

# The Effect of Organizational Culture on Job Performance: The Intervening Role of Organizational Commitment

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DOI: 10.29322/IJSRP.10.12.2020.p10829

<http://dx.doi.org/10.29322/IJSRP.10.12.2020.p10829>

## Abstract

**Purpose**—Though extensive research work has been done by organizational researchers about organizational culture and job performance in general, there is huge theoretical and empirical research gap about the specific cultural orientation that affects performance within Ghana's rural banking framework. This paper addresses the gap in literature by using the Competing Value Framework (CVF) organizational cultural typology to identify which cultural orientation influence job performance in Ghana's Rural Banking Sector as well as the mediating role of organizational commitment within the organizational culture and job performance relationship

**Design/methodology/approach**—This study designed a model that had organizational culture as the independent variable, organizational commitment as a mediator variable, and job performance as the dependent variable. The study employed a quantitative survey and sampled responses from 601 staffs from seven rural banks in the western region of Ghana.

**Findings**—The empirical results from hierarchical multiple linear regressions revealed that organizational culture (clan, market and adhocracy) had positive effects on job performance but hierarchy culture had no effect. Also, organizational culture had positive effect on organizational commitment whilst organizational commitment positively predicted job performance. The outcome of the study further shown that organizational commitment acts as a mediator in the relationship between organizational culture and job performance.

**Originality/value**—This research work is essential for administrative and management practices especially within the rural banking concept whilst the conceptual framework presents a different perspective on the effect of organizational culture on employee job performance.

**Index Terms**—organizational culture; organizational commitment; job performance

## 1. INTRODUCTION

Rural banks in Ghana are operating in extremely volatile and competitive financial environment characterized by commercial banks who are comparatively more resourced financially and

savings and loans companies as well as credit unions with very huge committed customers. This makes it imperative for rural banks to monitor and improve the performance of their staff to be able to achieve the overall organizational objective of providing the financial needs of the local people in order to alleviate poverty within the rural communities. This is made even more urgent due to the huge expectations of their shareholders, workers and customers. According to Thompson, Strickland, & Gamble (2008) performance correlates with the output, outcome or results that key management of an organization intends or aspires to achieve. Borman & Motowidlo (1997) defined job performance (JP) as "effectiveness with which job occupants execute their assigned tasks, that realizes the fulfillment of organization's vision while rewarding organization and individual proportionately."

Organizational culture has been recognized as a significant intangible organizational resource that has strong influence on employee performance. Consistent with this line of thinking some organizational researchers argue that workers attitude and behaviour within the organization is shaped by the organizational culture (Desson & Clouthier, 2010). Colyer (2000) thus argue that, by examining organizational culture, workers performance can be best understood as institutions respond to evolving circumstances based on their existing corporate culture. Organizational culture is the basic factor to consider not only in achieving the overall organizational objective, but also establishing a public image that is also key in enticing and retaining committed employees as well as creating a cordial working relationship with all relevant stakeholders (Desson & Clouthier, 2010; Levering, 2016; Ahmady, Nikooravesh, & Mehrpour, 2016) In the nutshell organizational culture defines how an organization executes its job since it's fundamental to the beliefs, values, attitudes as well as the inter-personal behaviours within the organization.

Many scholars in this research field postulate that workplace culture has a substantial positive effect on productivity and performance (Ojo, 2009; AL-Nsourr, 2012 & Uddin & Hossian, 2013; Chatman et. al, 2014; Joesph&Kibera, 2019). In other words organizational culture positively predict employee job performance. A very good culture will lead to improved employee performance but a bad culture will result in low level

job performance by workers. A significant number of organizational researcher advance the argument that organizational culture in general has effect on employee commitment (Aranki et. al, 2019; Dwinfour, et al., 2017; Shim, Jo, and Hoover; 2015 & Acar, 2012). That is to say that the type of corporate culture within the organization determines the level of commitment of the employees within the organization. Akintayo (2010) believes that the commitment of an individual within an institution is a measure of dedication that an employee exhibits towards that organization.

Organizational scholars assert that organizational commitment serves as an important mechanism through which organizational culture affects job performance of employees (Nikpour, 2017; Dewi, Syaifuddin, & Adam 2019). In that employee commitment is an intervening variable to help us understand the circumstances and the mechanism through which organizational culture predict employee job performance. Many studies in extant literature has also shown that organizational commitment positively predict workers performance (Nirushan, 2017; Hafiz, 2017; Bandula & Jayatilake, 2016; Ireferin & Mechanic, 2014; Khan, et al., 2010). This means that employees who are committed to their job are more likely to exhibit behaviours that lead to high level performance and for that matter the achievement of the organizational goal. In this regard, one can advance the argument that a very strong organizational culture is needed within the rural banks in Ghana, to be able to ensure that workers are committed to the objectives of the banks in order to meet the financial needs and expectation of the rural folks which can only be achieved when workers exhibit high level performance.

These scholars' theoretical and empirical works have greatly added to the current literature on the effect of organizational culture on job performance. However, research works aimed at investigating the effect of various forms of organizational culture on job performance has yielded different results. This is because for a number of years, the study of organizational culture has attracted a multitude of epistemological views. This study uses the Competing Value Framework (CVF) to identify and assess the organizational culture in the rural banks. The reason being that, there is huge theoretical and empirical gap in extant literature about the type of cultural values that significantly affect job performance within Ghana's rural banking sector. Also, no study in extant literature has explored the mediating role of organizational commitment in the relationship between organizational culture and workers performance within Ghana's rural banking sector. Previous research works that explored these relationship were done outside the rural banking framework of Ghana and mostly in Asian context which has different organizational environment and national culture to that of Ghana (Nikpour, 2017; Dewi, Syaifuddin, & Adam 2019). Therefore, it is worth analyzing what kind of cultural values affect the output of the workers within Ghana's rural banks and also the mediating effect of organizational commitment on this relationship.

The objectives of this study is as follows: (a) investigate the effect of organizational culture dimensions on job performance; (b) investigate the effect of organizational culture on organizational commitment; (c) investigate the effect of organizational commitment on job performance; (d) to test the

mediating role of organizational commitment on the relationship between organizational culture and job performance.

## 2. Literature Review and Hypotheses Formulation

### 2.1 Organizational Culture and Job Performance

Organizational culture plays a primary role through the collaborative actions of individual members of the organization in modelling the organization's behavior and performance. A strong organizational culture shapes the worker's commitment, organizational identity, shared beliefs as well as the employees' behavior (Azizollah, Abolghasem & Amin, 2016). Bennett, Fadil, and Greenwood (1994) clarify that an organization's performance depends on successful coordination between policy, structure, and culture. Cooper, Cartwright, and Earley (2001) have documented more evidence to support the effect of organizational culture on performance, suggesting that culture serves as a stabilizer of individual actions within an organization. According to Ezirim, Nwibere, and Emecheta (2012), leaders need to build and nurture an organizational culture that benefits both workers and the company because it is very necessary for the overall organizational vision to be accomplished.

Many organizational cultural types have been espoused by researchers to assist our comprehension of organizational culture because different cultural types creates a different outcome and an organization's success is to some extent dependent on the degree to which cultural traits are widely expressed (Ogbonna & Harris, 2000). In literature, there are many organizational culture typologies and related aspects, such as Deshpande & Farley, Cooke and Lafferty's, Deal and Kennedy and the Competing Values Framework (CVF). One of the commonly used frameworks in organizational cultural studies, however, is the CVF, which Cameron and Quinn (2006) developed as a model for investigating and understanding organizational culture. This paradigm relates to the predominance of the internal or external orientation of an entity and whether it strives for flexibility and individuality or stability and control. According to Tseng (2010), the framework also focuses on six organizational culture dimensions and classifies organizational culture into four culture classes, such as clan, adhocracy, market, and hierarchy.

Clan Culture (CC): is focused on shared values and collective goals, an atmosphere of teamwork and mutual support, with a specific emphasis on employee empowerment and advancement. A kind of corporate culture, where there is a strong sense of "family." Teamwork and the role of the leader as a mentor is emphasized. The Culture of Adhocracy (AC): is a culture of organization that allows people far more flexibility to develop in their own way as long as they are aligned with the organization's goals. Leaders are described as businessmen who are driven by new ideas and innovation. The organization's mission is to gain as much as it can from the external environment. Individuals would be considered accomplished and successful if they could create and enhance new ideas and innovations. Market Culture (MC): focuses on revenue outside the company, rather than internal operations. The organizational goal is to benefit from a competitive market. It is a type of culture that focuses on achieving the effectiveness of the project. Competition is a common necessity for people to develop, which provides less flexibility in personal relationships. Progress

metrics are based on the objective priorities of individuals, which are usually carried out through activities connecting the company to its market or (external) stakeholders. The Culture of Hierarchy (HC): has a structure, uniform rules and procedures, strict oversight and well-defined duties. Consistency is a key orientation within the organisation, and can be maintained by a set of defined and tight rules and regulations. Success standards are based on the degree to which people are able to efficiently conduct their duties in compliance with the protocols laid down by organizations.

However, it must be emphasized that studies aimed at exploring the effects on job performance by different types of organizational culture have yielded numerous results. The empirical works of Tseng (2010) showed that the culture of hierarchy and adhocracy have a positive impact on performance, which is comparable to the results of Calciolari, Prenestini, and Lega (2018). Interestingly, Fekete and Bocskei (2011) recognized adhocracy culture and clan culture as significant predictors of performance, but report that hierarchy culture has a detrimental impact on performance. Zhang and Zhu (2012) found conflicting evidence in terms of hierarchical culture, but reported important positive effects of both adhocracy and market cultures on performance. Morgan and Vorhies (2018) support the indirect positive link between market culture and market performance through customer satisfaction. However, they show that market culture has a direct positive effect on financial performance and, through innovation, an indirect influence. Joseph and Kibera(2019), stated that the dominant performance predictors in the micro finance industry in Kenya were clan culture and hierarchy culture. They have also described market culture as being inversely linked to the equity or debt ratio. In addition, in line with Choi et al. (2010), who argue that all forms of culture are significant performance predictors, Chatman et al. (2014) argue that organizational cultural typologies (clan, adhocracy, market and hierarchy) based on CVF are important performance predictors. In empirical literature, such contradictions do not unambiguously rule out the effect of context-specifics with respect to the variables of concern to the study. It is not easy to confirm the presence and essence of the impact of organizational culture on performance as a result of these inconsistencies, without sufficient evidence in different contexts and over time. Our study thus adopts the CVF organizational cultural typology to study its effect on job performance within the framework of Ghana's rural banks. On the basis of the above, we formulate the following hypotheses:

**Hypothesis 1:** *Organizational culture will have positive effect on job performance*

**Hypothesis 1a:** *Clan culture will have positive effect on job performance*

**Hypothesis 1b:** *Market culture will have positive effect on job performance*

**Hypothesis 1c:** *Adhocracy culture will have positive effect job performance*

**Hypothesis 1d:** *Hierarchy culture will have positive related job performance*

## **2.2 Organizational Culture and Organizational Commitment**

The importance of organizational commitment in organizational behaviour literature is highlighted by the numerous research works undertaken by organizational researchers in this field. According to Hanaysha (2016) scholars have tried to comprehend organizational commitment, its form, implications, effects as well as the factors that predict it. Mowday et al. (2013) believes that commitment can be conceptualized in terms of the degree of acceptance and the trust an employee repose towards the organizational vision; the desire to make significant contributions for the success of the organization; and the seriousness with which the employee desires to be and remain part of the organization. Organizational culture is an essential instrument that helps to articulate the organization's vision, gives members of the organization a common identity, and deepens employee commitment (Cameron and Quinn, 2006).

Meyer and Allen (1991) noted that employee commitment comes in three forms: (a) Affective commitment (CC): which looks at the emotional connection between the individual, his engagement and affiliation to the organization; (b) Continuance commitment (CC): where the worker puts into perspective the risk of leaving the organization. Workers stay with the organization under this type of commitment, because they need to; and (c) Normative commitment (NC): workers here find it a sense of responsibility to stick around and continue working with their organization. Workers with a strong normative degree of commitment have an intrinsic urge to stay with their organization.

According to Tuna et al. (2016) the zeal and enthusiasm with which a person identifies with an organization is an indication of the devotion of the individual to the organization. The foundation for individual self-realization can be organizational commitment and can have an impact on turnover, absenteeism and performance (e.g. Jung & Yoon, 2012; Tuna et al., 2011; Ghazzawi, 2008). Organizational culture is a crucial factor behind the longevity of workers within an organization (Desselle, Raja, Andrews & Lui, 2018). Acar (2012), argues that achieving continuous and desirable work outcomes of employees have strong relations with their commitment to their organizations and that workers who are committed to their organization are addicted to the organization's objectives and organization itself when they adopt the organizational culture. In line with this assertion, in a study that explored the effects of organizational culture and leadership on employees' commitment in Turkish logistic industry, Acar (2012) concluded that organizational culture has effect on employee commitment. Messner (2013) investigated the effect of organizational culture on employee commitment in the Indian IT services sourcing industry and reported that organizational culture has effect on employee commitment.

Also, Dwinfour, et al. (2017) in a study to determine the impact of organizational culture on employees' organizational commitment in ensuring job satisfaction among some staff in the Legal Services sector in Ghana revealed that organizational culture has an impact on commitment. Furthermore, Aranki, Suifan, & Sweis (2019) investigated the relationship between organizational culture and organizational commitment, in Information Technology (IT) companies in Jordan and reported a positive correlation between organizational culture and employee commitment. Carvalho et al. (2018), studied the relationship between organizational culture, organizational commitment and

job satisfaction in the Brazilian banking sector and concluded that clan culture (CC) has significant relationship with affective, normative and continuance commitment and the three dimensions of job satisfaction. However, hierarchy culture (HC) had no significant relationship with affective commitment (AC) but had significant relationship with normative (NC) and continuance commitment (NC) and the dimensions of job satisfaction. Adhocracy culture (AC) had no significant relationship with continuance commitment (CC) and job satisfaction but had significant relationship with affective and normative commitment. Finally, the researchers reported that market culture (MC) had significant effect on continuance commitment (CC) but had weak correlation with affective and normative commitment as well as the dimensions of job satisfaction. Ch et al. (2013) conducted a comparative study on the impact of organizational culture on organizational commitment in both public and private sector and reported that clan culture (CC) had the most significant relationship with organizational commitment dimensions (affective, normative and continuance). Adhocracy and market culture dimensions were found to have a weak but statistically significant relationship with normative commitment only. Hierarchy culture on the other hand had no statistically significant effect on all dimensions of commitment (affective, normative and continuance). In the context of the rural banks in Ghana, we hypothesize that:

**Hypothesis 2:** *Organizational culture will have a positive significant influence on organizational commitment.*

**Hypothesis 2a:** *Organizational culture will have positive effect on affective commitment*

**Hypothesis 2b:** *Organizational culture will have positive effect on normative commitment*

**Hypothesis 2c:** *Organizational culture will have positive effect on continuance commitment*

### 2.3 Organizational Commitment and Job Performance

Organizational commitment has been identified as a major factor in achieving high performance among employees. Corporate institutions put maximum premium on employee commitment because it is fundamental to the achievement of the core objectives of the institution. Lo et al. (2009) indicated that commitment of employees is essential because (a) the probability of a committed employee to engage in counterproductive behaviour is minimal; (b) less committed employees may divert their commitment into certain activities which may not be beneficial to the organization. It's thus imperative to create an enabling working environment that inculcates into the employees the virtue of commitment and job retention; (c) workers who demonstrate great loyalty to the organization continue to be extremely happy and have their work fulfilled; (d) employees within the hierarchical structure must support the process of organizational change because it's imperative in modern competitive organizational environment. Khan et al. (2010) investigated the impact of organizational commitment on employee job performance from a sample of 153 private and public sector employees of oil and gas sector in Pakistan and reported a positive correlation between organizational commitment and employees' job performance in a comparative analysis of the three dimensions of organizational commitment

(affective, normative and continuance). Normative commitment particularly was reported to have positive and significant relationship with job performance. Rafiei, Amini, & Foroozandeh (2014) examined the effect of three components of organizational commitment; namely affective, continuance and normative commitment, on employee's performance. The study sampled 244 employees of cooperatives, labor and social welfare department of Markazi Province in Iran using a single-stage cluster sampling and reported that organizational commitment positively relates to job performance. The study further showed that all three dimensions of commitment (affective, normative and continuance commitment significantly affected job performance. Nirushan, (2017) investigated the impact of organizational commitment on employee performance in banks in Trincomalee District, a positive relationship was reported between the variables. In a comparative analysis, the researcher demonstrated that the relationship between organizational commitment and job performance within public banks was higher than the non-public banks among others.

Bandula & Jayatilake, (2016) examined the impact of organizational commitment on employee job performance based on leasing companies in Sri Lanka and concluded that employee commitment is significantly correlated with job performance and that continuance commitment had the most effect on job performance. Hafiz (2017) investigated the relationship between the dimensions of organizational commitment and employee's performance in banking sector of Lahore. Data was collected from 213 employees of private and public banks located in Lahore and the results showed that affective, normative, and continuance commitment positively predict employee's performance separately and jointly. On the basis of the above empirical evidence, we formulate the following hypothesis that:

**Hypothesis 3:** *Organizational commitment will have positive influence on job performance.*

**Hypothesis 3a:** *Affective commitment will relate positively with job performance*

**Hypothesis 3b:** *Normative commitment will relate positively with job performance*

**Hypothesis 3c:** *Continuance commitment will relate positively with job performance*

### 2.4 The Mediating Role of Organizational Commitment

The mediating function of organizational commitment is gaining much attention in relation to organizational culture and performance relationship (Farzanehet al., 2014; Iraqat, 2016; Nickpour, 2017; Dewiet al., 2019; and Suparthaet al., 2019). According to Baron & Kenny (1986) the interaction between an independent variable and an outcome or dependent variable is explained by a mediator variable. The effect of the independent variable on the outcome or dependent variable and why such an influence occurs are best explained by mediators. Organizational commitment as a mediator in the organizational culture and employee job performance relationship will help us to understand better the mechanism through which organizational culture (independent variable) influences or affects job performance (dependent variable). However, to be able to establish and understand the mediating role of organizational commitment in

the relationship between organizational culture and employee job performance, we first establish the relationship between organizational culture and organizational commitment and also the relationship between organizational commitment and job performance.

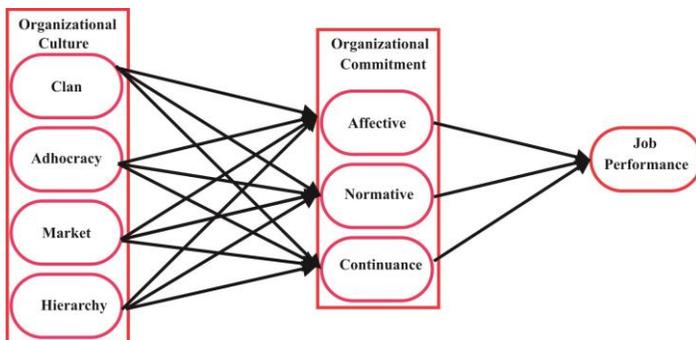
Iriqat, (2016) investigated the impact of organizational culture dimensions (organizational values, beliefs, norms and expectations) on job satisfaction and the mediating role of organizational commitment in Palestine. The results of this empirical study showed that there was direct effect of organizational values on job satisfaction as well as indirect effect when organizational commitment mediated this relationship. In the same study however, there was no indirect effect of organizational culture dimensions of organizational beliefs, norms and expectations on job satisfaction when organizational commitment mediates this relationship. Nikpour (2017) reported that beyond the direct effect of organizational culture on organizational performance, the indirect effect of organizational culture on organizational performance through the mediating role of organizational commitment was significantly greater than the direct effect. This was in a study in the Kerman province in Iran that assessed the mediating role of organizational commitment in the relationship between organizational culture and organizational performance. Furthermore, Dewi, Syaifuddin, & Adam (2019) investigated the mediation function of organizational commitment on the influence of organizational culture and leadership on employees' performance in Indonesia, and reported among others that organizational commitment mediates the relationship between organizational culture and employees' performance. Based on the above empirical studies, we hypothesized that:

**Hypothesis 4: Organizational commitment will mediate the relationship between organizational culture and job performance.**

*Hypothesis 4a: Affective commitment will mediate the relationship between organizational culture and job performance*

*Hypothesis 4b: Normative commitment will mediate the relationship between organizational culture and job performance*

*Hypothesis 4c: Continuance commitment will mediate the relationship between organizational culture and job performance*



**Figure 1 A conceptual framework showing the relationships among organizational culture, organizational commitment and job performance**

The conceptual framework for this paper is made up of the constructs which comprehensively explain the correlation between the variables of interest to the study and how they

practically relate to each other. The relationships between the variables in this conceptual framework are premised basically on Social Exchange Theory (Blau, 1964). In this regard this study advances the argument that high level social exchange relationship between the organization (rural banks) and the staff will lead to better organizational culture within the banks, better employee commitment and improved job performance. This is because when the staff of the banks have the course to believe or perceive a high level of support from the banks or have a better-quality exchange with their leadership (management) they will feel a sense of belonging, a form of indebtedness to the organization (banks) and will be obliged to reciprocate or exchange by demonstrating affective commitment and supportive attitudes towards their work within the banks. On the contrary, when they perceive the institution (banks) as being unsupportive to their needs, a situation where the exchange relationship is not favorable to the staff, they will not be supportive of the organizational vision and this will result in weak organizational culture, low employee commitment and job performance. In the framework organizational culture (clan, market, adhocracy and hierarchical) is hypothesized to have effect or influence on the job performance of employees within the rural banks. That is to say the performance of the employees within the banks is influenced by the corporate organizational culture. A very good organizational culture is likely to enhance workers' commitment and improve their job performance. We also hypothesized that organizational culture will have effect on organizational commitment and organizational commitment will in turn have positive effect on workers performance. We use organizational commitment of the employees as an intervening variable to help us understand better the mechanism through which the organizational culture within the rural banks influences the performance of the staff.

### 3.0 Method

#### 3.1 Participants, sample and procedures

The participants for this study are workers from seven rural banks in Western Region of Ghana. They are made up of branch managers, operations managers, credit officers and cashiers. Given the complexity of the survey sample, we used a multi-stage sampling method (three main stages) Simple random sampling to select 7 out of the 8 rural banks. Secondly, proportionate sampling to select representatives from each of the selected rural banks and finally because the rural banks are made up of various departments, proportionate sampling is used to select representative participants from each of the different departments within each of the selected 7 rural banks in the region. We distributed 730 serial numbered questionnaires to respondents and received 601 questionnaires indicating 82% response rate. Out of the 601 participants surveyed for the study, 1.72% were branch managers, 31.22% were operations managers, 43.01% were credit officers and 24.05% were cashiers. Males represented 53.40% while females represented 46.60%. Furthermore, 12.13% aged 30 years or below, 37.24%, 32.12% and 20.51% were between 31-40years, 41-50years and 51-60 years respectively.

### 3.2 Measures

The study used three sets of questionnaires which are organizational culture assessment instrument (OCAI) adapted from Cameroun and Quinn (2006) a 24 item scale, 6 each measuring clan, adhocracy, market and hierarchical cultures. Organizational commitment questionnaire (OCQ) adapted from Meyer and Allen (1997) an 18 item scale, 6 each measuring affective, normative and continuance commitment and job performance scale adapted from William and Anderson (1991). These scales were adapted for the following reasons. Firstly, in the literature, the instruments are widely accepted and used as valid and reliable for measuring the variables used in this study. Cameroun & Quinn (2006) using the OCAI reported 0.85 reliability coefficient for the scale. Belias et al (2014) also reported a Cronbach’s alpha of 0.808, 0.759, 0.855 and 0.953 respectively for the various cultural dimensions using a Greek sample. Using OCQ, Allen and Meyer (1997) recorded 0.87 for affective, 0.75 for continuance, and 0.79 for normative commitment. For the measure an alpha coefficient of 0.748 was reported while for the same scale 0.748 alpha coefficient was also stated by Donald, Bertha & Lucia (2016). Secondly, the development of the instruments was influenced by theoretical underpinnings of organizational culture–performance studies. Thirdly, they address multidimensional nature of the variables used in this study. Every item on the scales were measured on five point Likert scale ranging from 1 – 5. In line with literature, the reliability results from the pilot testing of the instruments were consistent with the reliabilities established in the literature. The Cronbach alpha ‘ $\alpha$ ’ for the scales were Job performance ( $\alpha=0.84$ ), clan culture ( $\alpha=0.87$ ), market culture ( $\alpha=0.80$ ), adhocracy culture ( $\alpha=0.79$ ), hierarchy culture ( $\alpha=0.81$ ), affective commitment ( $\alpha=0.83$ ), continuance commitment ( $\alpha=0.79$ ) and normative culture ( $\alpha=0.80$ ).

### 3.3 Data collection

Considering the comprehensive nature of the instruments and the desire to obtain reliable data, data was collected in three phases following repeated cross-sectional approach. In phase one, data on organizational culture was collected. In phases two and three, data on organizational commitment and job performance respectively were collected from the same participants involved in phase one. To ensure that the same respondents participated in all of the phases, we followed three approaches. First, we coded each of the distributed questionnaires with the sampled rural banks and specific departments/units codes. For instance, codes 010101 represented respondent one (01) from credit department (01) of rural bank one (01) and 020101 represented respondents one (01) from credit department (01) of rural bank two (02) respectively. Second, in all the phases, data on demographic characteristics were collected to allow for crosscheck. Finally, we matched each of the questionnaires from the three phases to become one. Data collection took approximately five months with roughly one-month interval after each phase. Ethical issues were considered especially using informed consent approach and participants’ confidentiality.

### 3.4 Data Analysis

Data was analyzed using STATA version 15.0 and Amos version 22.0. We followed five key processes in analyzing the data. Firstly, we integrated the data from the three phases to become a complete dataset for each of the participants by using their unique codes while crosschecking with their demographic characteristics. Questionnaires from respondents who were not involved in all the three phases were not included in the final dataset. Secondly, we verified the consistency and stability of the data by calculating the coefficient of the fractal dimension using STATA software. Thirdly, we established the authenticity and relevance of the construct validity of the scales by conducting confirmatory factor analyses (CFA) using AMOS software. Fourthly, yet importantly, we tested the hypotheses of the study by performing hierarchical regression analysis using STATA software. Finally, we followed Baron and Kenny’s (1986) procedures which is generally accepted as standard and widely used to test for mediation analysis (Grotta&Bellocco, 2013).

## 4.0 Results

### 4.1 Preliminary Results

In addition to the frequencies of the demographic data, we performed descriptive statistics for the variables using STATA version 15.0. In addition, we performed validity and reliabilities for the scales using AMOS version 22.0. Tables 1 and 2 present the results for the descriptive statistics.

**Table 1.** Mean and Standard Deviations

Variable	Obs.	Mean	Std. Deviation	Mini mum	Maxim um
Continuance commitment	601	3.067	.907	1	5
Normative commitment	601	3.201	.848	2	5
Affective commitment	601	3.290	.626	2	4
Clan culture	601	3.581	.931	2	5
Adhocracy culture	601	3.426	.865	2	5
Market culture	601	3.408	.860	1	5
Hierarchy culture	601	3.171	.700	2	5
Job performance	601	3.626	.794	2	5

According to Table 1, there were 601 observations used for the analysis. The mean values for the variables ranged between 3.067 (SD=0.907) for continuance commitment to 3.626 (SD=0.794) for job performance suggesting that the mean values for the variables are moderate to high level given that the likert scales ranged from 1-5 ratings.

**Table 2.** Composite Reliability, Average Variance Extracted and Inter-Factor Correlations

Variable	CR	AVE	CON	NC	AC	CC	ADH	MC	HC	JP
CON	0.893	0.748	<b>0.865</b>							
NC	0.881	0.727	0.158	<b>0.853</b>						
AC	0.752	0.514	0.147	0.173	<b>0.717</b>					
CC	0.794	0.582	0.128	0.326	0.199	<b>0.763</b>				
ADH	0.788	0.568	0.105	0.131	0.163	0.171	<b>0.754</b>			
MC	0.784	0.551	0.154	0.127	0.136	0.179	0.438	<b>0.742</b>		
HC	0.787	0.634	0.297	0.120	0.182	0.209	0.168	0.130	<b>0.796</b>	
JP	0.816	0.639	0.192	0.377	0.156	0.624	0.321	0.272	0.334	<b>0.799</b>

CR: composite reliability; AVE: average variance extracted; CON: continuance commitment; NC: normative commitment; AC: affective commitment; CC: clan culture; ADH: adhocracy culture; MC: market culture; HC: hierarchy culture; and JP: job performance.

The outcome of the correlation analysis showed that each of the four dimensions of organizational culture significantly and positively correlated with the dimensions of organizational commitment and job performance. In addition, the dimensions of organizational commitment correlated significantly and positively with job performance. Thus, the correlation results provide prior supports for hypotheses of this study to be tested. The composite reliabilities of the scales for organizational culture dimensions ranged between 0.784 for market culture and 0.794 for clan culture; 0.816 for job performance and that of organizational commitment dimensions ranged between 0.752 for affective commitment and 0.893 for continuance commitment.

In addition, the validity analysis revealed that the average variance extracted (AVE) for the scales ranged from 0.514 – 0.748 indicating that the values are above the recommended threshold (0.50) for acceptable AVE (Gaskin and Lim, 2016) indicating evidence of convergence validity. Also, we followed Fornell and Larcker’s (1981) and established that the square root of the AVE values ranged from 0.726 - 0.879. This values were high above the inter-factor correlations among the constructs providing strong evidence of discriminant validity (Gaskin and Lim, 2016). These were all above the reliability threshold generally recommended for using an instrument.

Furthermore, the model fits results from CFA analysis using AMOS version 22.0 revealed that overall goodness of fits indices including goodness-of-fit index (GFI) 0.951, adjusted goodness-of-fit index (AGFI) 0.939, comparative fit index (CFI) 0.964, root mean square error of approximation (RMSEA) 0.049 and  $\chi^2/df$  were within the acceptable level for model fit. We further confirmed this results using STATA version 15.0 with coefficient of determination (CD) and PCLOSE values all within the generally acceptable standard for model fit. Thus, the results indicate that our models are fit and hence provide further support for analyzing the proposed hypotheses.

#### 4.2 Hypothesis testing

##### 4.2.1 Testing the main effect

The results in Table 3 show that in model 2, conditioning on other job performance determinants such as age,

educational background and location, clan culture, adhocracy culture and market culture had significantly positive effects on job performance. Thus, the results in model 2 provide support for hypotheses 1a, 1b and 1c. Overall, the results partly support hypothesis 1, which hypothesized that organizational culture will exert positive effects on job performance.

**Table 3.** The effects of organizational culture on job performance.

Variable	Job Performance	
	Model 1	Model 2
Constant	1.582*** (0.350)	0.704*** (0.289)
Gender	0.241*** (0.058)	0.149*** (0.053)
Age	-0.176*** (0.029)	-0.086*** (0.030)
Educational Background	0.636*** (0.077)	0.597*** (0.073)
Rural Bank Type	0.125*** (0.039)	0.117*** (0.037)
Location	-0.062*** (0.011)	-0.045*** (0.011)
Position	0.124*** (0.036)	0.109*** (0.035)
Clan Culture		0.415*** (0.064)
Adhocracy Culture		0.406*** (0.077)
Market Culture		0.301*** (0.071)
Hierarchy Culture		0.089 (0.068)
F-test	41.86***	39.02***
R-squared	0.314	0.517
Adj R-squ	0.306	0.507
Obs	601	601

\*\*\*, \*\*, \* indicate significant at 10%, 5% and 1% levels of significance.

The results in Table 4 show the effects of organizational culture on organizational commitment as well as that of organizational commitment on job performance. Concerning affective commitment as the dependent variable, the results in model 2 of Table 4 show that conditioning on other organizational commitment determinants, all the form dimensions of organizational culture had significantly positive effects on affective commitment. Using continuance commitment as a dependent variable, the results in model 4 show that organizational culture dimensions had significant positive effects

on continuance commitment. With normative commitment as the dependent variable, the results in model 6 of Table 4 show that all the four dimensions of organizational culture had significant positive effects on normative commitment while controlling for other organizational commitment determinants such as gender, age, educational background and position of employees. Generally, the results support hypothesis 2 that states that organizational culture exert positive effects on organizational commitment.

Furthermore, model 8 of job performance results show that all the three constructs of organizational commitment had significantly positive effects on job performance accounting for other job performance determinants such as age, educational background, location and position. The findings in model 8 provide strong support for hypothesis 3, which states that organizational commitment has positive effects on job performance among the rural banks in Ghana.

**Table 4.** Analysis of organizational culture, organizational commitment and job performance relationship.

Variable	Affective Commitment		Continuance Commitment		Normative Commitment		Job Performance	
	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6	Model 7	Model 8
Constant	2.746*** (0.250)	2.596*** (0.300)	2.988*** (0.409)	0.913** (0.455)	4.354*** (0.355)	0.832*** (0.309)	1.582*** (0.350)	-0.418 (0.384)
Gender	0.130*** (0.042)	0.117*** (0.041)	0.246*** (0.068)	-0.158** (0.062)	0.136** (0.059)	0.002 (0.042)	0.241*** (0.058)	0.138** (0.064)
Age	0.061*** (0.021)	-0.056** (0.023)	0.170*** (0.034)	-0.040 (0.034)	-0.146*** (0.030)	0.033 (0.023)	0.176*** (0.029)	0.116** (0.028)
Educational Background	0.144*** (0.055)	0.143** (0.056)	0.313*** (0.090)	0.355*** (0.085)	-0.177** (0.078)	-0.058 (0.058)	0.636*** (0.077)	0.648** (0.074)
Rural Bank Type	0.080*** (0.028)	0.082*** (0.029)	0.184*** (0.046)	0.145*** (0.043)	-0.121*** (0.040)	-0.134*** (0.029)	0.125*** (0.039)	0.029 (0.038)
Location	0.021*** (0.008)	-0.019** (0.009)	0.062*** (0.013)	-0.038*** (0.013)	-0.045*** (0.011)	0.003 (0.009)	0.062*** (0.011)	0.043** (0.011)
Position	0.002 (0.026)	-0.004 (0.027)	0.155*** (0.042)	-0.200*** (0.041)	0.152*** (0.037)	0.062*** (0.028)	0.124*** (0.036)	0.080** (0.035)
Clan		0.141*** (0.050)		0.249*** (0.075)		0.142*** (0.051)		
Adhocracy		0.148** (0.060)		0.154** (0.070)		0.136** (0.061)		
Market		0.117** (0.055)		0.144** (0.063)		0.373*** (0.056)		
Hierarchy		0.122** (0.053)		0.295*** (0.080)		0.172*** (0.054)		
Affective							0.240** (0.057)	
Continuance							0.093** (0.039)	
Normative							0.296** (0.044)	
F-test	8.47***	5.64***	16.28***	21.15***	16.16***	68.60***	41.86***	43.03***
R-squared	0.384	0.592	0.351	0.580	0.350	0.557	0.314	0.515
Adj R-squ	0.347	0.577	0.342	0.566	0.341	0.549	0.306	0.505
Obs	601	601	601	601	601	601	601	601

\*\*\*, \*\*, \* indicate significant at 10%, 5% and 1% levels of significance.

**4.2.2 Testing the mediating role of organizational commitment**

As indicated earlier, we followed Baron and Kenny's (1986) procedures which is generally accepted and widely used to test for mediation analysis. Table 5 presents the results of the mediating role of organizational commitment in the relationship between organizational culture and job performance.

**Table 5.** The mediating effects of organizational commitment on the relationship between organizational culture and job performance.

Variable	Job Performance		Job Performance			
	Model 1	Model 2	Model 3	Model 4	Model 5	Model 6
Constant	1.582*** (0.350)	0.704*** (0.289)	-0.069 (-0.404)	0.620 (0.389)	0.479 (0.383)	-0.119 (0.399)
Gender	0.241*** (0.058)	0.149*** (0.053)	0.084 (0.052)	0.164*** (0.054)	0.049 (0.052)	0.078 (0.052)
Age	-0.176*** (0.029)	-0.086*** (0.030)	-0.070** (-0.029)	-0.083*** (0.029)	-0.095*** (0.029)	-0.080*** (0.029)
Educational Background	0.636*** (0.077)	0.597*** (0.073)	0.554*** (0.072)	0.564*** (0.074)	0.613*** (0.072)	0.573*** (0.072)
Rural Bank Type	0.125*** (0.039)	0.117*** (0.037)	-0.008 (-0.036)	0.003 (0.037)	0.053 (0.037)	0.025 (0.037)
Location	-0.062*** (0.011)	-0.045*** (0.011)	-0.039*** (-0.011)	-0.041*** (0.011)	-0.046*** (0.011)	-0.041*** (0.011)
Position	0.124*** (0.036)	0.109*** (0.035)	0.050 (0.034)	0.067* (0.036)	0.032 (0.035)	0.037 (0.035)
Clan		0.415*** (0.064)	0.415*** (0.063)	0.392*** (0.065)	0.377*** (0.063)	0.384*** (0.063)
Adhocracy		0.406*** (0.077)	0.388** (0.075)	0.400*** (0.077)	0.415*** (0.076)	0.399*** (0.075)
Market		0.301*** (0.071)	0.266*** (0.069)	0.305** (0.071)	0.200*** (0.072)	0.192*** (0.071)
Hierarchy		0.089 (0.068)	0.082 (0.066)	0.116* (0.069)	0.136** (0.067)	0.120* (0.067)
Affective			0.298*** (0.054)			0.248*** (0.056)
Continuance				0.092** (0.036)		0.082** (0.038)
Normative					0.270*** (0.053)	0.215*** (0.056)
F-test	41.86***	39.02***	40.13***	36.41***	39.49***	36.13***
R-squared	0.314	0.517	0.748	0.724	0.744	0.864
Adj R-squ	0.306	0.507	0.738	0.712	0.733	0.851
Obs	601	601	601	601	601	601

\*\*\*, \*\*, \* indicate significant at 10%, 5% and 1% levels of significance.

When affective commitment is used as the mediator variable, the results in model 3 of Table 5 revealed that that affective commitment significantly mediate the relationship between organizational culture constructs (clan, adhocracy and market cultures) and job performance. With the exception of hierarchy culture, all the other constructs of organizational culture is significant but with a relatively lower coefficients compared with the results in model 2 indicating partial mediation of affective commitment for clan, adhocracy and market culture and job performance but a full mediation for hierarchy culture and job performance relationships. In model 4, with continuance commitment as the mediator variable, the results revealed that continuance commitment significantly mediate the relationship between all the constructs of organizational culture and job performance. However, the mediation is partial. Similarly, in model 5, the results show that normative commitment significantly mediate the relationship between all the constructs of organizational culture and job performance. In addition, the results exhibit partial mediation of normative commitment. The results support hypothesis 4, which hypothesized that organizational commitment have a mediating effect in the relationship between organizational culture and job performance. Model 6 presented combined mediating effects of the organizational commitment constructs and revealed that consistent with the results of the first three models, all the three organizational commitment constructs significantly had mediating effects in the relationship between organizational culture and job performance.

## 5.0 Discussion

The study was intended to achieve four main objectives; firstly investigate the effect of organizational culture on job performance using CVF; secondly, investigate the effect of organizational culture on organizational commitment; thirdly investigate the effect of organizational commitment on job performance; and finally test the mediating role of organizational commitment on the relationship between organizational culture and job performance.

### 5.1 Effect of Organizational Culture on Job Performance

The results of the study indicate that CVF organizational cultural dimensions of clan, adhocracy and market had significant positive influence on the job performance of rural banks employees. This findings is at variance with the earlier research findings of Chatman et al. (2014) which claims that all four forms of CVF-based organizational cultural types have significant positive influence on performance. It is also inconsistent with the earlier research findings of Choi et al. (2010) who argues that all types of culture are important predictors of performance. The outcome of our study also has similarities with the research findings of Joseph and Kibera (2019) with the major differentiation on the effect of hierarchy culture on performance. This is because contrary to their findings we did not find support for hierarchy culture. In this regard, our findings is consistent with earlier research by Fekete and Bocskei (2011) which identified hierarchy culture as having adverse effect on performance. As stated earlier, our research findings showed that hierarchy does not predict employee job performance. This is because as indicated by Cameron and Quinn (2006) hierarchy culture is characterized by strict laid down procedures and which at times make it difficult for the organization to adjust to changes within their environment which adversely affects performance. In a developing country like Ghana, administrative bureaucracies sometimes militates against organizational effectiveness especially in private institutions were strict bureaucratic processes are stringent. The reason being that, many Ghanaians are uncomfortable with strict bureaucratic and administrative processes which is a feature akin to hierarchy culture. Rigid, strict bureaucratic processes are alien to the traditional Ghanaian way of life. In a typical Ghanaian context familiarity and human face most of the time replace rigid laid down procedures. The underlining factor in most social relationships and interaction is about who you know. It is therefore not surprising that we identified clan culture as the dominant cultural type that enhances performance within the rural banks since it focuses on human relationships. Clan culture as the name connotes is synonymous with the extended family or clan system which is the dominant family type in Ghana.

The identification of clan culture as the dominant cultural type that positively predicts employee job performance in the rural banks in Ghana is consistent and in line with the earlier research findings of Berrio (2003) and Ch et al. (2013) which found clan culture as the most preferred culture as against adhocracy, market and hierarchy cultures because it relates positively with employee attitudes and behaviour. Many employees within the rural banks preferred clan culture because it values team work, participation, consensus building and has deep concern for employees welfare. Steyrer, Schiffinger, and

Lang (2008) argue that clan culture lays emphasis on social cohesion, collective responsibility and loyalty as well as promotes working environment that focuses on the employees. In the nut shell as the name suggest clan culture operates like a family. Shahzad, Iqbal & Gulzar (2013) established the importance of workplace culture in influencing performance and argues that a good organizational culture is a means for achieving excellent performance and consistent accomplishments that support our findings.

### 5.2 Organizational Culture and Organizational Commitment

Theoretical and empirical argument in organizational behaviour literature suggest that organizational culture is an essential tool for achieving employee commitment (Acar, 2012; Messner, 2013; Shim, Jo, & Hoover; 2015; Dwinfour, et al. 2017). This implies that the way of life of the members within an organization, their shared beliefs and practices as well as the organizational environment positively predict their dedication and commitment to their organization. The outcome of the current study showed that organizational culture (clan, adhocracy, market and hierarchy) all had significant positive effect on affective, normative and continuance commitment. This findings corroborates earlier research findings of these scholars and provides further empirical validation on the effect of organizational culture on employee commitment.

However, these findings are at variance and contrary to previous research findings of Ch. et al. (2013) and Carvalho et al. (2018) where only clan culture had statistically significant relationship with all three dimensions of organizational commitment namely affective, normative and continuance commitment. This shows that in the context of the rural banks in Ghana, the ability of the Chief Executive Officers (CEOs) and management to create and sustain an organizational culture which is well coordinated, characterized by flexible formal rules and policies, a highly competitive culture where the achievement of organizational goal is the “glue” that holds the employees and the organization together is crucial towards retaining committed employees. In this regard to ensure employee commitment within the rural banks, CEOs and management members who are leaders of the banks must create an organizational culture that creates a friendly and “cozy” working environment, where the working force is perceived as an extended family and the superiors are perceived as mentors; employees are characterized by high job performance with the underlining principle that employees within the rural banks are emotionally attached to the organization (affective commitment) and are willing and ready to go beyond their normal work duties to ensure that the banks succeed (exhibit citizenship behaviour). In developing this culture the leadership (CEOs/management) should take into consideration the philosophy of the organization and the employee’s shared beliefs, values, behaviors and symbols, as it strongly affects individual decisions and group actions. However, it must be emphasized that though our findings were at variance with Ch. et al. (2013) and Carvalho et al. (2018) on the effect of CVF organizational cultural dimensions of clan, adhocracy, market and hierarchy on organizational commitment (affective, normative and continuance), we had similar result with respect to the effect of clan culture on organizational commitment. This is because, we all reported statistically

significant effect of clan culture on affective, normative and continuance commitment which further validates the huge contributions of clan culture in achieving employee commitment. The outcome of our research work clearly shows that organizational culture positively predict employee commitment and thus provides further empirical support to previous research works and researchers who asserted that organizational culture positively influence organizational commitment of employees (Acar, 2012; Messner, 2013; Shim, Jo, & Hoover; 2015; Dwinfour, et al. 2017 and Aranki, Suifan & Sweis; 2019). On the basis of the above, it is evidently clear that for the rural banks in Ghana to achieve their constitutional mandate of providing the financial needs of the rural folks to stimulate rural production activities in an attempt to alleviating poverty, strong organizational culture needs to be built within the banks since it has the potential of increasing the commitment of employees since committed employees work selflessly towards the achievement of organizational vision.

### 5.3 Organizational Commitment and Job performance

The findings of the study indicate that, organizational commitment dimensions of affective, normative and continuance commitment all had significant positive effect on job performance of employees within the rural banks in Ghana. This result is consistent with the findings of Rafiei, Amini, & Foroozandeh (2014) which found positive relationship between the three dimensions of organizational commitment and performance. The result is also similar with the findings of Khan et al. (2010) but differ on the impact of normative commitment on performance. In their analysis of the impact of the three dimensions of commitment on performance, they reported normative commitment as having the most significant relationship with performance. Furthermore, the findings of this study corroborate the earlier research findings of Bandula & Jayatilake, (2016) on the effect of organizational commitment on employee job performance, however as in the case of Khan et al. (2010), we are at variance in respect of the dimension of organizational commitment that has the most effect on employee job performance. Whilst Khan et al. (2010) and Bandula & Jayatilake, (2016) found support for normative and continuance commitment respectively as having the most effect on employee job performance, this study found affective commitment as having the most effect on job performance.

The contrasting research findings on which organizational commitment dimension is most effective in influencing employee performance raises a number of contextual issues that cannot be overlooked since a particular geographical, economic, cultural and organizational environment can produce a specific result. The research works of Khan et al (2010) and Bandula & Jayatilake, (2016) for example were done in Pakistan and Sri Lanka in Asia which is a completely different context from the Ghanaian context with different cultural and organizational environment. By identifying affective commitment as the most effective organizational commitment dimension in influencing employee job performance in the context of the rural banks in Ghana, this study highlights the important role that different geographical, economic, cultural and organizational context play in establishing which organizational commitment dimension will affect job performance most.

According to Demirel and Goc (2013) employees who are dedicated to their institutions are very productive, loyal to their work and responsible in their line of duty which is a competitive advantage to the institution. This further highlight the importance of having committed employees since organizational scholars have demonstrated that there is a positive correlation between organizational commitment and employee job performance. Sungu, Weng, & Xu (2019) assert that affective commitment generally positively relate to job performance but the relationship varies with the employees occupational commitment and supervisors leadership style. Consistent with this line of argument, we postulate that it is the primary responsibility of CEOs who are the leaders of the rural banks to put in place measures that will motivate their employees in order to improve performance. That is to say that CEOs showing effective leadership styles will have highly committed workers who will achieve high performance within the rural banks. The findings of the study therefore provide further empirical support and validation for earlier research works that postulate that organizational commitment generally have positive effect on job performance (Irefin & Mechanic, 2014; Bandula & Jayatilake, 2016; Nirushan, 2017; Hafiz, 2017; Sungu, Weng, & Xu, 2019).

### 5.4 Mediating Role of Organizational Commitment

To establish the mediating effect of organizational commitment on the relationship between organizational culture and job performance, we first find out the effect of organizational culture on organizational commitment and that of organizational commitment on employee job performance. In this research we have shown that organizational culture generally affects job performance since three (clan, market and adhocracy) out of the four CVF organizational cultural dimensions positively predicted job performance. It is also established that all three dimensions of organizational commitment (affective, normative and continuance) positively affected job performance.

However, the results of the mediation analysis revealed that all three dimensions of organizational commitment (affective, normative and continuance) mediated the relationship between organizational culture and job performance. This gives the clearest indication that organizational commitment is a mediator in the organizational culture and job performance relationship. This result thus gives further empirical support to earlier research findings that reported that organizational commitment mediates the relationship between organizational culture and performance (Nikpour, 2017; Dewi, Syaifuddin, & Adam, 2019). The outcome of the study thus gives an indication that commitment of the employees of the banks is an important mechanism through which we can understand the effect of the corporate culture within the rural banks have on job performance of the workers. A strong organizational culture will likely lead to higher levels of commitment and performance as against a weak organizational culture. Organizational environment that promotes team work, consensus building and prioritizes the welfare of the workers in a family-like manner will largely result in high levels of commitment and enhanced job performance since the findings of the research identified clan culture as the dominant cultural value that affects employee job performance within the rural banks.

According to Wambui&Gichanga (2018) organizational culture is fundamental in determination of organizational commitment as well as employee satisfaction that is positively linked to their task performance. Organizational culture is therefore essential in building and sustaining employee commitment and performance in an organization. This is because once the employees accept and share the core values and norms of the organization they exhibit greater commitment and performance. In this study, it is shown that the connection between organizational culture and organizational commitment is supported theoretically and empirically, there is also enough evidence about the positive relationship between organizational commitment and employee job performance which further strengthens the argument that organizational commitment serves as a mediator between organizational culture and job performance. In other words, we have provided empirical validation to the assertion that organizational culture correlates with organizational commitment and organizational commitment does same with job performance. The outcome of this study has demonstrated that in the context of the rural banks organizational commitment mediates the relationship between organizational culture and job performance. A serene working environment which promotes strong corporate culture within the rural banks in Ghana is an essential tool for better employee commitment and task performance.

**6.0 Theoretical and Practical Contributions**

Our research findings provide further empirical support to the fact that a balanced CVF typologies of clan, adhocracy, market and hierarchy culture is essential for better employee job performance. The study showed that clan culture is the most significant culture for achieving high level employee job performance in the rural banks in Ghana. However, hierarchical culture was identified as militating against workers’ job performance. These results are innovative and contributes substantially to knowledge and theoretical literature by highlighting the type of cultural orientation that influences employee performance within the rural banking framework of Ghana whilst bringing to the fore the type of cultural orientation that militates against job performance within the same context. This result is even made more essential since there is no theoretical and empirical evidence in literature with respect to the cultural orientation that substantially affect job performance of workers within Ghana’s rural banking framework. Furthermore, previous studies by Calciolari, Prenestini, and Lega (2018) for example, found substantial support for hierarchical culture in terms of its effects on performance in a study conducted in Italy that differs from our findings. This brings to light the relevance of the cultural background in which a study is carried out, since this study was carried out in a Western context, which has a different national culture and working atmosphere from the Ghanaian context. In Western countries, most organisations typically have strict administrative procedures that are a dominant feature of their workplace and national culture and suit the way of life of their employees. This partially explains why a number of studies have found support for the culture of hierarchy in advanced countries. On the contrary, people are allergic to rigid bureaucratic processes in most developing countries including Ghana, where rigid bureaucratic

processes are a little foreign to the conventional Ghanaian way of life. Familiarity and human face replace rigid existing procedures most of the time, so it is not surprising that we identified clan culture as the dominant cultural type that improves performance. We make a significant contribution to literature by illustrating the significant contributions of national culture and organizational context in determining which cultural orientation will affect performance.

Also, this study has shown that organizational commitment mediates the relationship between organizational culture and job performance. The intermediary role of organizational commitment in aiding our comprehension of the processes through which CVF-based organizational culture typologies influence job performance is an innovative contribution to extant literature. This is because it gives researchers in-depth understanding of the role of commitment in explaining culture and job performance relationship in an African context especially Ghana since no study has explored this relationship within Ghana’s rural banking framework. With regards to theory, the results of the study provide further empirical support for the theoretical argument that an important factor in improving job performance is organizational commitment.

In reality, we have shown that culture management can bring about major improvement in the performance of rural banks employees in Ghana. Rural banks in Ghana tend to have structural rigidities and bureaucratic processes which make it difficult for them to adapt internally and react quickly to alterations in their environment and thus inhibit their employee's output. In this respect, ARB Apex Bank, the Association of Rural Banks and Bank of Ghana should have a second look at the rigid administrative procedures within the rural banks as it impedes the ability of the staff to perform effectively. Secondly, looking at the towering role of clan culture in enhancing employee performance in our findings, we recommend the creation of an organizational environment that is cozy, family like and encourages consensus building where employee’s welfare issues is a priority to be one of the major focus of CEOs and management of the rural banks.

*6.1 Research Limitations and Future Research Prospects*

Our research adds greatly to current literature on organizational culture and work performance but there are shortcomings. Firstly, the data for the survey were obtained exclusively from rural bank employees in the Western Region of Ghana that could limit the study’s generalizability. Also, future research can include data from public and commercial banks for a comparative analysis of the variables and how they relate from the perspective of both the public and private sectors.

APPENDIX

**Questionnaire**

Construct	Question
<b>Clan Culture (CC)</b>	
CC1	This organization is a personal place, it is like an extended family, people seem to share a lot of themselves
CC2	The leadership in this organization is generally considered to exemplify mentoring, facilitating, or nurturing
CC3	The management style in this organization is

	characterized by teamwork, consensus and participation.	AC4	I do not feel 'emotional attached' to this organization
CC4	The 'glue' that holds this organization together is loyalty and mutual trust. Commitment to the organization runs high	AC5	This organization has a great deal of personal meaning for me
CC5	This organization emphasizes human development. High trust, openness and participation persist.	AC6	I do not feel a great sense of belonging to this organization
CC6	This organization defines success on the basis of the development of human resources, teamwork, employee commitment and concern for people	<b>Continuance Commitment (CON)</b>	
<b>Adhocracy Culture (ADC)</b>		CON1	It would be very hard for me to leave my job at this organization right now even if I want to
ADC1	This organization is a dynamic place. People are willing to stick their necks out and take risks.	CON2	Too much of my life will be disrupted if I leave my organization
ADC2	The leadership in this organization is generally considered to exemplify entrepreneurship, innovation, or risk-taking.	CON3	Right now, staying with my job at this organization is a matter of necessity as much as desire
ADC3	The management style in this organization is characterized by individual risk-taking, innovation, freedom and uniqueness	CON4	I believe I have too few options to consider leaving this organization
ADC4	The 'glue' that holds this organization together is commitment to innovation and development. There is an emphasis on being on the cutting edge.	CON5	One of the few negative consequences of leaving my job at this organization would be the scarcity of available alternative elsewhere
ADC5	This organization emphasizes acquiring new resources and creating new challenges. Trying new things and prospecting for opportunities are valued.	CON6	One of the major reasons I continue to work for this organization is that leaving would require considerable personal sacrifice
ADC6	This organization defines success on the basis of having unique, or the newest way of delivering social services. It is a service leader and innovator.	<b>Normative Commitment (NC)</b>	
<b>Market Culture (MC)</b>		NC1	I do not feel any obligation to remain with my organization
MC1	This organization is results orientated. A major concern is with getting the job done. People are very competitive and achievement orientated.	NC2	Even if it were my advantage, I do not feel it would be right to leave
MC2	The leadership in this organization is generally considered to exemplify a no-nonsense, aggressive, results-orientated focus.	NC3	I would feel guilty if I left this organization now
MC3	The management style in this organization is characterized by hard-driving competitiveness, high demands and achievement.	NC4	This organization deserves my loyalty
MC4	The 'glue' that holds this organization together is the emphasis on achievement and goal accomplishment.	NC5	I would not leave my organization right now because of my sense of obligation to it
MC5	This organization emphasizes competitive actions and achievement. Hitting stretch targets and providing social services are dominant.	NC6	I owe a great deal to this organization
MC6	This organization defines success on the basis of providing quality social services to the people and outpacing other MMDAs. Competitive market leadership is the key	<b>Job performance (JP)</b>	
<b>Hierarchical Culture (HC)</b>		JP1	I adequately complete assigned duties
HC1	This organization is a controlled and structured place. Formal procedures generally govern what people do.	JP2	I fulfil responsibilities specified in job description
HC2	The leadership in this organization is generally considered to exemplify co-coordinating, organizing, and smooth-running efficiency.	JP3	I perform tasks that are expected of me
HC3	The management style in this organization is characterized by security of employment, conformity, predictability and stability in relationships.	JP4	I meet formal performance requirement of the job
HC4	The 'glue' that holds this organization together is formal rules and policies. Maintaining a smooth-running organization is important.	JP5	I engage in activities that will directly affect my performance evaluation
HC5	This organization emphasizes permanence and stability. Efficiency, control and smooth operations are important	JP6	I neglect aspects of the job I am obligated to perform ®
HC6	This organization defines success on the basis of efficiency. Dependable delivery, smooth scheduling and value for money are critical.	JP7	I fail to perform essential duties ®
<b>Affective Commitment (AC)</b>			
AC1	I would be very happy to spend the rest of my career in this organization		
AC2	I really feel as if this organization's problem are my own		
AC3	I do not feel like 'part of my family' at this organization		

#### ACKNOWLEDGMENT

Special appreciation to Mr Edward Eshun and Mr Francis Jackson Cobbinah for their immense contributions during data collection.

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