

**The Effect of Organizational Culture on Employees  
Participation in Decision Making in Banking: A Case  
Study in Ghana**

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## **ABSTRACT**

Organizations want to obtain the commitment of their employees. Management would like its employees to identify and uphold the values, norms and artifacts of the organization, and explain and imbibe its culture in its employees. This will enable the employee to get familiar with the organizational system. Hence, the need for organizational culture. Decision-making and its implementation are therefore very crucial to the fortunes of any organization. It is believed that employee's non-participation in the decision-making process creates tensions between management and staff which adversely affect the fortune of the organization.

This study, therefore, sought to determine the effects of these organizational culture on employee participation in decision-making. The study design is a case study. The research findings revealed that there is a positive relationship between organizational culture and employee's participation. Additionally, the most prevalent form of worker participation in the bank is representative participation. It was also revealed from the research that when employees see themselves as not being part of the decision-making process, they become discontent and apathetic which is likely to adversely affect organizational performance. It is recommended that employees' views are sought on matters that affect their lives and work. In addition, they should be empowered to take decisions through which they will have a sense of self-worth and a feeling of belonging that will make them give out their best for the organization.

**Keywords:** Organizational culture, employee participation and decision making.

## ÖZ

Örgütler, çalışanlarının bağlılığını artırmayı amaçlamaktadır. Yönetim, çalışanlarının kuruluşun değerlerini, normlarını ve eserlerini tanımlamasını ve desteklemesini, kültürünü açıklamasını ve çalışanlarına yansıtmasını beklemektedir. Bu, çalışanın organizasyon sistemine aşina olmasını sağlayacaktır. Bu nedenle, örgüt kültürüne ihtiyaç vardır. Dolayısıyla, karar verme ve uygulanması, bir kuruluşun amaç ve hedeflerine ulaşılabilmesi için politika kararlarının başarılı bir şekilde uygulanması yoluyla olmakta, bu uygulama da herhangi bir kuruluşun geleceği açısından çok önem arz etmektedir. Çalışanlar, örgütün motorunu çalıştıran yakıt olarak görülmekte ve çalışanların karar alma sürecine katılmamalarının, yönetim ile personel arasında gerilimler yaratabileceği ve bu durumun örgütün geleceğini olumsuz yönde etkileyebileceğine inanılmaktadır. Ayrıca, bankada işçi katılımının en yaygın şeklinin temsili katılım olduğu görülmektedir. Bunlara ek olarak, çalışanların kendilerini karar verme sürecinin bir parçası olarak görmediklerinde, memnun olmadıkları ve kayıtsız hale geldikleri ve bunun da örgütsel performansı olumsuz yönde etkilemesinin muhtemel olduğu araştırmada ortaya çıkarılmıştır. Çalışanların, yaşamlarını ve işlerini etkileyen konularda görüşlerinin alınması tavsiye edilmektedir. Buna ek olarak, organizasyon için ellerinden gelenin en iyisini yapmalarını sağlayacak kararları almaları için yetkilendirilmelerinin doğru bir adım olacağı, kendilerine olan saygılarının artacağı ve daha fazla aidiyet duygusuna sahip olacakları ifade edilebilecektir.

**Anahtar Kelimeler:** Örgüt kültürü, çalışan katılımı ve karar verme.

## DEDICATION

This long essay is dedicated to my parents, **Mr. and Mrs. Nchi**, my entire siblings, and my one and only **Leslie Amofa Addae**.

Love you all!

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# Chapter 1

## INTRODUCTION

### 1.1 Aim of the Study

Organizational development is concerned with the investigation of various factors that determines its effectiveness, and providing measures for improvement. Every organization expects its employees to be committed to the values, norms, beliefs, rules and standards of the organization, hence the need for organizational culture. Management needs to elaborate and ingest the culture of the organization in its employees, this will create a platform for the employees to get abreast with the system employed in. During this process the employees have deeper understanding on how things are done in the organization and decides whether he or she can cope with it.

Decision making in most organizations are made by top management without the concern of the lower ranks yet the implementation of those decision highly depends or are executed by these lower ranks. This means that, important factors from employees' perspectives are not considered before making decisions. This arise to fundamental problems that are common in various organizations, most employees find it difficult and disrespectful to accept and implement decision made without their concern. As a matter of fact, most employees feel decisions are been forced on them so they find it irritating to comply and most at times shows negative attitudes toward work.

The idea of employee participation in decision making is not considered and practiced by many people which an important section of human relations in every organization. One of the ideologies behind those who are in support of providing room for employee participation in making decisions is that, it brings management and employees into consensus when it comes to formulating and implantation of decisions since they were both involved and the interest of both sides were considered towards the goal of the organization. Employees' participation in decision making brings about job satisfaction, efficiency and high productivity toward the goals of the organization (Bhuiyan, 2010).

On the contrary, those who are not in support of the idea of giving employees the chance to participate in decision making sees it a time-wasting concept, inefficiency, poor and ineffective style of management. (Apostolou, 2000). To other managers of some organizations, it is a strategy used to manipulate employees to perform already planned activities by making them believe they are involved in the decision-making procedures of the organization (Albrook, 1967).

Looking at the relevance and pitfalls of employees from the perspective of the employees and the whole organization's interest taking into consideration performance and productivity, most organization are considering the involvement of employees in decision making. Employees take maximum participation in daily production in almost all the organization, they are the pivot of the organization, without employee's things does not move as expected and the objectives of the organization cannot be achieved efficiently. Employees are supposed to be given maximum attention as the vital resource an organization has (Cotton, 1993).

Involving employee is believed to maximize productivity and attain the long-term goal of the organization. The generation of today and its effect on the organization has created tight competition within organization in terms of growth and survival. Having committed employees has also become a huge problem for various organizations which makes it difficult for management to come up with strategies to effectively involve employees in decision making to motivate them in their responsibilities.

The IRA (Act 299) in the status book of Ghana linked to the participation of workers in an organization customary referred to as “dialogue.” This was to build a law directed interaction between employers and employees in aspects of service negotiation, working and making of decision which affects both parties in the organization.

Researchers like McGregor (1957) and Bhuiyan (2010) have deepened the deposition that lots of benefits arise in an organization which simultaneously improves and motivates management to involve employees in decision making. Through this, effective and efficient productivity will improve and most of the working related stress of the organization will reduce.

## **1.2 Scope of the Study**

The research will be undertaken in Ghana and will focus mainly in five banks, thus Ghana Commercial Bank, Agricultural Development Bank, Consolidated Bank of Ghana, Fidelity Bank and Access Bank, three state owned bank and two private banks respectively. The research will basically assess how organizational culture of the various banks affects employee participation in decision making. The survey will include senior staff through to junior staff.

### **1.3 Methodology of the Research**

Information and data used for this research is generally from primary and secondary sources. The secondary sources were used for reviewing of literature on the topic. The primary sources are in the form of questionnaires which will be used to gather data for analysis purposes, it includes close ended questions.

Questionnaires will be sent through emails to participants in various banks, emphasis will be from management throughout to junior staff. The study adopted a purposive sampling procedure which means I selected the sample according to my judgment. This study adopted an online questionnaire using Google Forms and was shared via emails to employees working in the targeted banks. The email address and approval to carry on the survey were are gotten from the Human Resource Managers of the various banks in Ghana. SPSS is the statistical tool used in analyzing the responses from the participants.

### **1.4 Research Hypothesis**

#### **1.4.1 The Relationship Between Organizational Culture and Employee Participation**

As per Deloitte's Global Human Capital Trends 2015, organization culture and employee participation are driving issues for organizations around the globe. These words get tossed around a lot. This research targets to know if there is a relationship between the independent variable organizational culture and the dependent variable employee participation as deduced from the research topic “the effect of organizational culture on employees’ participation in banking.”

#### **1.4.1.1 Relationship Between Organizational Culture and Employee Participation in Decision Making.**

The alternative hypothesis ( $H_1$ ) of this hypothesis is stated as “There is a relationship between Organizational culture and employee participation in decision making” whilst the Null hypothesis ( $H_0$ ) on the other hand is stated as “There is no relationship between organizational culture and employee participation in decision making.

#### **1.4.1.2 Significant Difference Between the Mean Score of Male and Female in Distribution of Organizational Culture.**

The alternative hypothesis ( $H_1$ ) of this hypothesis is stated as “There is a significant difference between the mean score of male and female in distribution of organizational culture” whilst the Null hypothesis ( $H_0$ ) on the other hand is stated as “There is no significant difference between the mean score of male and female in distribution of organizational culture.

### **1.5 Limitation of the Study**

Limitations in this research were the processes used in accessing information from the targeted sample due to the extent of unwillingness of employees to express their real feel for being victims under the said purpose of the study and time factors that’s made it challenging to use a bigger sample size and resources.

### **1.6 Structure of the Study**

This research has been structured into five chapters. The first chapter elaborates on the general aim of the study and introduction to the research topic. Chapter two emphasis on various literatures related to the topic. Various schemes of employee involvement and importance were also discussed. The third chapter explains the various processes used and the method used for collecting the data, inputting and analyzing them. Chapter four elaborates on the results analyzed from the previous

chapter. The last and fifth chapter focuses on the comprehensive summary of the results, various recommendations and conclusion on the studied topic.



## **Chapter 2**

### **LITERATURE REVIEW**

#### **2.1 Introduction**

Stories concerning organizations and how it manages its affairs seem not to be serious in the sense that many people presume they will accomplish where others couldn't. This is not really easy as many presume. There must be a good game plan, cogency, and a diplomacy vision, boldness and determination are seen as necessity. (Teal, 1996).

Managers of some organizations focus a lot on acknowledgement expectations are formulated to increase the commitment of employees to the organizational goal and to improve their performance.

The change in organizations and the tight competitions among them over years has prompted management to give serious attention to come up with new ideas based on various cultures of the organizations.

The rate at which banking organizations are increasing with new programs and competition has given severe headaches to management to have difficult situations to bring out strategies to help them survive the competition in the market world. The change of the economy must simultaneously change the cultures of the organizations to fit in by adapting to change.

Organizations need to step up their games and adapt to the changes of the market environment, this philosophy is considered possible through the involvement of employees in participating in decision making processes of the organization. Whereas adaptation, resilience and flexibility are at a higher level, employees in the organization feel innovative to initiate things in their best capabilities without feeling suppressed and restricted to bureaucracy. Whether clear or hidden it limits the employees and pulls them from bringing out their full potentials.

Employee participation is an ancient ideology repeatedly being renovated by organizations and people who practice it all over the world. An old reference archived arrangement of formal employee participation is “employee suggestion system” this was entrenched in the 1898 by Eastman Kodak.

All the same, employee participation was subversive when Herzberg (1966) and McGregor (1957) wrote about it in their various articles “Work and the Nature of man” and “The Human Side of Enterprise” respectively.

Organizations who wish to create a good working environment that is built upon confidence and extra ordinary service to its customers, unity through teamwork, efficiency and better grounds for solving issues then management of the organization must pay attractive attention to the employees who serve as the main pivot of the organization.

When employees are given fair and proper attention, it promotes higher levels of resourcefulness, motivation, efficiency, higher productivity, profitability and

commitment to responsibilities. The basic Total Management doctrine is that involvement of employees must be highly considered to empower them.

## **2.2 Employee Participation and What it Means**

Employee participation is the practice where by managers involve employees in their processes to make decisions for the organization.

Confer to (CIPD, 2001) Employee participation is a line of procedures created to involve, support, understand with respect the contributions of every employee and their engagement to the organization's goals.

Employee participation is building a working environment where individuals and groups in the organization have influence in decisions made things that has effect on their duties. It is not an objective or equipment, rather a philosophy performed by management allowing employees of different levels to have a say in whatever goes on in the organization.

Employee Involvement as a concept is the process of building a feeling of mental ownership among individuals in an organization and has be put in place through the participation in processing of information, solving of problems and making decisions by employees. (Kearney, 1997).

The concept has been noticed as a major factor of the seven factor elements of World-class factors considered under operations that has the power of bring competition between small and bigger organizations in the world f market (Kearney, 1997).

A major elemental factor for an organization's success or failure is the ability of its employees and how well their abilities is directed towards achieving the organizational goals. Organization that can effectively use the strength and capabilities of its employees will fit in the competition world than those who cannot. (Apostolou, 2002).

Number of learned and researchers have made emphasis through their various publications that employee participation does not have any negative influence on the effectiveness of the organization. These include, low records of employee's absence in various organizations and improvement in their various attitudes towards work (Steel and Lloyd, 1988), increased returns on equity and lower employee turnover and improvement in the culture of the organization (Thompson, 2002).

Lawler also supported the fact by talking of how employee participation increases productivity, motivate and lower cost. (Lawler, 1996).

### **2.3 Decision Making**

Making decisions, basically serve as the grounds to choose the best among various alternatives of action in accomplishing a duty. As per Fleet (2002), decision making is said to distinguishing and choosing a course of an activity to manage a particular issue or make the most of a chance. It might likewise be portrayed as the way toward picking one option from among a bunch of expected plausible other options.

Likewise, it is characterized as "the way toward recognizing and choosing a strategy to tackle a specific issue". (Stone and Freeman 1984).

## **2.4 Theories considered under Decision making**

### **2.4.1 Rational Decision Making**

This is where logical people make their decision according to choices that are visibly beneficial to them.

### **2.4.2 Tradeoff**

This theory talks about how we have to forgo one thing in other to achieve something we want.

### **2.4.3 Biases**

This theory is based on the situation where managers are over confident about the result of an action and select people and procedures that pleases them.

### **2.4.4 Why Employees Participate in Decision-Making**

Workers as human beings have the right and ability to think, read, to influence change and contribute to development. When workers are involved in decision making, they cannot be used as instruments of production or a commodity but will help make work and labor relations more humane, increase their power bring equity in the distribution of wealth as well as ensuring better use of human resources for the achievement of the goals and objectives of their organization (APADEP, 2008:72).

According to ILO (2002), outlines the ethical, socio-political and economic objectives of participation. It states that from a moral point of view that employees who are allowed to participate in decision making develop in their mental and physical duties and fulfillment. Consequently "All people are brought into the world free and equivalent in poise and rights. They are invested with reason and conscience and should act towards each other in a feeling of brotherhood" (Article 1). "Everyone as a member of society is entitled to realization of the economic, social and cultural rights

indispensable for his/her dignity and the free development of his/her personality” (Article 2). Indeed, this is the general proposition that all workers as human beings must be enabled to seek full development of their personality has been captured in various doctrinal statements and expressed on various platforms (Ghana TUC,2000/APADEP).

There are three major reasons for workers to participate in decision making. The first reason is, workers would support trade union actions to improve their situation at the workplace. Secondly, when workers participate in decision making it gives them greater opportunity to have more say on matters of importance to them. Thirdly, it gives them a better share in the profits they help to generate, more respect and confidence as workers and greater responsibility in running the work place.

Worker’s participation in this way may make workers real partners in the development of themselves, the working class, the workplace and the country as a whole. This can be possible should participation be applied in the right direction by taking into account the workers need as well as the country’s needs. For workers participation in decisions to be effective, it should be thoroughly understood by workers and management. (Gerard and Schiphorst, 2004).

The International Labor Organization (ILO) in 2002 stresses that workers’ participation in decision making is not only crucial to the evolution of efficient work organization and methods but could also prevent the conflict of interest mounted between the employees of the organization and the managers.

Walker (in IILS, No. 12) itemizes the possible contribution of workers’ participation to efficiency at the enterprise level as follows, Workers have ideas which can be

helpful, effective communications upwards are essential to sound decision-making at the top, Workers may accept decisions better if they participate in them Workers may work more intelligently if, through participation in decision-making, they are better informed about the reasons for and the intention of decisions.

#### **2.4.5 Methods of Employee Participation in Decision Making**

A number of factors to participation in decision making exist, which provides employees with their job security and finance as well. Distributing responsibilities and involving employees in decision making provides a suitable and conducive grounds for employees and stakeholders to show extra concern and interest in the affairs and activities of the organization against the various organizations competing in the market. (Apostolou, 2000).

With regards to job security, when an employee is involved and allowed to participate in affairs of the organization, he or she is empowered and feel belonged as part of the general system. Ways of involving employees to participate comes in different and several directions and consist of recommendations, teamwork, meetings, workshops, self-motivation, etc. All these are centered around the main objective to select and decide on the best action to take among the various options laid to achieve a specific goal. Specific and important must be considered and implemented in order to be able to practice and get good results from allowing employees to participate in the affairs of the organization. To Apostolou, these are: assigning employees the task, grooming the employee to accept his or her responsibility, praising, questioning, sanctioning and awarding employees when necessary. It is along these lines for both the manager and employee to achieve the greatest returns from the day-day activities to build happiness and fulfillment as cheerful and fulfilled.

#### **2.4.6 Decision Making Criteria for Employee Participation**

Apostolou (2002) If managers or the organization's ways of allowing employees to participate are genuine and part of the organization's culture, it should be able to agree with the situations where managers allow employees to participate and involve them from the very high levels of the organization as members of the organizations and partners from the stage of planning, making decisions and putting those decisions into action and weighing the outcomes after implementing those decisions. It is a willful cycle for organizations, groups and even friends. The Union chooses, delegates and advise groups that manage employee's involvement.

The executives should likewise consent to the recommendation written that no worker can be laid off or degraded because of thoughts created by workers.

Cash investment funds of employee's involvement are imparted to workers through things like more cash in the account, free training, overhauling, a more limited weeks' worth of work and so on, of which the organization and the board mutually decide on. This administrative exercise on organizations should be comparable to the chief's words. The administration upholds a nice relationship in its work relations as it attempts to settle the protests at the lower organizational level.

The hand of managers involving employees to participate in the organization ought not be cleaved by the other hand of aggression and conflict in the organization. Communication must flow. If these actions are not trailed by the executives, the specialists and advisory group can properly speculate that the method is a misrepresentation intended to debilitate if not collapse the organization. Lawler (1993) an educator of the board at a University in the Southern California of United States of



America did an investigation of hundred organizations on which gives the most significant yields: measure re-designing, total quality administration or employee involvement off which involving employees to participate won. Every one of these three systems delivers an outcome; however, their investigation shows that allowing employees to participate is a stronger approach of monetary execution than all out quality administration. You unfortunately cut back a limited amount, you can't cut back your approach to development.

Conversely, Lawler stated, allowing employees to participate, if all around actualized, it brings a significant change in the principal connection among people and the association they are employed in. It truly assembles workers in as a coworker in all levels, so they are entitled to know and all involved in all activities of the organization which makes the associations effective, especially in areas where there is significant human section.

#### **2.4.7 Effects of Employee Participation in Decision Making**

Effects on employee participation in decision making processes within an organization has yielded mix reactions and brought about contradicted views. Whiles some writers advocate that participation with respect to decision making is tremendously beneficial to the organization, others contend in an opposite view.

#### **2.4.8 Merits of Employee Participation in Decision Making**

Looking at various literatures from different writers and researchers on involving employees in the participation of decision making in organizations, a lot of advantages were found and advised to hold on to the concept of employee participation and utilize the various strategies in building their organizational cultures (Denison 1990). Kanter (1989;1983), in his view, brought up that allowing employees to participate in the

organization is hypothetically powerful and improve advancements than customary administrative framework since it advances the distributing information throughout the organization from the highest to the lowest level, who are directly involved in the production processes and it gives them the room to come up with better strategies to help better the products according to standards and consumer expectations. Markowitz (1996) likewise attested that, it gives them zeal to make decision that synchronizes with their beliefs, morale, obligation and interest in the organization. This brings about high turnover, interest fulfilment and outcomes and dependability. An outline of anticipated advantages as recorded by Lawler “creativity and efficient or high-quality work techniques and strategies, effective synchronizing between managers and employees which prompt fascination and maintenance of representatives, diminished lateness, turnover, and truancy; more noteworthy workers easily adapt to changes and effectively produce as expected since they know what to do and to what standard the organization demands and promises the consuming market.

#### **2.4.9 Demerits of Employee Participation in Decision Making**

Assumptions for changes in the organizational and employee awareness, advancement openings; any curriculum that talks investment builds assumptions for authoritative diversity and self-awareness’s which prevents disappointment and negativity. Obstruction by center administration as well as staff uphold gatherings. (Lawler, 1990).

### **2.5 Types of Employee Involvement**

There might be a well-documented policies by organizations or a company regarding the participation of employees in decision making and believe in it practice, all these policies will be in vain if all levels do not embrace it and seen as a culture of the organization (Vandenberg et al., 1999). It tends to basic problems of administration at

the work place and job of workers together with outer partners in every degree of hierarchical dynamic". As indicated by the author, the writing on participative administration and worker inclusion is very important since it tends the intuitive connection among the more social and political extensive framework as well as working environment on standardized grounds, and afterward levels of assessment and connections in the hierarchical plan, administrative methodology, work environment conditions, work and supervisor inspiration and satisfaction. Participation can be of various ways, these involves participating in daily duties both assigned, delegated, temporal or permanent duties, consultation, representative recommendations, etc. Types of monetary interest by means of gain-sharing, benefit sharing and representative proprietorship plans (Lawler, 1996). Kristi M. Blanch stated that, major issues of administration inside organization and the job representatives and outside partners in all degrees of authoritative dynamic is tended to. As per the researcher, the writing on participating administrative and worker association is needed since it tends to the intuitive connection between the more extensive framework and the working environment in both observational and philosophical terms and afterward levels that assessment down to take a gander at the connection between authoritative plan, administrative methodology, work environment conditions, work and administrator inspiration and fulfillment. She keeps on composing on the fact that the conventional rationale of getting sorted out to deliver straightforward duty to representatives with a position in the lower part of the organizational structure who at that point delivers through a chief of various leveled hierarchy of leadership to superior heads who give guidance and directions. This doesn't function admirably for associations overseeing information serious undertakings and perceive ability of high information-based

associations builds, requirement for "another rationale" of the executives. Lawler (1996:22) briefed few of the logics as elaborated in the table below;

## 2.6 Management and The New Logics

Table 1: Management and the new logics

Previous Logic Principles	Current Logic Principles
Organization is an optional wellspring of getting upper hand in business.	Organization can be a definitive upper hand.
Authoritative is the best way of control in an organization.	Employee participation is the best way of control.
Managers should make all decisions for the organization.	All employees must be involved in making decision for the organization.
Chain of command is the only key to effective organization.	Partner oriented strategy is a key to effective organization.
Organizations should be programmed around producers or workers.	Organizations should be programmed around consumers and the products.
Managers are the main pivot to organizational success.	Managers and employees are both the main pivot to organizational success.

Source: Lawler III., Edward E. 1996. *From the Ground up: Six principles for Building the New Logic Corporation*. San Francisco: Jossey-Bass Publishers. P.22

In America, a far-reaching philosophical conviction laid those individuals are privileged to be associated with settling on choices that influence their lives. This is coordinated by a conviction that individuals who are associated with settling on choices have a more noteworthy stake in doing those choices that are included by the individual. (Bloom 2000:5).

Participatory administration is broadly seen as a quality of economically dependable organizations (Collins 1996), with interest in dynamic of which the work environment is seen as key to the majority rule perception and essential to the great environment. (Greenberg 1986)

## **2.7 Measures of Employee Participation**

The Managerial Approach characterized by gains and efficiency goals to alleviate employee disappointment and resolve issues). A main point of interest in this methodology is the level by which the executives appoint or possess the capacity to start, draft, and cease cooperative cycles. It likewise reflects the executives' view that the immediate cooperation of laborers sabotages association power.

The Humanist Psychology Approach, this approach motivated individual growth goals. This methodology mirrors the growth by Elton Mayo. It focuses more on specific aspect on individual intuitions and stress, the importance to suppress directors to create involving administration capabilities and forget their practices. It takes into consideration the cultural ability of the organization and the benefits of allowing employees to participate in decision making (Pateman 1970).

The Industrial Relations Approach, this approach is roused by fair goals (cooperation isn't just an adverse accountability independently yet a path to come up with an unequivocally fair environment, characterized by influential cooperative residents).

The Political Approach, which is motivated by progressive objectives (support as a way to change the general construction of proprietorship to an aggregate base and to instruct laborers to class awareness). Headway toward more prominent laborer investment is viewed as exceptionally subject to a solid work development.

### **2.7.1 Employee Involvement and Its Benefits.**

It is to be noticed that not every person buys in to this positive perspective on participatory majority rules system or advantages of direct interest in the work environment. As writing on administration that involves employee participation and worker contribution gathered, a broad scope of advantages was explained, and associations were urged to embrace an assortment of investment systems, and to develop a culture of interest. (Denison 1990).

Kanter (1989), for instance, brought up that any organization that allow employees to participate is hypothetically powerful at improving developments than conventional regulatory administration since it advances the distribution of item information among administrators and laborers, who are nearest to the items under production and the activities involved and thusly bound to create techniques and recommendations for standardized products.

Markowitz (1996) likewise attested that allowing workers to participate in decision making motivates their assurance and obligation, which helps profitability, organizations build greater benefits and soundness since employees feel safer in their specialized areas and laborers are more satisfied and joined to the organizations since they are involved in making decisions for the organization.

A rundown of anticipated advantages as recorded by Lawler (1990) are: Improvement, greater inventive and productive work strategies and methodology (less protection from fresh techniques may occur, and the critical thinking cycle may deliver developments); good interactions among workers.

It could prompt fascination and maintenance of workers (improvement results from expanded fulfillment and contribution); diminished lateness, turnover, and non-appearance; more prominent staffing adaptability (expanded adaptability results from broadly educating and cooperation); expanded assistance and item quality (higher inspiration and better techniques increment the pace of yield). Decreased staff backing and oversight necessities (more "self-administration" and more extensive abilities lessen the requirements for staff backing and oversight); more successful goal of contention and diminished number of complaints (better correspondence and an improvement in association the board relationship diminishes the quantity of grievances); better choices (better info and dynamic cycles work on the nature of choices); extension of staff abilities (critical thinking just as specialized abilities are created); further developed confidence and occupation fulfillment better decisions (better data and dynamic cycles work on the idea of decisions); expansion of staff capacities (basic deduction similarly as specific capacities are made); further developed assurance and occupation fulfillment.

### **2.7.2 Adverse Effects of Employee Involvement**

Few probable unfavorable results were distinguished as compensation and preparing price (growing fresh abilities and duties regarding employees results in expanded compensations and extra preparing); uphold faculty (if the new program makes another design that requirements backing and the executives, support staff must increase)

Assumptions for authoritative diversity and individual-advancement and advancement opportunities (any program elaborated about support expands assumptions for authoritative adjustment and self-awareness, which, on the off chance that it is

restricted or fizzles, outcomes in disappointment and criticism) Support by center administration and additionally staff uphold groups (Lawler, 1990).

## 2.8 Research Hypotheses

The following table displays the various hypotheses that will be tested within this research: This research Hypothesis was modified from a Journal by Shahzad, Fakhar; Iqbal, Zahid; Gulzar, Muhammad. Journal of Business Studies Quarterly; Antioch Vol. 5, Iss. 2, (Dec 2013): 56-64.

The first hypothesis to be tested in this survey is “Effect of organizational culture on employee’s participation in decision making” and the second will be “The relationship between organizational culture and employee’s participation in decision making.”

Table 2: Research Hypothesis

Research Hypothesis	Alternative and Null Hypothesis
<b>H1;</b> Relationship between organizational culture and employee’s participation in decision making.	<b>H1:</b> There is positive relationship between organizational culture and employee’s participation in decision making.
	<b>H0:</b> There is an inverse relationship between organizational culture and employee’s participation in decision making.



<p><b>H2;</b> Significant difference between the mean score of male and female in distribution of organizational culture?</p>	<p><b>H1:</b> There is a significant difference between the mean score of male and female in distribution of organizational culture.</p> <p><b>H0:</b> There is no significant difference between the mean score of male and female in distribution of organizational culture.</p>
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## **Chapter 3**

### **METHODOLOGY**

#### **3.1 Introduction**

This chapter outline the various methods adopted and techniques used in collecting and analyzing the data accumulated to achieve better knowledge of this study.

In all the chapters and procedures throughout this study, data collection remains an important part since the results obtained from the analysis depends on how quality the data collected. Which means the most appropriate method must be used to help achieve the main goal of the study.

In a case like this, it will be used to find out what causes low employee participation in decision making in banking as well as the consequences of employees not participating or participating less.

Also, find out ways to tackle this problem to bring improvement in the performance of the organization and examine how management can involve employees and the benefits allowing employees to participate in decision making and also recommend some measures on how this issue can be improved.

#### **3.2 Questionnaire Design**

Questionnaires were administered to obtain important information from respondents in relation to the research. Questionnaires were designed to solicit information from

top management officers, front-door operators, cashiers, mobile bankers, drivers and security personnel. Closed ended questions were used to demand specific and short answers to aid the researcher to form an opinion on the effect of organizational culture on employee participation in decision making.

### **3.3 Data Collection**

This survey targeted 213 employees from all the five banks of which 102 responded and used a sample size of 100 respondents from all the banks under study and data was collected by means of structured questionnaires that will be self-administered. The structured questionnaires will be used to reduce cost, save time and avoid prejudice. The questionnaire will be sent through mail in Google form to allow both respondents and the researcher to have instant access and feedback which enables the researcher to do the analysis in more convenient and less costly.

### **3.4 General Information About Bank of Ghana**

The Bank of Ghana, established in 1953 became the main banking institution in the country and oversaw issues of currency, business and personal banking. Further advancement and monetary strategies permitted it to open branches across the country. Today, the banking system in Ghana has seen a wide range of policies implemented to keep up with the western world. The total number of banks currently operating as universal banks in Ghana stands at twenty-three (23) with close to 400 other financial institutions (Ghana Business News; January,2019). The efficiency and effectiveness of the various banks depend on how useful policies, cultures or practices adopted by these various banks positively affects the employees and other stake holders. This proposed thesis seeks to investigate into the effects of organizational culture on employee participation in decision-making, using the Banking sectors in Ghana as the case study.

### **3.4.1 Ghana Commercial Bank**

GCB Bank Limited officially known as Ghana Commercial Bank is the biggest bank in Ghana regarding complete working resources and portion of industry stores, with 14.2% of absolute industry stores. [2] In August 2017, the Bank of Ghana, the country's national bank, reported that it had endorsed a Purchase and Assumption exchange with GCB Bank Limited for the exchange, all things considered, and chose resources of UT Bank and Capital Bank (Ghana) to GCB Bank Ltd. GCB Bank Ltd is the biggest native monetary establishment in Ghana with 184 branches. As of December 2018, the bank's complete resources were esteemed at about GHS9.7billions+, with investors' value of roughly GHS: 1.3billion+.

### **3.4.2 Fidelity Bank Ghana**

Fidelity Bank of Ghana was given its Universal Banking License on June 28, 2006, making it the 22nd bank to be authorized by the Bank of Ghana. It is one of the 27 authorized business banks in the country. Fidelity Bank is settled in Accra, at Ridge Towers. As of January 2013, the bank works 75 organized branches and 120 VISA empowered ATMs at different areas.

### **3.4.3 Access Bank Ghana**

Access Bank Ghana, once Access Bank Ghana Limited, is a full assistance business bank in Ghana, authorized by the Bank of Ghana, the national bank and public financial controller. The central command and fundamental part of the bank are situated at Starlets 91 Road, Accra, Ghana. The bank offers general financial administrations to institutional, corporate, business, and retail clients, across Ghana. As of October 2017, Access Bank Ghana had absolute resources of US\$699 million.

#### **3.4.4 Agriculture Development Bank Ghana**

Agricultural Development Bank of Ghana, generally known as Agricultural Development Bank or ADB, is an administration claimed improvement and business bank in Ghana. The bank is the main advancement money foundation set up by the Government of Ghana. It is one of the business banks authorized by the Bank of Ghana, the public financial controller. The Bank is an enormous turn of events and business bank. As of April 2010, ADB was the main monetary foundation in farming financing in Ghana, answerable for 35% of the complete bank industry financing of agriculture. In September 2010, the bank was perceived as Bank of the Year at the Africa Investor Agribusiness Awards, in Durban, South Africa, the principal organization so perceived, at this yearly event. The absolute resources of the establishment toward the finish of December 2011 were esteemed at roughly US\$683.6 million (GHS: 1.21 billion).

#### **3.4.5 Consolidate Bank Ghana**

Consolidated Bank Ghana (CBG) is a business bank in Ghana. It is authorized by the Bank of Ghana, the national bank and public financial controller. The base camp and principal part of the bank are situated on the First Floor, Manet Tower 3, Airport City, Accra. This area is west of Kotoka International Airport. Consolidated Bank Ghana Limited is an enormous monetary administrations association, serving huge companies, high total assets people, non-legislative associations, customary clients and little and medium measured endeavors. Starting at 30 September 2019, the bank had complete resources of GHS: 7,434,862,000 (US\$1.296 billion), with investors' value of GHS: 492,131,000 (US\$86 million). As of October 2019, CBG had 114 branches, 119 ATMs and around 1,000,000 clients.

### **3.5 Data Analysis**

Miles and Huberman (1994) characterized the analysis of data as comprising of three simultaneous progressions of movement that is information decrease, information show and an end drawing/confirmation part. It can likewise be supposed to be a cycle of investigating, cleaning, moving and demonstrating information with the objective of featuring helpful data, proposing end and supporting decision making. This survey will use SPSS as the tool for analyzing the data collected. The various analysis will be demographic, mean score and test for the various hypothesis using SPSS for regression analysis to test for the effect of the dependent variable on the independent variable, t-test to find out if there is a significant difference between the two variables and a correlation analysis to test for the relationship between the two variables.

## Chapter 4

### RESEARCH FINDINGS

#### 4.1 Introduction

This chapter presents the analysis and discussion of the findings to the study. The data is presented in form of Tables and Charts. Where data could not be quantified, it is explained. Presentation of findings has been organized in accordance with the study objectives. In view of this, this chapter has been divided into three sub-headings: the demographic characteristics of respondents, the mean score, reliability and hypothesis testing.

#### 4.2 Demographic Analysis

This analysis has to do with the demographics of the various respondents, it comprises of their gender, age, education level, marital status, years of service and the level or position of their jobs in the various banks working with.

Table 3: Demographic Results 1

Variable		N	%
Gender	Female	40	40%
	Male	60	60%
Marital Status	Single	26	26%
	Married	61	61%
	Separated	3	3%
	Divorced	6	6%
	Widowed	4	4%
Age Group	18-25	11	11%
	26-33	31	31%
	34-41	30	30%
	42-49	17	17%

	50+	11	11%
Educational Level	Bachelor's Degree	38	38%
	Master's Degree	56	56%
	Doctorate Degree	6	6%
Income Level	\$0 – \$500	15	15%
	\$501 - \$1000	38	38%
	\$1001 - \$1500	29	29%
	\$1501 - \$2000	11	11%
	\$2001 and above	7	7%
<b>Total</b>		<b>100</b>	<b>100.0%</b>

Table 4: Demographic Results 2

Variable		N	%
Nationality	Ghanaian	99	99%
	Other	1	1%
Length of Service	Less than 5 years	38	38%
	5 - 10 years	42	42%
	10+ years	20	20%
Job level	Lower level	39	39%
	Middle level	41	41%
	Top level	20	20%
<b>Total</b>		<b>100</b>	<b>100.0%</b>



Table 5: Mean Score of All 14 Items After Demographic Results

Organizational cultures and employee's participation in decision making		Mean
1	<b>Manager hesitates to accept employees as partners</b>	<b>4.56</b>
2	<b>Manager is unwilling to share decision-making power</b>	<b>4.50</b>
3	<b>My boss makes all the decisions</b>	<b>4.45</b>
4	Exit interview to hear their views on the organization	1.60
5	My boss is available for me to discuss my concerns	1.54
6	Workers are trusted to use good judgment in decision.	1.53
7	I am encouraged to learn skills outside the organization	1.52
8	The decisions in my department are made by employees.	1.48
9	Workers are empowered to make contributions	1.47
10	My boss involves employees in decision making	1.45
11	Decisions are made through consultation with employees.	1.45
12	<b>My boss rewards good suggestions</b>	<b>1.42</b>
13	<b>I am left to work without interference from my boss</b>	<b>1.36</b>
14	<b>I am given an opportunity to solve problems</b>	<b>1.30</b>

It can be noticed that the highest three mean score listed were all decision-making related issues in the organization, while the lowest three mean scores were all employee participation related issues if the organization's culture. This implies that the participants were more likely to give a higher rate to participating in decision making of the organization.

### 4.3 Reliability Test

Table 6: Reliability Test Results

<b>Reliability Statistics</b>		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.784	.792	14

The reliability table above shows a Cronbach's Alpha value of .784 which means the internal consistency of the items are high and considered acceptable.

### 4.4 Hypothesis Testing

#### 4.4.1 Correlation Analysis

This analysis is to test the first hypothesis, thus to find out if “there is a any relationship between organizational culture and participation in decision making”. Correlation analysis was used because it shows whether the independent variable has a positive or negative relationship with the dependent variable and also how they moderately or highly correlate.

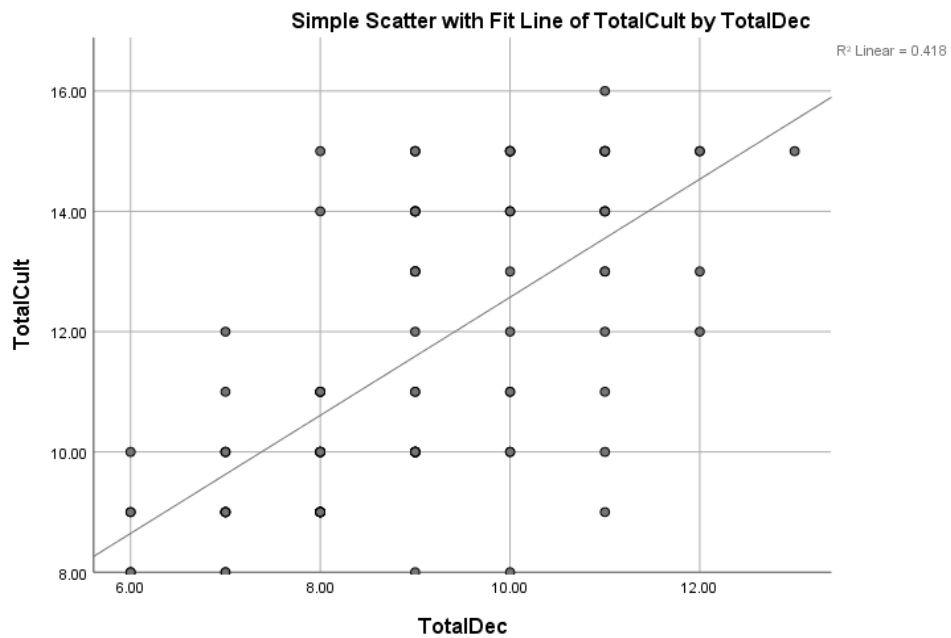
<b>Descriptive Statistics</b>			
	Mean	Std. Deviation	N
TotalCult	11.6000	2.40790	100
TotalDec	9.0100	1.58589	100

The descriptive table above confirms 100 number of respondents and the mean score and standard deviation of total culture and total decision making.

Table 7: Correlation Test Results

<b>Correlations</b>			
		TotalCult	TotalDec
TotalCult	Pearson Correlation	1	.646**
	Sig. (2-tailed)		.000
	N	100	100
TotalDec	Pearson Correlation	.646**	1
	Sig. (2-tailed)	.000	
	N	100	100
**. Correlation is significant at the 0.01 level (2-tailed).			

This correlation confirms the regression analysis already discussed, Pearson correlation of .646 shows a moderate correlation between organizational culture and decision making. The (2-tailed) Sig also show a significant value of .000 and its positive. This show that there is a positive relationship between the dependent and independent variable. This mean when there is high organizational culture, individual participation in decision making also goes high.



This is a graphical presentation to prove the above regression and correlation analysis of this survey. We can see a positive direction fit line and also the dots are not too close and too wide which means there is a moderate correlation between the two variables.

#### 4.5 T-test Analysis

This analysis was done to test if “there is a significant difference in the mean score between male and female in distributing organizational culture”.

**Group Statistics**

	Gender	N	Mean	Std. Deviation	Std. Error
Total Cult	Male	60	11.7167	2.37281	.30633
	Female	40	11.4250	2.47953	.39205

The table above shows the mean differences and standard deviation between male and female.

Table 8: T-test Analysis Results

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	Df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
TotalCult	Equal variances assumed	.275	.601	.591	98	.556	.29167	.49313	-.68694	1.27027
	Equal variances not assumed			.586	81.160	.559	.29167	.49753	-.69824	1.28157

This table here help as to assume whether the variances are equal or not and we do this using the Levene’s Test for Equality of Variances. With a sig. value of .6 which is more than .05, we have to choose the first line by accepting the null hypothesis and assume that the variances are equal.

It actually makes sense because when we look at the standard deviation side, we can see the is no much difference between both variances. With a Sig (2 tailed) value of .556 which is greater than .05, we fail to reject the null hypothesis which says “there is no significant difference in the distribution of organizational culture between male and female. We can see a t-statistics value of 5.91, degree of freedom (df) 98 and a significant value of .556.

Table 9: Summary of the Research Hypothesis Results

	<b>Research Hypotheses</b>	<b>Result</b>
<b>H1</b>	There is a positive relationship between organizational culture and employee's participation in decision making.	Accept
<b>H2</b>	There is a significant difference in the mean score of male and female in the distribution of organizational culture.	Reject

With the first hypothesis, we reject the null hypothesis and accept the alternative hypothesis by having enough evidence to say that there is a positive relationship between organizational culture and employee's participation in decision making.

Looking at the second hypothesis, we fail to reject the null hypothesis, which means we don't have enough evidence to say there is no significant difference in the mean score of male and female in the distribution of organizational culture.

Supporting evidence in literature found that organizational culture has an effect on employee's participation in decision making (Mrs. Theodosia Lamley,2010). This supports the found research finding that there is a positive relationship between organizational culture and employee's participation in decision making.

## **Chapter 5**

### **CONCLUSION AND RECOMMENDATION**

#### **5.1 Conclusion**

From the analysis and findings from this survey, conclusion can be drawn that, involvement of employees in decision making will have positive impact on any organization that practices it. It makes employees feel belonged and work effectively in their full potential as stakeholders whose interests are positioned towards achieving the organizational goals. They see to it that the organization improves in all aspects to be able to survive the economic competition and exist for generations.

#### **5.2 Recommendation**

Involvement of employees in decision making and its positive impact calls for a recommendation of management to pay attention and hear out employees on matters affecting their personal lives and the organization as well, these can only be noted from their participation in decision making. It provides room for employees to bring out issues that may be invisible for management to see from above which will help increase productivity and maximize the chances of achieving the organizational goals within the expected period.

##### **5.2.1 Recommendation to Managers**

Managers are recommended to see employees as the engine of operations, they are directly involved in the day-to-day activity which gives them clearer view on situations affecting the activities of the organization. Managers should therefore create a working

environment for employees to have a feel of belongingness by involving them in making decisions towards the organization's operations in the short and long term. Managers are recommended to see employees as part of the organizational system who need to be involved in the affairs of the organization.

### **5.2.2 Recommendations to Employees**

Employees on the hand are recommended to separate personal interest from work in order to guide them to uphold the values and norms of the organization and understand that the organization is a separate entity as a person with its own culture that needs to be upheld by anyone who decides to work under the organization.

### **5.2.3 Recommendations to Decision Makers**

Decision makers, from top level to lower level must highly uplift and guide their decision in a way that respects the culture of the organization, they must understand that all decision must be channeled to the achievement of the organizational goal and suits the norms, values, attitudes, rules and standards of the organization.

## **5.3 Limitations**

This survey had few limitations from choosing the sample size, absence of earlier exploration on the topic, lengthy time for gathering responses from the various respondents and poor admittance to archives, associations or individuals. Random selection of respondents was also a challenge since the distribution of employees in the various banks were not equal. Obstructions in this research were the processes used in accessing information from the targeted sample due to the extent of unwillingness of employees to express their real feel for being victims under the said purpose of the study.



## **5.4 Future Studies**

In respect of the findings from this survey, I would like to pursue a future study on measurement of productivity between organizations that practice the involvement of employees in decision making and organizations that do not.

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## **APPENDIX**

Thank you for voluntarily participating in this study. The survey will take approximately 10 minutes to complete. Your cooperation in this survey will highlight your view on **how organizational culture affects employee participation in decision making in the banking sector**. Please read with care all the questions and answer them according to your opinion.

*Keeping your responses confidential is assured, I will be fully responsible for any breach of confidentiality.*

Please answer the following question;

I-Demographic Information:

**1-Gender:**

a-Male                       b- Female                       c-Other

**2-Age group:**

a-18 – 25               b-26 – 33               c-34 – 41               d-42 – 49               e-50+

**3-Nationality:** \_\_\_\_\_

**4- Education Level:**

a-Bachelor's degree               b-Master's degree               c-Doctorate degree

**5-Marital Status:**

a-Single               b-Married               c-Separated               d-Divorced               e-Widowed

**6-What is the name of the organization you are currently working for:**

a-Ghana Commercial Bank               b-Fidelity Bank               c-Access Bank   
d-Agricultural Development Bank

**7-Monthly income level:**

a-\$0–500  b-\$501–1000  c-\$1001-1500  d-\$1501–2000  e-\$2001 and over

**8-Length of service with present company:**

a-Less than 5 years  b-Between 5 – 10 years  c- More than 10 years

**9-What is your job level:**

a-Lower level  b-Middle level  c-Top level

**II- Selection Decision**

In your opinion, how do you agree or disagree with each of the factors concerning your organization and the employee’s decision making. Please tick from the scale how you strongly agree, disagree, neutralize, disagree or strongly disagree with the following statements.

**Strongly agree (SA), Agree (A), Neutral (N), Disagree (D), Strongly disagree (SD)**

<b>General Statement</b>	<b>SA</b>	<b>A</b>	<b>N</b>	<b>D</b>	<b>SD</b>
1. In my organization, workers are empowered to make contributions and suggestions concerning organizational welfare.					
2. Workers are trusted to use good judgment in decision making.					
3. My boss rewards good ideas and suggestions offered by employees.					
4. My boss involves employees in decision making					
5. Manager is unwilling to share decision-making power with employees					

6. Manager hesitates to accept employees as valuable partners in making decision					
7. I am left to work without interference from my boss, but help is available if I want it					
8. The decisions in my department are made by those individuals in the department who are charged with the task					
9. I am given an opportunity to solve problems connected with my work					
10. My boss makes all the decisions that affect the department all by himself or herself					
11. My boss is available for me to discuss my concerns or worries or suggestions					
12. The decisions in my department are made through consultation with members of the department					
13. People leaving the company are given an 'exit interview' to hear their views on the organization					
14. I am encouraged to learn skills outside of my immediate area of responsibility					

**THANK YOU FOR COMPLETING THIS SURVEY**