

Impact of Employees Learning Organization Culture on Organizational Performance: Evidence From Commercial Banks in Lagos State, Nigeria

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Received 22 April 2020; accepted 9 June 2020 Published online 26 June 2020

Abstract

This study assessed the impact of employees learning organization culture on organizational performance in the banking industry in Lagos State. The objectives of the study were to examine the attitude of employees towards the adoption of organizational learning culture in the banking industry in Lagos State, to determine the influence of organizational learning culture on the organizational performance in the banking industry in Lagos State, to determine the challenges militating against organizational learning culture in the banking industry in Lagos State. Furthermore, the data was obtained from primary sources and was analyzed, hypotheses formulated were tested. The result indicates that employees learning organizational culture significantly have an impact on organizational performance in the banking industry in Lagos State. The result of the hypothesis revealed that there was a significant contribution of learning organizational culture to employee's performance (R^2 =.546, $F_{1,249}$ =170.293, p < .05). The first research hypothesis was supported by the result of the study. Therefore, there was a significant contribution to learning organization culture to employee's organizational performance in the banking industry. The second hypothesis showed clearly that there was a positive correlation between learning organizational culture and employee's organizational performance $[r = .739^{**}, p<.05]$. Therefore, the second hypothesis was supported by the result of the study and concluded that there was a significantly positive correlation between learning organizational culture and employee's organizational performance in the banking industry. The study also found that there is a significant difference between male and female respondents' perceptions of organizational performance based on learning organizational culture. *Based on the findings, the study recommended that* management should examine the attitude of employees towards the adoption of the organizational learning culture.

Key words: Employees learning; Organization culture; Organizational performance

Akintayo, D. I., Ayantunji, I. O., Ajibola, K. S., & Adewole, R. T. (2020). Impact of Employees Learning Organization Culture on Organizational Performance: Evidence From Commercial Banks in Lagos State, Nigeria. *Management Science and Engineering*, *14*(1), 25-33. Available from: URL: http://www.cscanada.net/index.php/mse/article/view/11681 DOI: http://dx.doi.org/10.3968/11681

INTRODUCTION

Culture is an arrangement of different attributes that express an organization and differentiate the firm from another one (Hofstede & Hofsted 2010). Schein (2011) defines culture is a set of different values and behaviors that may be considered to guide to success. According to Kotter and Heskett (1992), culture means a fairly established set of beliefs, behaviors, and values of society contain generally. In simple words, we can understand that culture is gained knowledge, explanations, values, beliefs, communication, and behaviors of a large group of people, at the same time and the same place. It is "the system of shared values, belief, and habits within an organization that interacts with the formal structure to produce behavioral norms" (Mondy & Martocchio, 2016, p. 35).

Organizational culture has been variously defined (Weeks, 2010; Weeks & Erasmus, 2013; Sudarsanam, 2010). This may be because of the ambiguous nature of the concept of the organization and the different understandings of what culture is (Onyambu, 2013). The culture of an organization can be defined as the embodiment of its collective systems, beliefs, norms, ideologies, myths, and rituals. They can motivate people and can become a valuable source of efficiency and effectiveness (Sudarsanam, 2010).

Cultural ideas must be learned and shared in organizations (Ojo, 2010). Cameron and Quinn (2011) argue that cultures of organization based on cognitive systems which help to explain how employees think and make a decision. He also noted the different levels of culture based on the multifaceted set of beliefs, values, and assumptions that determine ways to organizations to conduct their business. According to Ojo (2010), organizational culture is known as "normative glue" means to hold the overall organization together.

The concept of organizational culture also makes available a base for determining the differentiation that may survive in-between the organizations that are doing business in the same national culture (Schein, 2011). The concept of culture is generally used in the concept of organizations nowadays (Kotter & Heskett, 1992). Organizational culture could be build-up by two essentials factors of a social group, structural stability of a group, and integration of single item in superior standard Schein (2011). Owino and Kibera (2015) define the different characteristics that are associated with the culture of the organization. Culture can be defined as a system of common values that can be estimated that people describe a similar organizational culture even with a different background at different levels within the organization (Singh, 2011).

Organizational performance is measured in terms of return on investment, sales revenue, product diversification, quality improvements, profits, market share, etc., depends on the nature of the business. The objective of any manufacturing firm is not only to gain competitive advantage but to improve on its operations toward the attainment of organizational goals. Performance could be sustained through the effective thru-put system to improve their output.

Besides, Jerill (2013) described the organizational performance as the nexus between effective cost and realized output and also the relationship between output and results achieved over a while. More so, enterprise performance explains how an organization successfully appropriates their resources in meeting the demands of the changing environment. Thus, efficiency in resource allocation, utilization, and mobilization that result in improved performance is referred to as organizational performance. For an organization to achieve enhanced performance, every segment of the organization must work in the synergy that has a collective effect on the output, rather than individual output (Cletus, 2017). In this sense, organizational performance measurement and evaluation systems are one of the most important criteria for analyzing the growth of the organizations (OECD, 2001), their actions, and their environments (Jerill, 2013). However, few organizations seem to have systematic processes to ensure that their performance measurement systems reflect their environment and their strategies (Cameron & Quinn, 2011).

Culture is consistent way organizations carry out their activities to sustain their existence. It is the way organizations work and adapt to both internal and external environments and realities of work. Organizations generate their own culture, which embodies the values which organization seek to be known for and identified, and defined their consistent pattern of behavior (Schein, 2011; Onyambu, 2013). The activities and missions of organizations that have worked well in the past and which translate into norms, behavior, and expectations about what is desirable ways of thinking can influence organizational culture (Kotter & Hesket, 1992). It is already known that most successful companies are those directed and managed within a very strong culture and values.

Some organizations in the Banking sector are performing below expectations notwithstanding their high funding since they do not operate under strong values of the corporate culture. Most cultures are sidestepped and manipulated in pursuit of selfish interests and this, in the long run, devastates the organization. Organizations in Nigeria operate cultures that are not consistent and have no pattern and protection for the future. Because of the manipulative notoriety associated with our culture, people have continued to wonder if anything works in our organization and society. A cultural system is not supposed to be manipulated for selfish interests. Organizational culture should define appropriate behavior and motivates employees and proffer solutions, where there is a problem. Corporate culture governs the way organizations process information and values and the way the organization does its business (Salami & Toriola, 2017).

The massive failure in the Banking industry which brought about distresses is traceable to lack of strong culture. The culture of credit analysis and trust was destroyed. There was a period that there was no recognized culture in the legal regime of banking, especially in the deregulation of the foreign exchange market. Banks can only grow where there is a strong culture, which reinforces pillars of its perpetual existence (Chukwu, Aguwamba, & Kanu, 2017). Pulling down of cultural pedestal upon which bank stand just for selfaggrandizement by executives, directors, and employees have resulted in the collapse of many banks (Chukwu, Aguwamba, & Kanu, 2017).

There must be an institutionalization of a culture of respect and attention of details before a modern organization can achieve success. An organization must love and respect its employee to tap the latent reserve of skill and ingenuity from them. There must be a delegation of authority to these individuals who order their steps and determine the fate of the organization (Anne & Lumwagi, 2014). There must be a fit between culture and what it stands for to avoid devastating effects on an organization. Cultural fit occurs when the prevailing culture enhances organization performance and effectiveness. Cultural fit can also ensure that employees fit organizational culture, especially during the selection of the candidate for a job (Castro & Martins, 2010; Shahzad, Rashid, & Lalarukh, 2012; Cameron & Quinn, 2011).

Employees whose attitudes, values, and beliefs are congruent with that of the organization are selected. This will enable the employee to adjust to the reality of the job and not to develop cultural shock. Incidence of stressassociated ailments is pronounced when job holders have no fit between the values held by the organization. The resultant effect can dislocate performance and influence employee behavioral patterns that can worsen corporate performances. Every organization should always appraise organizational culture and find out the specific ways the prevailing culture might detract from corporate goals. This would unravel how and why culture hinders performances when organization members begin to believe that their approach to problems or system of doing things is the best and cannot be changed or improved when it is perceived inadequate.

First Bank Plc, Union Bank Plc and United Bank for Africa were chosen for this study because they are ideal companies that operate strong cultures. There have been different studies done concerning learning organization culture and organizational performance by different researchers (Buwea, 2012; Tomislav, Miha & Vlado, 2012; Rajnish, Kritic, Nupur, Ridhima & Ritika, 2013; Sawaean & Ali, 2020; Oh & Han, 2020) but there is none about the impact of learning organization culture on organizational performance in the banking industry in Lagos state. Using different approaches and methodologies ranging from the descriptive, explanatory survey, and regression techniques resulted in various findings and conclusions. This study, therefore, aims to fill the gap by specifically analyzing the impact of learning organization culture on organizational performance in the banking industry in Lagos state.

STATEMENT OF THE PROBLEM

Over the last two decades, there have been extraordinary changes like financial institutions in Africa, as a result of the entry of new aggressive competitors in the marketplace alongside the growing financial sophistication of customers and the greater and more efficient use of information technology (Poku & Owusu-Ansah, 2013). Banking in Nigeria had suffered distress as a consequence of the pre-reform policies of financial repression, government control of banks, and the prolonged economic crisis (Amah, 2012). Freed from regulatory restraints, competitive pressures have intensified and weaker banks found themselves often unable to sustain their competitive market position. To sustain or gain a competitive edge alongside superior performance, many organizations have restructured, merged, benchmarked, re-engineered, implemented total quality management programmers, and introduced competitive staff benefits. Despite these attempts, organizations are yet to experience high performance (Aurangzeb, 2012; Ojo, 2010). An analysis of the sustained superior financial performance of certain organizations has attributed their success to the specific culture of each of the respective organizations.

The major problem of this study is that culture is often regarded as intangible in most banking industries, hard to understand, and worthy of focus only if there is time. Though, the capacity to categorize the cultural traits of an organization tends to deliver a platform for a better understanding of the operations of the organization for enhanced corporate performance. Unfortunately, most often, organizational cultural issues are disregarded, while attention is focused on activities that may have slight or no positive impact on corporate performance. Also, most of the empirical studies that have been conducted on organizational culture have generally been carried out in developed countries and very little has been done in developing countries, such as Nigeria, especially in the banking industry.

Against the foregoing, the study investigated the impact of learning organizational culture on organizational performance in the banking industry in Lagos State, Nigeria. This is to ascertain the relevance of learning organizational culture to organizational performance in work organizations in Nigeria.

OBJECTIVES OF THE STUDY

The broad objective of the study was to examine the impact of learning organization culture on organizational performance in the banking industry in Lagos State, Nigeria. The specific objectives for the study are to:

(1) find out the influence of learning organizational culture on the organizational performance

(2) determine the relationship between learning organizational culture and organizational performance

(3) investigate the variation in gender differences in perception of organizational performance based on an organizational learning culture.

Hypotheses for the Study

The following hypotheses were generated for the study:

H_{ol}: There is no significant contribution of learning

organizational culture to organizational performance.

 H_{o2} : There is no significant relationship between learning organizational culture and organizational performance.

 H_{03} : There is no significant difference between male and female respondents' perceptions of organizational performance based on learning organizational culture.

REVIEW OF LITERATURE

Empirical Studies on Organizational Learning Culture

Sawaean and Ali (2020) investigated the impact of entrepreneurial leadership and learning orientation on the organizational performance of SMEs in Kuwait. The study examined the relationship between entrepreneurial leadership, learning organization, and innovation capacity, and organizational performance. The study used a quantitative method. Data were collected from 384 SME owners in Kuwait. The study found out that learning orientation had a positive significant implication on organizational performance (Sawaean & Ali, 2020).

Rehman, Bhatti, and Chaudhry, (2019) investigated the mediating effect of an innovative culture and organizational learning between leadership styles and organizational performance in Malaysian SMEs. The study collected data from 384 respondents who were owners of business and managers using a structured questionnaire. The study found that innovative culture and organizational learning significantly mediate between leadership styles and organizational performance.

In Kenva, Buwea (2012) carried out a study on the impact of organizational learning on the performance of manufacturing firms. The study was aimed at determining the effects of organizational learning on the performance of the selected manufacturing firms in Kenya. The survey research design was employed such that a structured questionnaire was administered on a sample of three hundred and fifty-four (354) drawn from the population of the study. Data collected from the respondents were analyzed with Chi-square (X^2) and a simple percentage. The study revealed that organizational learning is quintessential in the generation of capabilities and resources needed for improved performance and concluded that organizations can achieve and sustain competitive advantage if organizational learning practices are entrenched. From the findings, the study recommended that organizational learning practices should be enhanced to create room for innovations and creativity in their operations.

Oh and Han (2020) in their study investigated factors facilitating organizational learning and organizational performance. The study evaluated the relationship between organizational culture, organizational learning, and organizational performance in a Korean context. The study used 4I (intuiting, interpreting, integrating, and institutionalizing) to measure organizational learning. Data were collected from 527 respondents. The study used a structural equation model (SEM) in analyzing the data collected. The study found that organizational learning enhances organizational performance (Oh & Han, 2020).

Tomislav, Miha, and Vlado (2012) studied the relationship between organizational learning and organizational performance. The objective of the study was to examine the extent of the relationship between organizational learning and organizational performance with a special interest in Croatia. The descriptive research design was used and a structured questionnaire designed in a 5-Likert point scale was administered to three thousand and seven hundred (3700) companies in Croatia. The data collected were analyzed with Pearson correlation coefficient (r) via SPSS and the reliability was also conducted using Cronbach''s alpha. The rest-retest results yield Cronbach's alpha value of 0.927, suggesting that the instruments were reliable. The study found that organizational learning has a positive relationship with organizational performance and concluded that organizations gain more insights on the interplay of environmental elements which influences their performance.

In Brazil, Werlang and Rossetto (2019) investigated the effects of organizational learning and innovativeness on organizational performance in the service provision sector and among hotel and lodging establishment in Santa Catarina. The study used SEM to analyze data collected from 162 managers of hotels and lodging establishment in Santa Catarina. The study found that learning orientation does not have a positive relationship with organizational performance.

Rajnish, Kritic, Nupur, Ridhima, and Ritika (2013) carried out a study on the impact of a learning organization on organizational performance in the consulting industry. The study was designed to explore the effect of a learning organization and organizational performance in the consulting industry. Learning organizations create a dynamic culture in every organization that teaches organizations to adapt to changes as quickly as their environment changes. The research design is descriptive. A convenient sampling has been used to collect the data. The participants in the survey are 50 employees of leading consulting firms working on different positions of management cadre. The tool used for learning organization is a "designed questionnaire for data collection". After the analysis, it was observed that there is a positive correlation between learning organization and organizational performance concerning their parameters and concluded that organizational performance is affected by organizational learning.

Empirical Studies on Organizational Performance

There is a general understanding among researchers

that performance is an important variable in work organization (Suliman, 2001) and has become a significant indicator in measuring organizational performance in many studies (Singh, Darwish, & Potocnik, 2016). Employee performance can also be measured through the combination of expected behavior and task-related aspects (Motowidlo, 2003), even though performance is often determined by financial figures. In reality, the performance that is based on an absolute value or relative judgment may reflect overall organizational performance (Singh, Darwish, & Potocnik, 2016; Stones & Skeich, 2019). Wiedower (2001) asserted that the performance measure that is based on the performance appraisal items offers higher reliability in evaluating performance.

High-performance employees pursue a higher level of individual and organizational performance, which involve quality, productive, innovation rate and cycle time of performance (Steeve and Clement, 2018); and therefore they will be able to assist the organization to achieve its strategic aims and sustaining the organization competitive advantage (Dessler, 2017). Thus, to attract and sustain higher employee satisfaction and performance, the employer needs to treat their workers as the most important internal resources and gratify them because committed and satisfied employees are normally high performers that contribute towards organizational productivity (Bakotic, 2016).

METHODOLOGY

The study adopted a descriptive survey research design. The descriptive survey research design was used because it helps in describing the state of affairs as it is at present and guaranteed collection of data without manipulation of any variable of interest (Mugenda & Mugenda, 2012). This design also helps in collecting qualitative data through the questionnaire to provide a great depth of responses resulting in a better and elaborate understanding of the phenomenon under study. Besides, the descriptive research design is capable of enabling the researcher to generalize the findings of the study to the larger population and provide the opportunity for an equal chance of participation among the respondents. The design was deemed fit in establishing the impact of learning organization culture on organizational performance in the banking industry in Lagos State, Nigeria.

The study population comprises of the employees of selected banks in Lagos State. The universe population is made up of 532 employees, who had spent at least two years with the banks and with useful experiences in related issues. A total of 251 respondents were selected for the study using the proportionate stratified sampling technique. The proportionate sampling technique was adopted for sample selection based on the proportion of the population of employees in selected banks. The stratified sampling technique was used to reflect the strata of gender (male and female), type of banks, as indicated in employees working with selected banks in Lagos State that satisfy the inclusion criteria for the study. Thus the following stratification of banks and proportional representation of respondents were used for the study. These include 63 respondents selected from United Bank for Africa (UBA) at Ikeja and Agege branches, 60 respondents selected from Access Bank Plc at Ikeja and Agege branches, 46 respondents selected from Zenith Bank Plc at Ikeja branches, and 82 respondents selected from Guarantee Trust Bank (GTB) at their branches in Ikeja and Agege; leading to the total population of 251 employees, which constituted the total population for the study. Lagos State was selected for the study because it remained as the commercial hub of Nigeria.

It is pertinent to note that the sample elements covered the entire top, middle, and lower management cadres of employees of the selected banks in Lagos State. Yamane's (1967) sample determination formula for the finite population was used for the study. A set of structured questionnaires was used for data collection. The questionnaire consists of three major sections, namely: Sections A, B, and C.

Section A focused on respondents' socio-demographic information; which include age, gender, educational qualification, working experience, but to mention a few. Section B contains ten (10) items designed by Koufteros, Vonderembse, and Doll's (1998) but modified by researchers to measure learning organization culture. The author reported the Cronbach alpha value of 0.82 but for the present study, a Cronbach alpha value of 0.83 was obtained for the Learning Organization Culture Scale. Section C contains items for the Organizational Performance Scale (OPS). It was based on a 19 item scale developed by Nobbie and Brudney (2003) but modified by the researchers to measure organizational performance. The authors reported a Cronbach alpha value of 0.87, but for the present study, a Cronbach alpha value of 0.85 was obtained. All items in sections B and C were measured using the four-point modified Likert response rating scale, ranging from Strongly Agree (4 points), Agree(3 points), Disagree (2 points), Strongly Disagree (1point).

The research instrument was administered by researchers using a drop and pick approach at the premises of the selected banks. The researchers obtained permission to administer the questionnaire from human resource managers in selected banks in Lagos State, Nigeria. The respondents' consent was obtained before the administration of the questionnaire and no respondent was compelled to complete the questionnaire against his/her wish. The researchers explained all aspects of the questionnaire to the respondents and provide proper guidance on how to fill the questionnaire. The respondents were assured of the anonymity of their responses and confidentiality of any information being supplied, and that the data collected is for the research only. A total of 286 questionnaires were administered, but the 251 copies of filled questionnaires were utilized for data analysis. It took the researchers to complete three weeks to administer the questionnaire due to the tight schedules of the respondents.

The data collected for the study were analyzed using frequency counts, tables and charts, and hypotheses were tested using Linear Regression for hypothesis one, the Pearson Product Moment Correlation for hypothesis two, and the t-test statistical method for hypothesis three. All the hypotheses were tested at 0.05 levels of significance.

RESULTS

Test of Hypotheses

The hypotheses generated for the study were tested and the results are as presented below.

 H_{o1} : There is no significant contribution to learning organization culture to organizational performance.

 Table 1

 Summary of Linear Regression Analysis on Contribution of Learning organizational culture to Organizational Performance

Model	R	R-Square	Adjusted R-So	luare		
1	.739	.546	.539			
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	43.033	1	43.033	170.293	.000a
	Residual	62.931	249	.253		
	Total	105.964	250			

Predictors: (Constant), Learning Organizational Culture

Dependent Variable: Organizational performance

Table 1 revealed that there is a significant contribution to learning organizational culture to organizational performance (R^2 =.546, $F_{[1, 249]}$ = 170.293, p<0.05). The finding showed the learning organizational culture is a strong factor in the determination of organizational performance.

 H_{o2} : There is no significant relationship between learning organizational culture and organizational performance.

Table 2

Summary of Pearson Product Moment Correlation on Relationship Between Learning Organizational Culture and Organizational Performance

		Learning organization culture	Organizational Performance
Learning organization	Pearson Correlation Sig. (2-tailed) N	1	
culture		251	
Organizational	Pearson Correlation Sig. (2-tailed) N	.739** .000	1
Performance		251	251

**. Correlation is significant at 0.05 level (2-tailed)

Table 2 revealed that a significant relationship exists between learning organizational culture and organizational performance (r = 73.9; p<0.05). The finding implies that learning organizational culture has far-reaching effects on the attitude of employees to work with the corresponding impact on organizational performance.

Ho3: There is no significant difference between male and female respondents' perceptions of organizational performance based on learning organizational culture.

Table 3 Summary t-test Analysis of Male and Female Respondents Perception of Organizational Performance Based on Learning Organizational Culture

	Sex	N	Mean	Std. Dev.	df	t	р
Employee's organizational	Male	135	32.57	12.56	249	68.74	< .05
Performance	Female	116	28.87	10.33			

Table 3 revealed that there is a significant difference between male and female respondents' perceptions of organizational performance based on learning organizational culture (t = 68.74; p<0.05). The finding implies that there are gender differences in perception of organizational performance based on learning organizational culture.

Discussion of Findings

The study investigated the employees' organizational learning culture on organizational performance in the banking industry in Lagos State. The findings revealed that there was a significant contribution to learning organization culture to organizational performance in the selected banking industry. The finding corroborates

Owino and Kibera (2015); El-Mashaleh (2007); Cletus (2017), Steeve and Clement (2018), Rehman, Bhatti, and Chaudhry, (2019), Oh and Han (2020), and Sawaean and Ali (2020) who reported a positive impact of organizational culture on organizational efficiency and job performance effectiveness of employees using Information Communication Technology (ICT) tools. However, the finding of the study contradicts the findings of Werlang and Rossetto (2019) who investigated the effects of organizational learning and innovativeness on organizational performance in the service provision sector and found that learning orientation does not have a positive relationship with organizational performance among hotel and lodging establishment in Santa Catarina, Brazil. By implications, the finding showed that employees' learning of organizational culture as facilitated by organization tends to provide the opportunity for skill re-engineering with its corresponding effects of attitude to the job, compliance to rules and regulations, and performance on the job among the employees. The finding emphasized that employees tend to plow back the knowledge and skills acquired through on the job and off the job training programs by providing creative and innovative ideas and methods that are capable of facilitating organizational performance. Fundamentally, the findings imply that learning organizational culture is a prominent factor in the determination of organizational performance.

The study also revealed that there was a significant relationship between learning organization culture and organizational performance in the banking industry. The findings tally with the finding of Ojo (2010), Tomislav, Miha and Vlado (2012), and Oh and Han (2020), who conducted studies on symbiosis relationship between organizational learning and organizational performance; and found that organizational learning has a positive significant relationship with organizational performance and concluded that organizations gain more insights on the interplay of environmental elements, which influences their performance. The finding of the study implies that the business environment has a significant influence on organizational performance since cultural practices. especially in goal-oriented organizations, are bye products of the environment. In essence, the organization does not operate in a vacuum, rather it interacts with the immediate environment through which it draws inputs and returns outputs to the same environment for goal achievement using the internal cultural mechanism.

The finding of the study further showed that there was a statistically significant difference between male and female respondents' perceptions of organizational performance based on organizational learning culture in the selected banking industry. The findings also corroborate Jerill (2013), who reported gender differences in perception of organizational performance based on an organizational learning culture. However, the finding was at variance with Rajnish, Kritic, Nupur, Ridhima and Ritika (2013), and Salami and Toriola (2017) who carried out a study on the impact of organizational learning culture on organizational performance in consulting industry and concluded that organizational performance is affected by organizational learning without gender biases. This finding implies that the learning organizational culture has no gender boundary in as much as gender discrimination is applicable in the recruitment and selection process as well as in selecting participants for the training and development programs of the organization.

CONCLUSION

The findings of the study established that learning organizational culture has significantly impacted organizational performance in the selected banking industry in Lagos State, Nigeria. The findings further emphasized the prominent role that objectivity could play in and recruitment and selection process in an organization. In essence, gender discrimination, if avoided, tend to sustain the culture of compliance, dedication, and commitment that tend to facilitate organization performance in any goal-oriented organization.

RECOMMENDATIONS

Based on the findings of the study, it was therefore recommended that the practice of learning organizational culture should be promoted and sustained to facilitate organization performance in any goal-oriented organization.

Also, fostering of the employees' learning culture for broad knowledge and skills acquisition based on- the -job and off-the-job methods of training should be encouraged. This will broaden the world views of employees with corresponding effects on organizational performance.

It was also recommended that gender discrimination should be avoided in line with equal employment opportunities and affirmative actions as indicated in International Labour Standards. This will promote the unity of action commitment on the part of both male and female employees for sustainable organizational performance.

Finally, it was recommended that banking industry stakeholders and players in the banking industry should place an adequate premium on organizational development with a focus on strategic management to foster improved organizational performance. For the human resource practitioners, it is recommended that employee's characteristics, such as; age, marital status, educational qualification, etc, should be taken into consideration in employee's development to help them in their career as they grow with the organization and learn to support the organization with the aid of organizational learning and culture building.

On the side of the management of banks, they should ensure that employees are familiar with the organization culture to enhance organizational performance and adopt a positive organizational culture to reinforce core beliefs and behaviors that a leader desires.

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