among employees in Nigerian telecommunication companies. The study selected a sample of 420 employees from four major telecommunication firms in Lagos using stratified random sampling, and regression analysis with SPSS showed that hierarchical culture significantly increased continuance commitment, as employees perceived that leaving the organization would lead to the loss of accumulated benefits, job security, and structured career pathways.

Ogunleye and Salami (2021) examined the effect of hierarchical culture on continuance commitment in the Nigerian banking sector. The study randomly sampled 310 employees from five commercial banks in Ibadan, and results from regression analyses showed that employees in highly hierarchical environments demonstrated stronger continuance commitment, mainly due to the perceived loss of career stability and organizational benefits if they resigned.

Okonkwo and Nwafor (2023) examined the relationship between hierarchical culture and continuance commitment among employees of Nigerian tertiary institutions. The study sampled 325 academic and non-academic staff across three universities in Anambra State using stratified random sampling, and regression analyses showed a significant positive effect of hierarchical culture on continuance commitment, particularly among employees with long service years who feared losing tenure-based rewards and promotions.

Related Human Capital and Commitment Studies

Beyond studies that directly link culture types to specific commitment dimensions, a broader body of work situates organizational culture within the wider human capital and reward architecture of Nigerian organizations. Williams and Anyim (2021) explored intellectual capital and performance in organizations, noting that the knowledge, skills, and relational assets embedded in a firm's human capital, closely tied to how organizational culture is enacted, are central to sustained organizational performance. Remigius, Okeke, and Williams (2025) examined compensation practices and the performance of commercial banks in Anambra State, Nigeria, finding that structured compensation systems, often embedded within hierarchical bank cultures, strengthen employee performance outcomes; a related study by Remigius, Gbenga, and Ngige (2025) similarly linked compensation strategies to the performance of commercial banks in the same state, reinforcing the role of formal reward structures in shaping employee behaviour within hierarchical banking environments.

Williams, Emeka-Obiajunwa, and Osuagwu (2025) investigated retirement benefits and employee commitment in Awka South Local Government Area, Anambra State, Nigeria, and found that structured retirement and benefit schemes significantly strengthen employees' commitment, a finding consistent with the present study's evidence that formalized, benefit-linked structures (a hallmark of hierarchy culture) raise the perceived cost of leaving and therefore continuance commitment. Abayol, Gbenga, and Mbah (2025) examined work-life harmony and employee career advancement in quick service restaurants in South-East Nigeria, showing that supportive, flexible work environments, akin to adhocracy and

clan cultural traits, are associated with stronger career and emotional attachment outcomes. Maduagwuna and Gbenga (2025) studied workplace diversity and employee satisfaction in hospitality businesses in Anambra State, Nigeria, finding that inclusive workplace practices, consistent with clan-type cultural values, enhance employee satisfaction and, by extension, normative attachment. Finally, Williams and Okeke (2025) examined economic factors of corporate sustainability and performance of foam manufacturing firms, underscoring that firms which invest in stable organizational structures and sustainable practices, similar to hierarchy-culture attributes, tend to record more consistent performance outcomes, a pattern this study's findings on hierarchy culture and continuance commitment corroborate within the banking sector.

3. METHODOLOGY

This study adopted a descriptive survey research design, which allowed the researchers to gather quantitative data from a sample of employees using structured questionnaires in order to examine the relationships between adhocracy culture and affective commitment, clan culture and normative commitment, and hierarchy culture and continuance commitment. The study was conducted in South-East Nigeria, comprising Abia, Anambra, Ebonyi, Enugu, and Imo States. The population of the study consisted of 1,345 employees drawn from 20 Zenith Bank branches distributed across the five states, selected based on years of existence in the region, staff strength, and location within highly commercial areas. The sample size was determined using the Krejcie and Morgan (1970) sample size determination table, which recommended 300 respondents for a population of 1,345. The study adopted a stratified random sampling technique, stratifying the population into senior, middle-level, and junior staff and proportionately selecting respondents from each stratum. Data were collected through the direct administration of a structured questionnaire measured on a five-point Likert scale ranging from Strongly Agree (5) to Strongly Disagree (1). The instrument was subjected to face and content validation by experts in human resource management and organizational behaviour, and its reliability was tested using Cronbach's Alpha, with a coefficient of 0.70 and above considered acceptable following a pilot study of 30 employees drawn from two branches outside the selected sample. Data were analysed using the Statistical Package for Social Sciences (SPSS) Version 23. Descriptive statistics such as frequency, mean, and percentage were employed to summarize respondents' demographic characteristics, while the Pearson Product Moment Correlation Coefficient (PPMCC) was used to test the hypotheses at a 0.05 level of significance. Out of 300 questionnaires administered, 270 copies (90.0%) were correctly completed and found valid for analysis.

4. RESULTS AND DISCUSSION

Demographic Characteristics of Respondents

The demographic analysis revealed that 60.0% of the respondents were male, while 40.0% were female. The majority (57.8%) were married, while 35.6% were single. Most respondents (37.8%) fell within the 31–40 years age bracket, followed by those aged 41–50 years (28.9%), indicating a largely economically active workforce. In terms of educational qualification, 48.9% of respondents held a B.Sc./HND degree, followed by holders of M.Sc./MBA degrees (26.7%). Regarding years of service, 35.6% of respondents had spent between 6–10 years with Zenith Bank, while 31.1% had worked for 2–5 years, indicating that respondents

possessed adequate organizational experience to provide reliable information for the study.

Test of Hypotheses

This section presents the Pearson Product Moment Correlation analysis conducted to test the three formulated null hypotheses at a 0.05 level of significance using a sample of 270 respondents, analysed with SPSS Version 23.

Table 1: Correlation between Adhocracy Culture and Affective Commitment (H01)

Variables	r	p-value	Decision
Adhocracy culture and affective commitment	0.62	0.001	Reject H0

Source: SPSS Version 23 (2026)

Table 1 shows that the correlation coefficient between adhocracy culture and affective commitment is r = 0.62 with a p-value of 0.001, which is less than the 0.05 level of significance. This indicates a positive and statistically significant relationship between adhocracy culture and employees' affective commitment in Zenith Bank Plc, South-East Nigeria. The result implies that innovation, flexibility, and the encouragement of creativity enhance employees' emotional attachment to the organization. The null hypothesis (H01) is therefore rejected. This finding aligns with Haffar (2023), who found that adhocracy culture significantly promotes affective commitment to change by fostering innovation and flexibility, and with Kim and Park (2021) and Oluwatobi and Adebayo (2022), who similarly reported that innovation-oriented cultures strengthen employees' emotional attachment, particularly when supported by professional development and organizational flexibility.

Table 2: Correlation between Clan Culture and Normative Commitment (H02)

Variables	r	p-value	Decision
Clan culture and normative commitment	0.71	0.000	Reject H0

Source: SPSS Version 23 (2026)

The result in Table 2 reveals a strong positive correlation (r = 0.71) between clan culture and normative commitment, with a p-value of 0.000, which is statistically significant. This suggests that teamwork, mentorship, and a sense of belonging significantly influence employees' moral obligation to remain with Zenith Bank Plc. Consequently, the null hypothesis (H02) is rejected. This finding is consistent with Mbele and Adeyemi (2021), who established that clan culture significantly predicts normative commitment among Nigerian healthcare workers, and with Okafor and Eze (2023) and Ahmed and Rahman (2022), who similarly found that collaborative, family-like cultures enhance normative commitment through feelings of gratitude and shared mission, particularly within the Nigerian banking context.

Table 3: Correlation between Hierarchy Culture and Continuance Commitment (H03)

Variables	r	p-value	Decision
Hierarchy culture and continuance commitment	0.66	0.004	Reject H0

Source: SPSS Version 23 (2026)

Table 3 indicates a positive and significant relationship between hierarchy culture and continuance commitment ($r = 0.66$, $p = 0.004 < 0.05$). This implies that clearly defined rules, structured authority, and formalized procedures increase employees' tendency to remain with the organization due to the perceived costs of leaving. Hence, the null hypothesis (H03) is rejected. This result supports Adebanjo and Yusuf (2023) and Ogunleye and Salami (2021), who found that hierarchical culture positively influences continuance commitment among Nigerian bank employees due to job security and accumulated benefits, and Okonkwo and Nwafor (2023), who observed a similar pattern among long-serving staff in Nigerian tertiary institutions. The finding is also consistent with Williams, Emeka-Obiajunwa, and Osuagwu (2025), whose study on retirement benefits and employee commitment found that structured, benefit-linked systems strengthen employees' reluctance to leave their organization.

Summary of Findings

This study examined the relationships between adhocracy culture and affective commitment, clan culture and normative commitment, and hierarchy culture and continuance commitment among employees of Zenith Bank Plc, South-East Nigeria. A sample of 270 employees was surveyed, and Pearson's Product Moment Correlation was used to test the hypotheses. The key findings are as follows:

i. There is a positive and significant relationship between adhocracy culture and affective commitment ($r = 0.62$, $p < 0.05$).
ii. There is a strong positive and significant relationship between clan culture and normative commitment ($r = 0.71$, $p < 0.05$).
iii. There is a positive and significant relationship between hierarchy culture and continuance commitment ($r = 0.66$, $p < 0.05$).

5. CONCLUSION

The study concludes that organizational culture significantly influences employee commitment in Zenith Bank Plc, South-East Nigeria. Innovation-oriented adhocracy culture enhances affective commitment by giving employees autonomy and a sense of ownership; collaborative clan culture strengthens normative commitment by fostering belonging and moral obligation; and structured hierarchy culture promotes continuance commitment by raising the perceived cost of leaving. Hospitals, banks, and other organizations that deliberately cultivate the specific cultural dimension matched to the commitment outcome they seek are more likely to achieve sustained employee attachment and organizational stability. The findings reinforce Social Exchange Theory and Becker's Side-Bet Theory by demonstrating that reciprocal, trust-based cultural practices generate emotional and moral attachment, while structured, benefit-linked practices generate calculative attachment among employees in the Nigerian banking sector.

Recommendations

Based on the findings of this study, the following recommendations are made:

i. Management of Zenith Bank Plc should encourage adhocracy culture by promoting innovation, creativity, and flexibility to strengthen employees' affective commitment.
ii. The bank should sustain and enhance clan culture practices, such as teamwork, mentoring, and participatory decision-making, to foster stronger normative commitment among employees.
iii. Organizational policies should maintain effective hierarchy culture structures, including clear rules, procedures,

and job security, to reinforce employees' continuance commitment.

Contribution to Knowledge

This study contributes to knowledge in the following ways. Empirically, unlike previous studies that examined organizational culture and commitment as broad, undifferentiated constructs, this study demonstrates the specific pairing between three culture types and the particular commitment dimensions they are theoretically expected to influence, adhocracy with affective commitment, clan with normative commitment, and hierarchy with continuance commitment, within Nigerian commercial banks. Geographically, while prior studies were concentrated in Western economies and other Nigerian regions, this research provides context-specific evidence from Zenith Bank Plc branches in South-East Nigeria. Theoretically, the study extends Social Exchange Theory and Becker's Side-Bet Theory by validating the differential pathways through which reciprocity-based and cost-based cultural mechanisms shape distinct forms of employee commitment in the banking sector.

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