

# **POSTMODERN ORGANIZATION AND SERVICE DELIVERY IN THE BANKING INDUSTRY IN LAGOS STATE, NIGERIA**

**A Ph.D Thesis**

**By**

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## **DEDICATION**

This work is dedicated to the Almighty God, the Alpha and the Omega who made it possible for me to complete the work in spite of all obstacles.

To my late father, Rev. Apostle Ezekiel Oluwayomi Amadu who initiated my being educated and supported me to a significant part of this work until his life was cut short. He did not just bring me to this world but trained me and gave me everlasting inheritance in education. I will forever remember your love and investment in me.

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## ABSTRACT

The banking industry in any economy is expected to be the engine room of economic growth and development. The industry globally, has employed practices that have challenged the continued relevance of the ideal bureaucratic model of Max Weber in order to improve in its service delivery. These global practices that are at variance with the bureaucratic model are regarded in this study as postmodern organization. Postmodern organization has contributed to quality service delivery in most countries of the world. In a bid to remain globally relevant and to improve in service delivery, the Nigerian banking industry forced its way into a postmodern organization. However, in spite of the adoption and implementation of these global practices,

the Nigerian banking sector still manifests turbulence and gap in quality service delivery. It was against this backdrop that this study was embarked upon to unravel the extent of postmodern organization in the Nigerian banking industry; the extent to which postmodern organization contributes to service delivery in the sector and the role of the business environment in the observed trends. Postmodern theory, Complexity theory, Structuration theory and theory Z were used to explain specific themes of the study. The study was conducted in six banks selected from the twenty one existing commercial banks in Nigeria in six Local Government Areas of the three Senatorial Districts of Lagos State, Nigeria. A sample of 371 bank employees and 584 of their customers was selected for the study from the six consolidated banks studied. The study employed both quantitative and qualitative methods of data collection. These include a cross sectional survey of the banks and their customers (involving the use of two structured questionnaires) and in-depth interviews. All statistical analyses were performed using the SPSS software package. Descriptive statistics such as frequency distribution, cross tabulations, measures of central tendency and variability (mean, standard deviation) were employed. The key findings show that postmodern organization is evident in the banking industry in Nigeria and its application has improved service delivery to the economy. However, some of the features of postmodern organization such as, decentralization, employee empowerment and customer service among others, were not well implemented because they were foreign transplanted. The turbulence in the Nigerian banking industry was not limited to the shortcomings of the internal organization of the banks and poor implementation of the postmodern features. Rather, it is mainly located in the problems arising from the banks' business external environment which the banks have little or no control over. These include the dearth of infrastructural facilities, the predominance of corruption, policy summersaults, socio-cultural misalignment/distortions, and environmentally induced poor corporate governance. It is concluded that modern organization typical of bureaucracy cannot be totally jettisoned. It can only be modified or complemented by postmodern organization especially in developing nations like Nigeria to meet situations as they present themselves.

# CHAPTER ONE

## INTRODUCTION

### 1.1. Background to the Study

Max Weber's bureaucratic model has until recently dominated organizational thinking as the most universally acceptable and globally established form of mass organization. Easily identifiable with the structure are a hierarchy of officials expressed in all administrative structures and span of control, centralization, division of labour, specialization, standardization, impartiality and administration by formal rules; all of which promote organizational rationality. Implicit in these are underlying elements of modernism to which post-modernism objects (Onyeonuru, 2002).

The theme of rationality pervaded Weber's theses on capitalism, organizations and modernism: "rational rules of laws" (Weber 1904:16); "rational book-keeping", "exact calculation - the basis of everything else" (Weber 1904:22); rational private enterprise involving "certainty of calculations" with rationality promoted by "the calculability of the most important technical factors"; derivable from the "exact and rational experiment" of the sciences (Weber 1904:24). Weber's bureaucracy is often regarded as the starting point in the sociology of organizations. Bureaucratic organization was, therefore, for Weber the dominant institution of industrial society (Onyeonuru, 2002). This line of thought compelled Weber to describe bureaucracy as inevitable and the most superior form of social organization in the modern era.

The rise of large corporations in the early twentieth century led to strong interest in research in fields such as leadership, management, organizational theory, and capitalism. Frederick Taylor, Henri Fayol, Mary Parker Follet, Chester Bernard, Adam Smith, Herbert Simon, Abraham Maslow, among others, all contributed to the foundational research and the set of organizational concepts of the early and mid twentieth century. This era created the formal foundation of management and organizational theory. Although the origins lay in Weber's bureaucracy, church and state autocracy, and military leadership, these were all modified by the social, political, and capitalistic drives in the free world after the world war II (Bennet and Bennet, 2004).

Certain theories and concepts such as Theory X, Theory Y, Theory Z, Charismatic and Transformational Leadership, General Systems Theory and Organizational Linking became popular and a noticeable shift occurred from bureaucracy toward a more benign and malleable organizational structure (Bennet and Bennet, 2004). Tools such as Management by Exception, flat Span of control, Kurt Lewin's Force Field Analysis, and Taichi Ohno's Toyota production Line technique helped both managers and workers to implement change throughout their organizations. These ultimately ushered in a post-Fordist production system-less bureaucratic and more automated way for a post-modern organization.

While some changes occurred, most organizations continued to be hierarchical and as Whyte (1956) noted in his widely read *Organization Man*, large organizations were still forcing people into molds and stereotypes. Knowledge and information were held closely by supervisors and managers and protected as they represented power and

authority. Economic progress was relatively steady and, until the 1970s, fairly predictable. During the early post-bureaucratic era the key factors were a combination of Taylor's time and motion management and participative management, slowly bringing some of the workforce into the arena of workers' responsibility and empowerment. Organizations strove for clear rules and policies that all employees were expected to follow with few exceptions and little initiative. Although pressured by a better-educated workforce and the growing of ranks of knowledge professionals to provide a more participative environment, most large organizations held steadfastly to their belief in the fundamental hierarchical structure.

However, as the affluence, mobility, and expectations of the workforce continued to rise, coupled with the explosive growth of information and communication technologies and the subsequent increase in the creation of knowledge, organizations found themselves in situations of restructure or collapse. Today's world is embroiled in uncertainty at all levels: political, economic, social, and commercial. Planned economies failed, while the foundations of the free market philosophy were also shaken (Eapen, 2010). The old mechanical metaphor (bureaucracy) could no longer function in the nonlinear, dynamic complex global web of the mid 1990s. Many organizations failed, many were acquired, and the best set about seeking the popular vision of the "world-class" corporation with features of postmodern practices. Flexibility allows individuals and organizations to deal with uncertainty better in this world of great uncertainty, opportunity and peril (Eapen, op.cit).

The stage was set for the rise of the information and knowledge organizations, with the information organizations taking the lead via computers and communications



technology in the early 1980s and 1990s and knowledge organizations, currently in their early form, focusing on networking and knowledge creation, sharing of acquired knowledge through globalization, and application of the newly created knowledge (Bennet and Bennet, 2004). Hence flexibility rather than rule bound, diversity instead of specificity, differentiation and multi-skilling rather than specialization, decentralization in the place of hierarchical structure, worker empowerment in preference for hierarchical culture, disorganization and informalization in the place of bureaucratization are in ascendancy. These post-modern forms of organization have been globalized, throwing up challenges for entrepreneurs in the developing countries, with particular reference to the banking sector.

Technology is changing every day. It changes our ways of lives, our work lives, work conditions and the nature of work itself. The banking industry confronted with the demand of globalization, stiff competitions and highly dynamic and elastic market are bound to constantly adopt new ways of coping with the ever changing demands of their sophisticated customers by adding values to their services.

Following from the turbulence in the banking sector since 1980s and several reforms of 2000s aimed at stabilization, enhancing the quality of corporate governance, recapitalization and quality service delivery, the Nigerian banking sector was plunged into a post-modern organization. This was necessitated by the bid to catch up with technological trends and global developments in order to improve the quality of their service delivery. Nigerian banks have invested much in technology; and widely adopted electronic and telecommunication networks for delivering a wide range of value added products and services. In the past three decades they have transformed

from manual to automated systems. Unlike in the past, when ledger-cards were used, today banking has been connected to computer networks, thereby improving inter-bank/inter-branch banking culture. The introduction of mobile telephone in 2001 and increased access to personal computers and internet service facilities have also added to the growth of electronic banking in Nigeria. Thus internet banking platform in Nigeria renders services such as: checking up-to-the minute balance and mini statement of account anytime anywhere; seamless and instant fund transfer both to third parties and interbank; topping up phone with call credit; and making utility bills payment online. In spite the adoption of these postmodern practices, the Nigerian banking industry still experiences turbulence in the area of quality service delivery that has necessitated continuous reforms in the sector. It is against this backdrop that this study intends to examine the dynamics of post-modern organization in the banking industry as it relates to service delivery.

## **1.2. Statement of the Problem**

In order to catch up with global best practices and to effectively perform its statutory functions and efficiently satisfy its numerous customers, the banking sector has embraced features of post-modern organization evident in de-bureaucratization (flat span of control), de-specialization (multi-skilling) and dis-organization (ad hocism or informalization). The banks have witnessed a high level of employee involvement/empowerment; they are more flexible in terms of decision making, and more customer oriented, providing customized services. They have also embarked on electronic banking with all its dimensions leading to customer self-service.

Ojo (2010) observes that whatever its current form and nature of change, a financial system is unlikely to be free of performance problems and many financial systems are imperfectly integrated and exhibit gaps or fragmentation. Ojo (2010) further argues that the financial sector might not be properly adapted to these postmodern global practices particularly when its institutional structure, culture, orientation and the mode of operation of its main actors are mainly of foreign transplanted type, and/or not appropriately adapted and oriented to suit local structural peculiarities, as well as being not made relevant to the developmental needs of the economy concerned. He further contended that some of these financial institutions have institutions, practices that are alien and not allowed to effectively serve the peculiar needs and requirements of the local areas and people.

Some of the post-modern practices above have been well researched. Onyeonoru (2002) evaluated various components of postmodernism in relation to bureaucracy and mirrored the critiques of postmodernism. Ojo (2010) also focused on the maladjustment of Nigerian banks to most of these postmodern global practices. He attributed the reason for maladjustment among others to the fact that the features of the postmodern practices are foreign transplanted. Also documented is the fact that several reforms to align the sector with global trends and practices have not been very successful. The banking reforms of the then Governor of the Central Bank of Nigeria (CBN), Professor Charles Soludo began with 13 point agenda announced by the CBN in 2004, part of which was the consolidation policy which sought to revolutionize the banking industry with specific mandate of raising the capital base of the commercial banks from five billion naira to a minimum of twenty five billion naira.

The reforms promoted the creation of universal banks and financial supermarket which included businesses in insurance, leasing, pension administration, investment banking, mortgage, hedge funds and capital market (Ibrahim, 2012). The post consolidation era witnessed a rapid growth in the money and capital markets as a result of increase in liquidity in the banking industry. However, the period witnessed the dearth of risk management skills, weak corporate governance, operational indiscipline, illiquidity, insider abuses and different kinds of sharp practices (Ibrahim, 2012).

The above shortcomings led to another round of reforms by the new management at the CBN from 2009. The current reforms reversed the universal status of the banks to the specialized model. Banks with sound financial muzzle were however allowed to operate the holding company model. A new capital regime was introduced by the CBN to suit the business of each bank. The banks are now categorized to operate in the country with different levels of capital base. There are now regional, national, international and specialized banks to service different market segments. The reforms also introduced tenure limits of two terms of five years each to banks' Chief Executive Officers (CEOs). This gave rise to removal of sit-tight bank CEOs who managed their banks as "personal estates". This also placed restrictions on family ownership of banks. There was also the establishment of the Asset Management Corporation of Nigeria (AMCON) with the responsibility of cleaning up the banks' balance sheets. The reforms further introduced cash-light economy which is being currently experimented in Lagos State, Nigeria. This among others is to encourage cashless economy through electronic banking, and for the banks to provide quality service to customer anytime, anywhere. All these reforms have features of post-modern organization. However, these features of postmodern organization were only

prescribed without the consideration of the Nigerian technological, infrastructural and socio-cultural background. These were some of the factors examined in this study.

The reforms were efforts of the regulatory bodies; particularly the CBN and Nigeria Deposit Insurance Corporation (NDIC) to enhance the quality of the banks' services and to enable them contribute to the real sector of the economy. The reforms have to some extent yielded results in the area of improved capital base of the banks and managerial discipline. However, the main objective of the reforms which is to service the real sector of the economy particularly the small and medium-scale enterprises (SME's) and to provide quality service to their numerous customers are yet to manifest. Reasons for these have largely remained at the level of speculation or at best, opinionated. Moreover, the interaction of post-modern organization and the Nigerian business environment as well as the effect of these on quality service delivery in the banking sector have remained relatively unresearched.

This study, therefore, examined the dynamics of post-modern organization - its structure and culture and their contributions to service delivery in the banking sector in Nigeria.

### **1.3. Research Questions**

From the foregoing background and the statement of the problem, the following research questions become imperative:

- i. What is the extent of post-modern organization in the banking sector in Lagos State,  
Nigeria?

ii. In what ways has post-modern organization contributed to quality service delivery or

otherwise in the banking sector in Lagos State, Nigeria?

iii. To what extent do organizational culture and structure in the banks align with postmodern practices?

iv. What has been the role of the Lagos State business environment in the observed trends?

#### **1.4. Objectives of the Study**

The main objective of this study is to examine the extent and effects of post-modern organization on service delivery in the banking sector in Nigeria. The specific objectives of the study are to:

- i. examine the extent of post-modern organization and practice in the banking sector in Nigeria;
- ii. investigate ways in which post-modern organization has contributed to quality service delivery in the Nigerian banking sector;
- iii. investigate the extent to which the structure and culture of the banks align with postmodern organization; and
- iv. explore the role of the Nigerian business environment in the success or failure of post- modern practices and service delivery in the Nigerian banking sector.

#### **1.5. Justification for the Study**

Despite the plethora of studies on corporate culture and organizational performance, to the best of our knowledge, there have been no known empirical studies on corporate culture and structure in relation to post-modern organizational practices in

the Nigerian banking industry. This means that the examination of post-modern organization and its impact on the success or failure in the banking industry has not received adequate research attention in Nigeria. This research work attempted to fill this gap.

Researchers and scholars have often concerned themselves with the best global practices in the banking industry that have achieved great feat. Their applicability in the Nigerian banking environment is not often a major concern irrespective of the peculiarity of the environment. For instance, the problems recently experienced in the banking industry are related to bad corporate governance and poor management which have environmental undertone. The priorities set by the banks reflect the tensed operating and competitive environment in which they carry out their financial activities (Onu, 2009). Again, the watchers of the industry have observed that most of the policies of the regulatory bodies concerning the Nigerian banking industry are made without the involvement of the stakeholders. Omankhanlen (2009) observed that the Central Bank Governor only consults with the government that appointed him in his policy formulation without consultation with the stakeholders themselves. This is one of the negative influences of the external environment of the industry. Existing studies rarely make this a major concern. This study utilized the above variables to explore the role of postmodern organization and management in the observed outcomes in the banking industry in Nigeria. The result of the investigation helped in determining which of the postmodern practices are appropriate for Nigerian banking environment and culture. This also helped to determine the extent to which post-modern practices would replace or complement Max Weber's bureaucratic model.

This study has policy implications for the banks themselves and the regulatory bodies. It will help the banks in determining which of the postmodern features are appropriate for particular socio-cultural environment with particular reference to technological development. It will also help the regulatory bodies particularly the CBN in their reforms and regulations. And finally, the application of the results will improve service delivery in the industry and will impact on the economy at large.

### **1.6. Scope of the Research**

This work centres on postmodern organization and management in the banking industry and how its practice affects quality service delivery in the sector. The study examined the understanding and implementation of postmodern practices in the Nigerian banks. Therefore, the study covered the employees of the selected banks, including their customers. It examined their management structure, their business environment, and the degree of employee empowerment that supports post-modern practices and the impacts of the above on their service delivery. It also covered the customers of the banks who are the consumers of the bank services. The customers were considered the best judge in determining quality of service delivery in the sector. The study also examined the elements of Weber's bureaucracy that are still identifiable in the management style of the banks in order to determine how best to combine the suitable and compatible ones with post-modern practices and eliminate the detrimental management styles, having in mind the peculiar Nigerian business environment. Thus, this study focused on the level of postmodernism in the banking industry in Lagos state, Nigeria, how the application impacted on service delivery and the interplay of modern and postmodern organizations to determine the best ways to



combine them in a developing country like Nigeria for effective and efficient service delivery.

## **1.7. Definition of Terms**

### **1.7.1. Modernism/Bureaucratic model**

This is in accordance with Weber's ideal type of organization characterized by division of labour and authority, hierarchy of offices, careful specification of office functions, recruitment and promotion on the basis of merit, and coherent hierarchical system of discipline and control with organizational principle of efficiency, calculability, predictability, and organizational citizenship. In a nutshell, organization is seen as a bounded and definable entity, which follows the stringent logic of standardization in order to accomplish precisely defined goals. Rational bureaucratic organization is based on three basic principles: *formalization* (rules, procedures, policies, reports given in a standardized written form), *instrumentalism* (organization is an instrument or 'machine' which transforms tasks into achieved goals in a routinized, algorithmic and predictable way) and *rational-legal authority* (authority is based on formal position, which is derived from objective personal qualifications and merits as opposed to nepotism, tradition or charisma). Thus modern organization in this study is synonymous with Max Weber's ideal bureaucracy and its characteristics.

### **1.7.2. Postmodern Organization**

Postmodernism means after the 'modern': it was a reaction to modernism. Postmodernism is a state that lacks a central hierarchy and one that is complex, ambiguous and diverse. Modernism was based on the use of rational, logical means to

gain knowledge while postmodernism denies the application of logical thinking. The thinking in postmodern era is based on unscientific, irrational thought process - a reaction to modernism. Post-modern organization recognizes the necessity of introduction of more adaptable arrangements, such as homework, teamwork, cross-training, job switching, multiskilling and multitasking, subcontracting, outsourcing, contingent employment contracts, etc. Organizations are becoming flatter and information technology enables communication in all possible direction. Furthermore, post-modern organizations strive for more decentralized structures with higher employee empowerment.

The conceptualization of post-modern organization in this study tallies with what Scheidegger (1997) terms as the network, team-based structures, lattice organization, adhocracy, and heterarchy representing a coherent alternative to bureaucratic hierarchies. They all share characteristics such as frequent communication across the entire organization, high structural flexibility and the attachment of problems to people rather than positions, self-management, innovation through the collaboration of different units, etc.

### **1.7. 3. Quality Service Delivery (QSD)**

Services, by definition are intangible and easily duplicated. They can be divided into high-touch or high-tech services. High-touch services are mostly dependent on people in the service process producing the service, whereas high-tech services are predominantly based on the use of automated systems, information technology and other types of physical resources. It must be pointed out here that high-touch also involves physical resources and technology systems that have to be managed in a

customer-oriented fashion (Gronroos, 2000). High-tech services include, internet, telephone, short message services (SMS) and ATM machines banking. High-touch services on the other hand will consist of instructions and personnel (employee) assistance in using the services. In this context, service delivery connotes service to customers, stakeholders/shareholders and service to the economy as a whole. Service to the customer here means hitch free transactions, easy access of customers to their accounts and the bank staff, safety of their deposits, efficient accessibility and utilization of the banks various electronic means of transactions such as the ATM, e-banking services, customer-friendliness and quick response to customer needs. Service to stakeholders includes good returns on investment, good corporate governance and image. On the other hand, service to the economy, in this study, connotes efficient financing of the critical sectors of the economy as the engine of growth and development. QSD shall be measured in terms of adequate or inadequate.

#### **1.7. 4. The Bank Environment**

In this context bank environment includes the regulatory environment - the CBN, CIBN, NDIC, SEC, NSE, AMCON and their regulations; the political environment, in terms of government policies and reforms affecting banking business; socio-cultural environment in terms of the organizational culture of the banks, and the general Nigerian social and cultural values that have both direct and indirect effects on the business of banking.

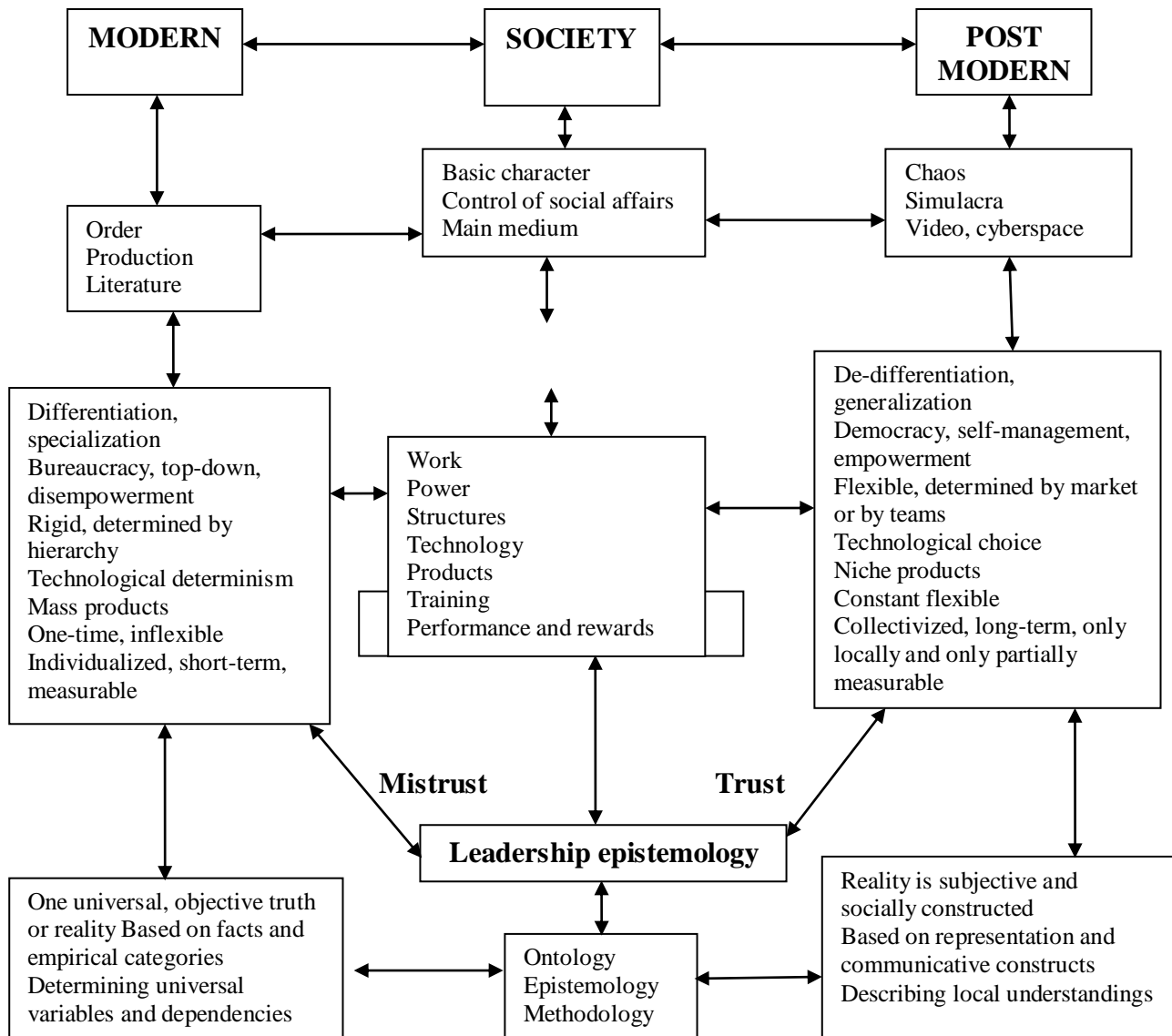
#### **1.8. Conceptual Framework**

The conceptual framework was adapted from the work of Scheidegger (1997) where the familiar modern with corresponding post-modern features were compared. Some

people see the root of post-modernism as a reflection of the various crises emerging from modernism. Capitalism, a product of modernism has witnessed a contradiction between the desire to accumulate economic surplus and the recent tendency of profit to fall. Postmodernism is a movement arising from social and cultural crises in capitalism. It is a form of criticism of modernism and its inhuman aspects (Scheidegger, 1997).

Post-modernism opposes the single perspective of science and its belief in universal progress, and the production and consumption of knowledge through the market. Thus postmodernism challenges both the assumption that the scientific method is best and the assumption that there are no other methods. It must be noted, however, that this framework cannot account for the diversities and contradictions in postmodern literature.

**Figure 1. Conceptual Framework**



Source: Adapted From Scheidegger (1997)

The above conceptual framework explains the contradictions between modernism and postmodernism. Order in modern society is replaced by chaos in postmodern society. The basic character of modern society is a neatly and rigidly organized process, while postmodernism describes the basic character of society as chaotic because contradictions, uncertainty and ambiguity prevail. Production is replaced by simulations. Simulacra here refer to copies of real objects or events. Modernism was a print culture whereas postmodern culture is predicated on television and internet. In

postmodernism, a focus on generalization and diffusion replaces the priority given to specialization by modernism. This leads to emphasis on multi-skilled workers and cross-cutting relations in postmodernism. This became necessary for the Nigerian banking industry as it strives to be relevant in the globalizing world. Thus, a dynamic workforce, endowed with multi-skill is required to undertake the task in the uncertain business environment.

The ideal bureaucracy of Weber and others have shown characteristics based on hierarchical chains of command, specialization, uniform rules, standard procedures, a career of advancing up the ladder, impersonal relations, and coordination through the boss. These bureaucratic principles have lost their relevance. For example, in an age when organizations have to cut product development time, hierarchical chains take too much time. Moreover, as people communicate directly with those who have the relevant information instead of intermediaries, less information is lost or distorted. Again, consumption has shifted from mass products to highly innovative, customer-specific products in niche markets.

Organizational structures have become flexible compared to what obtained in the past. Employees are now empowered in informal networks which have contributed to flexibility of postmodern organizational structures. Technology in modern era used to determine how work is done; organizations now see the various choices that new technology offers. Technology users can now adapt technology to produce new goods and services or to improve the existing processes. This could be done through 'deepening' or 'shifting'. Deepening is making the best use of the technology at hand. Shifting is the step by step acquisition of new technology.

The markets in which postmodern organizations operate and the products and services they offer change constantly and rapidly. Postmodern organizations promote learning through cross-functional training, internal seminars, and company sponsored returns to public schools. Training gives postmodern employees flexible and multiple skills. In bureaucracies, employees are passive and, therefore, unproductive like machines when it comes to innovations. Multiskilled and constantly trained employees are thinking and are shaping the organization productively, improving processes, and developing new products and services. Postmodernism also builds on teamwork and not on individualism. This is done in various ways such as: work team, decision-making or problem-solving groups, committees, computer networks, and informal groups. Leadership in postmodernism is built on culture of trust, respect for differences, and mutual cooperation.

In terms of epistemology, postmodernism argues that organizations have lives of their own that make them fundamentally independent of extensive human control. Postmodernists contend that knowledge relies on representation and communication. They also contend that there is no such thing as universal truth; hence, in every society and organization, postmodernism generates its own pattern. Thus, for postmodern organization to succeed in the Nigerian banking industry, it must take into consideration the macroenvironment factors that have direct and indirect bearings on the industry. In other words, it must take into consideration the general economic conditions of the Nigerian society; its technological development; legislations and regulations; population and demographic factors; and most importantly, the Nigerian societal values and lifestyles. All these environmental factors have serious implications for the success or failure of postmodern

organization. They must be taken into consideration in order for postmodern organization in the Nigerian banking industry to generate its own pattern to suit the Nigerian peculiar environment and not as directly transplanted.

The independent variable here is postmodern organization while the dependent variable is service delivery. The intervening variable is mainly the Nigerian business environment that determines the level of success that can be achieved with the application of postmodern organization in the banking industry.



# **CHAPTER TWO**

## **REVIEW OF LITERATURE AND THEORETICAL FRAMEWORK**

The concepts of postmodernism and service delivery have been variously articulated by scholars. There have been different dimensions and views on the merits and shortcomings of postmodern organization especially in relation to quality service delivery in the service industry in general and in the banking industry in particular. Also, there are various theories that explain the relationship/difference between modernism and postmodernism in relation to service delivery. Thus, this section reviews relevant literature within the scope of this study as contributed by scholars. It also discusses the theoretical framework used in explaining the theme of the study.

### **2.1. Postmodern Organization**

Postmodernism is an emergent philosophical perspective. As a cultural critique, it has gained legitimacy not only in the humanities, but also in the social sciences, and, more recently, in marketing and management (Boje and Dennehy, 1994; Brown, 1995; Clegg, 1990; Firat and Venkatesh, 1995). Postmodernists challenge, question, and critique the conditions and beliefs associated with modernity (the most recent period in human history corresponding with the rise of Enlightenment thought) and known as modernism. Some of the more central tenets of modernism under question include the primacy of rational thought, the rise of science, and the dichotomization of the world into binary opposites – such as the separation of production from consumption as a conceptual and material fact of economic life.

Postmodernism describes the new social order such as information society, service society, or knowledge society that is distinct from, or in contrast with the hitherto industrial or modern society. It involves the remaking of the world in such a way that mass production, mass consumption, the big city; big-brother state, the sprawling housing estate, and the nation state are in decline. Instead, flexibility, diversity, differentiation and mobility, communication, decentralization and internationalization are in ascendancy (Onyeonoru, 2005). Postmodern capitalism manifests another stage in the evolution of capital. It is a pure stage highlighting a transition from market capitalism to monopoly capitalism and now toward consumer capitalism (Jameson, 1984:78). Capitalist restructuring has resulted in technological change, reorganization of production techniques, financial shake-ups, product innovation, and massive expansion into cultural and image production (Harvey, 1989).

Postmodern capitalism raises concern about a shift from an era of organized to disorganized capitalism (Lash and Urry, 1987). The contemporary social system has been transformed into a disorganized capitalism by three simultaneous processes: globalization of the economy, decentralization of managerial decision-making processes, and disintegration of the corporation, all of which have created a much broader set of changes that are taking place in postmodern organizations. Thus the disorganized capitalism has witnessed the beginning of an erosion of the cultural foundations of the contemporary social system in contrast to an era of organized capitalism which began at the turn of the twentieth century and which entered into crisis in the 1960s and 1970s (Lash and Urry, 1987: 146-147).

As a concept which addresses the end of an organized economy, postmodern capitalism is also clearly linked to the decline of economic modernity - the notion that business activities can be unified around a single logic of organizational rationality devoted to industrial progress through the medium of “big business” (Daly, 1991). The logic of economic modernity, as formulated by the meta-history of industrial manufacturing since 1800, has now been eroded due to the end of the mass production era (Williams, Cutler, Williams & Haslam, 1987).

Culminating in a shift from mass production to flexible specialization, postmodern capitalism looks into a transition from “fordism” to “postfordism”. “Fordism,” the prevailing model of industrial efficiency for most of the 20<sup>th</sup> century, is based on the mass production of homogeneous products, using the rigid technology of the assembly line with dedicated machines and standardized work routines. Fordism is most relevant when the logic of economies of scale is followed where there is a mass market for standard goods. However, in a period of fragmentation and differentiated markets where firms produce for changing demands on a world scale and must respond to competitor’s product innovations rapidly, mass production is a liability (Hirst & Zeitlin, 1991).

In their own contribution, Noble and Biddle (2002) argue that postmodernism is what comes after modernism. The question they raised is whether postmodernism replaces modernism or it fulfils modernism. They submit that inasmuch as there is an answer, it is both. According to them, postmodernism on one hand is a replacement for modernism because the postmodern theories or practices replace the modern. For example, postmodern programming languages (Perl, late C++) replaced modern

programming languages (Pascal, ANSIC). However, postmodernism (or post modernity, the society and culture that follows after modernity) is simultaneously the fulfillment of modernism. Without the technology developed by modernity, there could be no postmodernity or postmodernism.

## **2.2. From Modernism to Post-Modernism**

Peter Drucker (1993) contends that there is a current shift from industry to information to knowledge. He argues that the business world is entering the knowledge society in which the basic resource is no longer capital, or natural resources, or labour, but is and will be knowledge, and where knowledge workers will play a central role. Time accelerates. Distance shrinks. Networks expand. Information overwhelms. Interdependencies grow geometrically. Uncertainty dominates. Complexities boggle the mind. Such is the environment and the context within which current organizations must compete, survive and thrive (Bennet and Bennet, 2004). This situation is as a result of many years of evolution driven by a number of major factors. Of significance is the increasing economic affluence of the worker in the developed countries coupled with increased education level. This has resulted in a string demand by workers to be recognized, respected, and allowed to participate and have determination in their work.

After a careful observation of the current trend in organization structure, Bennet and Bennet (2004) submit that every organization lives at the pleasure of its environment – economic, sociological, political and technology play a dominant role in determining both the landscape of competition and the cultural and educational needs of the workforce. It is true that technology has played the strongest role in creating

the present environment within which organizations must adapt and learn to excel compared to their competitors. For example, tremendous increases in processing speed, communication bandwidth, miniaturization of computers and development of complex algorithms and applications programmes have created rapidly changing pace of society and capability for communication, collaboration, and networking, both virtual and real. The phenomenal rise of the internet, coupled with the spin-offs of intranets, extranets, etc. have created a networking potential which drives all of society and corporations in terms of speed, interdependencies, global markets, and the creation and spread of meme instantaneously throughout the world.

Bennet and Bennet (2004) further explain that employee involvement has now been accepted and understood by world-class organizations such as Wal-Mart, Hewlett-Packard, IBM, Motorola etc. these world-class organizational structures have moved significantly away from bureaucratic decision-making, and have modified their hierarchies to include team-based organizations and horizontal structures with minimum “white space.” These firms encourage cross-communication by all employees, supported by technology such as e-mails groupware, and reward employees who play a strong role in influencing organizational direction and decision-making.

These organizations, working in this fast-moving world of information and knowledge application, also recognize the value of decisions made at the lowest qualified level and the payoff from smart workers who know their jobs. However, for employees at all levels to make effective decisions, they must understand the context within which those decisions are to be made. This context is provided through shared

vision, clear values, strong corporate direction and purpose, combined with communication (Bennet and Bennet, 2004). As described by Peter Senge in 'The Fifth Discipline,' smart companies put significant effort into transferring their vision, purpose, and goals to all employees. Good employee's decision-making stems from understanding their work in terms of its impact on adjacent area of the corporation and its direct impact on the customer. The first of these requires effective empowerment and systems thinking and second results from customer orientation and focus (Senge, 1990).

The contrast between modern organizations and their postmodern counterparts involves the following opposites: specialization versus diffusion, bureaucracy versus democracy, mistrust versus trust and disempowerment versus empowerment (Clegg 1990). Thus Bennet and Bennet (2004) describe the differences between modern or bureaucratic and post-modern or world-class organizations as follows:

- Bureaucratic model focuses on organizational stability and the accuracy and repetitiveness of internal process while post-modern organization focuses on flexibility and customer response.
- Bureaucratic model utilizes autocratic decision-making by senior leadership with unquestioned execution by the workforce, while post-modern model utilizes practices that emphasize using the ideas and capabilities of employees to improve decision-making and organizational effectiveness.
- Bureaucratic model uses technology to improve efficiency and expect employees to adapt, while post-modern model brings technology into the organization to support and liberate employee involvement and effectiveness.

- Bureaucratic model seeks to establish fixed processes to ensure precision and stability with little concern for value, while post-modern model takes actions to eliminate waste and unnecessary processes while maximizing value added.
- Bureaucratic model minimizes the use of teams to maintain strong control and ensures knowledge is kept at the managerial and senior levels. Axiom: “knowledge is power.” (Used as a metaphor). While post-modern model emphasizes the use of teams to achieve better and more balanced decision-making and to share knowledge and learning. Axiom: “knowledge shared is power Squared.” (used as a metaphor).

**Table 2. 1 Contrasting modernism and postmodernism**

	<b>Old Paradigm (Modern)</b>	<b>New Paradigm (Post-modern)</b>
<i><b>Forces on organization</b></i>		
<i>Markets</i>	Local, domestic	Global
<i>Workforce</i>	Homogeneous	Diverse
<i>Technology</i>	Mechanical	Electronic
<i>Values</i>	Stability, efficiency	Change, flexibility
<i><b>Management Competencies</b></i>		
<i>Focus</i>	Profits	Profits, employees, Customers
<i>Leadership</i>	Autocratic	Distributed, empowerment
<i>Approach to work</i>	Individualistic	Team
<i>Relationship</i>	Competitive, conflict	Collaboration

Source: Senge, P.M. (1990) Fifth Discipline...

### **2.3. Outcomes of Post-modern Organization**

Scheidegger (1997) captures the essence, expectations and realities of postmodern practices as follows: “When multinational corporations invested into global, computer-mediated communication networks, they must have expected increase in efficiency and/or effectiveness. However, nobody could show that the investments had paid off. In addition, the implementation of the computer-mediated communication networks have had more unexpected than planned effects”. In particular, managers and organization analysts have realized that communication networks undermine bureaucratic principles of organization. Bureaucratic authority relies on restricted communication and the monopoly of knowledge, whereas computer-mediated communication networks facilitate communication and distribute knowledge across the entire organization. Observers of the world economy maintain that corporations should invest in computer technology only if they also implement organizational structures that support an efficient and effective use of such communication networks. Consequently, managers and organization analysts are searching for alternatives to the bureaucratic hierarchy.

However, many of the tools, methods, structures, and principles that the best companies have found to derive high performance are neither new nor, in many cases, unique, for example, the ideas that Toyota created in the late 1940s and early 1950s, relative to lean manufacturing in the automobile industry, although refined and improved, are still considered world class (Womack *et al.*, 1990). Taichi Ohno created the Toyota production system just after World War II as a response to changing customer demands and potential bankruptcy (Shingo, 1989). The system eventually included just-in-time supply parts delivery, workers on the factory floor



taking responsibility for the production line quality and having authority to stop the production line, and teams of workers solving problems on the factory floor and learning cross-functional jobs to ensure continuous production line flow. It took Toyota over 20 years to perfect the system (Shingo, 1989). About 50 years later many of the ideas are still considered best practices and used by corporations throughout the world (Bennet and Bennet, 2004). This is a breaking away from the bureaucratic hierarchical chain of command and minimum freedom of the worker. Therefore, a major factor that can enhance a bank's success in a changing world of work is a flat organizational structure (Ashis, 2000). People in the front line are most often aware of quality needs of customers and can offer valuable suggestions. Banks are to actively encourage all level of staff to contribute actively towards building a learning bank.

#### **2.4. Postmodern Organization and Human Resource Management**

Human resource management (HRM) is a process of bringing people and organizations together so that the goals of each other are met. The role of HR manager is shifting from that of a protector and screener to the role of a planner and change agent (Banerjee, 2010). This is a postmodern approach to human resource management.

Over the years, highly skilled and knowledge based jobs are increasing while low skill jobs are decreasing. This calls for future skill mapping through proper HRM initiatives. Organizations are also witnessing a change in systems, management cultures and philosophy due to the global alignment of organizations. There is the need for multi skill development. More so, organizations now need to prepare

themselves in order to address people centered issues with commitment from the top management, with renewed thrust on HR issues, particularly on training. Therefore, to ensure success, Banerjee (2010) argues that HR managers are expected to engage in the following:

- Use workforce skills and abilities in order to exploit environmental opportunities and neutralize threats.
- Employ innovative reward plans that recognize employees' contributions and grant enhancements.
- Indulge in continuous quality improvement through Total Quality Management (TQM) HR contributions like, training development counseling, etc.
- Utilize people with distinctive capabilities to create unsurpassed competence in an area.
- Decentralize operations and rely on self-managed teams to deliver goods in difficult times.

Consequently, postmodern human resource management focuses attention on the following:

- a. Policy - HR policy based on trust, openness, equity and consensus.
- b. Motivation - Create conditions in which people are willing to work with zeal, initiative and enthusiasm; make people feel like winners.
- c. Relations - Fair treatment of people and prompt redress of grievances would pave way for healthy work-place relations.
- d. Change agent - Prepare workers to accept technological changes by clarifying doubts.

- e. Quality consciousness - Commitment to quality in all aspects of personnel administration will ensure success.

Hence post-modern human resource management is expected to treat people as resources, reward them equitably, and integrate their aspirations with corporate goals through suitable HR policies (Banerjee, 2010).

## **2.5. Postmodern Organization and the Nigerian Banking Environment**

Ezeoha (2005) observes that conventional banking system started in Nigeria in the early 1950s. Since then, the industry has witnessed a lot of regulatory and institutional advances. The industry was being controlled by at most five out of the 89 banks in existence before the commencement of the ongoing banking industry reformation in the country. Multiple branch systems is also one of the notable features of Nigerian banks, with a total of 89 banks accounting for about 3017 bank branches nationwide as at 2004. The industry is faced with heavy challenges, including the overbearing impact of fraud and corruption, erosion in public confidence, a poor capital base, persistent cases of distress and failure, poor asset quality, and so on. Part of the moves to resolve these lingering problems included the banking reform initiated by the Central Bank of Nigeria in June 2004, which was largely targeted at reducing the number of banks in the country and making the emerging banks much stronger and reliable.

In the bid to catch up with global developments and improve the quality of their service delivery, Nigerian banks have no doubt invested much in technology; and have widely adopted electronic and telecommunication networks for delivering a

wide range of value added products and services. They have in the last few years transformed from manual to automated systems. Unlike before when ledger-cards were used, today banking has been connected to computer networks, thereby facilitating the practice of inter-bank/inter-branch banking transactions. Developments at home, such as the introduction of mobile telephone in 2001 and improved access to personal computers and Internet service facilities have also added to the growth of electronic banking in the country. However, whereas local banks most commonly practice real time online intranet banking, the integration of customers into the process is far from being realized. Many of the reasons are attributed to the high prevalence of Internet fraud and lack of an adequate regulatory framework to protect the banks from the volatility of risks associated with Internet banking, especially at the levels of communication and transaction. In the main, Nigeria is globally regarded as the headquarters of Advance Fee Fraud which is perpetrated mostly via the Internet.

In its survey on the extent of e-banking adoption by Nigerian banks, the Central Bank of Nigeria, in September 2002, found out that of the 89 licensed banks in the country, 17 were offering Internet banking, 24 were offering basic telephone banking, 7 had ATM services, while 13 of the banks were offering other forms of e-banking. This implies that as at then, only 19.1 percent of the banks were offering Internet banking.

At present, the situation does not seem to have shown any significant improvement. Whereas about 90 percent of the banks in the country offer other forms of electronic banking services like telephone banking, ATM and electronic funds transfer. Internet banking is yet to take center stage. This aspect of banking is still at the basic

informative stage. This is so despite the widely acclaimed benefits of Internet banking against the traditional branch banking practice. Part of the reasons identified for the inability of banks in Nigeria to take full advantage of this mode of banking includes lack of adequate operational infrastructure like telecommunication and power, upon which e-banking generally relies. Due to the inability of the banks to integrate their operations into the Internet development process, Internet banking can be said to have less impact in the existing banking structure in the country (Ezeoha, 2005).

Earlier articulated reasons why Internet Banking was having a moderate economic impact in the country include: that Nigerian bank customers are not on the average trained on teller jobs and the workings of Internet banking, a situation which makes transaction processing via Internet banking prone to error; the absence of a clearly defined legal frame-work for internet banking, leaving banks with inadequate legal cover to provide the services; and poor telecommunication infrastructure all over the country. In addition, the fact that Internet usage in the country has been abused by cyber-criminals makes its window unattractive for domestic banking operations and legitimate international operations. The inherent fear associated with patronizing Internet banking services in Nigeria is again re-enforced by the growing evidences that the world over, dubious Nigerians use fake bank websites to scoop funds from unsuspecting victims. In some cases, these crimes are committed using existing bank sites.

Balogun (2007) observes that banking sector reforms has been an integral part of the economic reforms which began in Nigeria in the mid-1980s with the adoption of the structural adjustment programmes. Four phases of banking sector reforms are easily

discernable in Nigeria since 1986. The first is the financial systems reforms which led to deregulation of the banking industry, in addition to credit, interest rate and foreign exchange policy reforms. This culminated in rapid expansion of the banking sector from about 40 commercial and merchant banks with a combined branches network of about 1,655 in 1986 to 121 and about 2,385 branches in 1992 (CBN, 1993). The second phase began in the late 1993-1998, with the re-introduction of regulations. During this period, the banking sector suffered deep financial distress which necessitated another round of reforms, designed to manage the distress. The third phase began with the advent of civilian democracy in 1999 which saw the return to liberalization of the financial sectors, accompanied.

While some of the bankrupt banks were liquidated about 89 of them survived and had about 3,382 branches predominantly in the urban centers as at June 2004 (Soludo 2007). By this time also, universal banking had been introduced and the banks could diversify their portfolio to cover all aspect of retail banking. Upon assumption of duty as CBN Governor in 1999, the Governor asserted that the financial system was characterized by structural and operational weaknesses and that their catalytic role in promoting private sector led growth could be further enhanced through a more pragmatic reform. The degree of organizational change and restructuring is evident in the banking industry. Marginson, *et al* (1993) has identified mergers and acquisitions and investment in new locations as major factors in organizational restructuring and change. In their work, acquisition is closely associated with divestment. Thus the Human Resource function type would be related to the type of firm and the kind of restructuring involved. This explains the new trend of human resourcing. Analoui (2002) also supports the above view. He observed that the rapidity of business

changes emanating from such factors as mergers, acquisitions and de-mergers, restructuring and joint ventures have made HR strategies unstable. He further observed that the continuous state of change also derives from the consolidation of whole sectors such as financial services which have also taken place. This has led to the shifting patterns of alliances, ownership and de-mergers.

The application of new technology in the banking industry, for example, telephone banking, has enabled new products to be introduced with new structures in support and new needs for different categories of workers regardless of discipline have emerged. The unpredictable changes in organisations (particularly in the banking industry) require a different perspective, an acceptance that there are different ways of understanding organisations (Tyson, in Analoui. Ed, 2002).

## **2.6. The Changing World of Work**

Weightman (1999:54-61) identified four factors influencing work, jobs and employment opportunities: they are the employment environment, technological innovation, customer and consumer expectation and employment relationship.

### **2.6.1. The Employment Environment**

The framework for summarizing these outside factors is given by Marchington and Wilkinson (1996:8). According to this framework, the following are the main outside factors:

- Political/legal – government stability, employment and other legislations. The attitude of politicians towards organizations and their employees vary across political perspectives and time. One of the first priorities of the Fourth

Republic in Nigeria was the consolidation of the banking industry to prevent incessant distress of banks within the industry. Other legislations that affect the employment relationship include Factory Acts covering conditions of work, and employment-labour law covering termination of employment, guarantee of minimum pay, etc.

- Economic – stages in the business cycle, unemployment, inflation, interest rates. How the economy is doing affects the optimism of organizations and determines whether they invest in more staff, higher salaries and new ventures. Working for an expanding business is exciting and encourages innovation and risk. Money is available to develop ideas and everyone moves on. The reverse is the case for a declining business. This will also include aspects of the global economy as well. The globalization of the economy has meant the employment relationship is now affected by global events even for those who work in locally base concerns. Another aspect of globalization is the increasing competition from other countries that can offer services more cheaply.
- Social – population changes, income distribution, education and training, attitudes to work and leisure. Whether there is a shortage or surplus of appropriately skilled people will affect how much organizations are prepared to invest in their current staff. When there is a shortage, or one is predicted, it is worth their while to train and develop new, skilled people. When there are plenty looking for jobs, they might not need to do so.
- Technological – new discoveries and development, government spending on and promotion of research, speed of technology transfer. New technologies affect the number and nature of people required, and where there is a shortage



of appropriate people; there will again be a change in the balance of power between the employer and the employee.

### **2.6.2. Technological Innovation**

Changes in machines, equipment processes and work layout affect our work, as do the actual methods, systems and procedures involved in carrying out the work. Managing change when new technology is introduced is important as you may not only be asking the workers to work differently but the technology may also be affecting the nature of their relationships with each other.

During the past decade, the online service industry has witnessed tremendous growth, much of it spurred by the Internet revolution (Keaveney and Parthasarathy, 2001). They also observed that online banking has increased tremendously. The heavy investment in online banking and information has the assumption that online services provide their customers with convenience, interactivity, relatively low cost and a high degree of customization and personalization; they will enhance customer satisfaction and retention more effectively than offline-based services (Khalifa and Liu, 2001).

However, Han and Beak (2004) observe that a formal methodology for measuring online service quality is not well developed yet. Advanced technologies enable banks to utilize new banking products such as a master card, smart card and electronic money. Han and Beak (2004) argue that Internet banking is easier, more convenient and offers more features with lower cost than home banking in the 80s. They also believe that customers can access their account from anywhere in the world and at any time. They at the same time agree to the fact that enormous capital investment is

needed for developing these online Banking services. Thus it is very important for the banks to measure the service quality produced by online banking systems. Service quality is defined by Han and Beak (2004) as how well a delivered service level matches customer's expectation.

### **2.6.3. Customer and Consumer Expectations**

Dabholkar (1994) argues that when the customer is in direct contact with the technology there is greater control and of course, satisfaction as with the internet banking. He also contends that if there is an absence of direct contact, such as with telephone banking, it is assumed that there is less control perceived by the customer during the transaction. For service is judged by customers when they have control during service encounters (Bateson, 1985). Other quality factors that are important to customers are efficiency and speed. Thus service quality is the extent to which a service meets customer's needs and expectations (Lewis and Mitchell, 1994).

Customers will influence what is produced by their specifications for a service or product. Organizations need to be customer-oriented for obvious reasons. If they do not meet precisely the customer's needs then, someone else will. Competition is always there. Being close to the customer enables organizations to pick up on nuances of change and to adapt gradually to this rather than doing nothing until they find they are so far out of touch that the necessary change is impossibly big. Keeping close to the customer is important for all members of an organization, including human resources staff that needs to know how the employment market is changing and what the HRM implications are of business changes.

#### **2.6.4. The Employment Relationship**

Any relationship is formed within a context of rights, expectations and obligations on the part of each party to it. Some of these are unspoken, in others there is a need for negotiation. Other aspects have a legal framework that imposes obligations and guarantees rights. As Foot and Hook (1996:140) point out, the general feeling in the industrial relations arena in the 1990s was that the balance of power lies with the employer. High level of unemployment, the restrictions on Trade Unions and redundancies have reduced people's feelings of job security. This has led to the development of more individual relationships between managers and their staff over such things as the nature of trust, openness, willingness to co-operate and acceptance of different points of view. The balance between the organization and the individual has been summed up in the phrase 'psychological contract'. This phrase was first used by Mumford (1972) and has since been frequently used by writers on personnel management and human resource management.

The psychological contract is like the implied terms of a legal contract - much of it is assumed and unspoken. It includes factors that affect feelings, motivation and loyalty. It is affected by the climate of the organization and the nature of management style, which can be coercive or co-operative or a calculated style in the middle. The psychological contract between the employers and the employees in the past was a job for life in return for your effort. The new-style contract is lifelong employability in exchange for your effort. The employer is offering development, experience and maintaining a currency with modern events and methods. All of which are invaluable when seeking employment. As Herriot and Pemberton (1995) point out, the concept

of a contract requires two people and in reality the employers are usually bullying the employees to accept what is on offer.

However, the massive restructuring of the economy has a fundamental effect upon peoples' careers. There is not merely a new psychological contract. There is also a shift from a skill-based to a knowledge-based labour market. The portfolio of competences needed for success continues to evolve. In terms of the economy, the hyper-turbulent environment as reflected in the labour markets does not allow the conventional process of supply and demand to dictate the rules for the economy. Sometimes the behaviour of the market (and also career opportunities as reflected in the labour market) resembles Chaos theory (Glieck, 1988) rather than traditional processes.

## **2.7. The Transformation of Work**

From the early 1970s onwards, firms in Western Europe, United States and Japan experimented with alternative to low but trust systems. Fordist practices came to be seen as limiting, because they were best suited to the manufacture of large quantities of standardized goods. Yet important shifts were occurring in global consumerism: the mass markets which had made Fordism so successful were being supplanted by distinctive 'niche markets' for innovative, high-quality goods. Fordist techniques were too inflexible to respond to these rapidly changing market demands, and over time many companies tried to modify their rigid production patterns and to operate in a more flexible manner (Giddens, 2001).

Over the last three decades, flexible practices have been introduced in a number of spheres, including product development, production techniques, management style, the working environment, employee involvement and marketing. Group production, problem-solving teams, **‘multitasking’** and ‘niche marketing’ are just some of the strategies which have been adopted by companies attempting to restructure themselves under shifting conditions. Some commentators have suggested that, taken collectively, these changes represent a radical departure from the principles of Fordism; they contend that we are now operating in a period that can be understood as post-Fordism. Post-Fordism, a phrase popularized by Piore and Sabel (1984), describes a new era of capitalist economic production in which flexibility and innovation are maximized in order to meet market demands for diverse, customized products.

Several distinctive trends within the world of work have emerged in recent decades that seem to represent a clear departure from earlier Fordist practices. These include the idea of ‘flexible production’, the decentralization of work into non-hierarchical team groups, a move away from specialized skills and training to general skills and ongoing training, and the introduction of more flexible working patterns.

### **2.7.1. The Concept of ‘Multiskilling’**

Post-Fordism suggests that new forms of work allow employees to increase the breadth of their skills by engaging in a variety of tasks, rather than performing one specific task over and over again. Group production and teamwork are seen as promoting ‘multiskilled’ workforce capable of carrying out a broader set of responsibilities. This in turn leads to higher productivity and better quality goods and services; employers

who are able to contribute to their jobs in multiple ways will be more successful in solving problems and coming up with creative approaches.

The move towards 'multiskilling' has implications for the hiring process (Giddens, 2001). If at one time hiring decisions were made largely on the basis of education and qualifications, many employers now look for individuals who are adaptable and can learn new skills quickly. Specializations are often assets, but if employees have difficulty in applying narrow skills creatively in new contexts, they may not be seen as a benefit in a flexible, innovative workplace.

A Joseph Rowntree Foundation study on *The Future of Work* (Meadows, 1996) investigated the types of skills which are now sought by employers. The authors of the study concluded that in both skilled and unskilled occupational sectors, 'personal skills' are increasingly valued. The ability both to collaborate, and to work independently, to take the initiative and to adopt creative approaches in the face of challenges are among the best skills an individual can bring to a job. In a market in which consumers' individual needs are increasingly catered for, it is essential that employees in a range of settings from the service sector to financial consulting be able to draw on 'personal skills' at the workplace. This 'downgrading' of technical skills, according to the authors of the study, may be most difficult for workers who have long worked in routine, repetitive work in which 'personal skills' had no place.

'Multiskilling' is closely tied up with the idea of employee training and retraining. Rather than employing narrow specialists, many companies would prefer to hire capable non-specialists who are able to develop new skills on the job. As technology

and market demands change, companies retain their own employees as needed instead of bringing in expensive consultants or replacing existing staff with new employees. Investing in a core of employees who may become valuable lifelong workers is seen as a strategic way to keep up with rapidly changing times. Some companies organize on-the-job training through job-sharing teams. This technique allows skills training and mentoring to take place at the same time as work is getting done. This form of training is cost-effective as it does not significantly lessen working hours and allows all employees involved to broaden their skills base.

## **2.8. Workplace Justice and Service Delivery**

The main essence of the adoption of postmodern practices, apart from catching up with the global practices is to enhance efficient service delivery. One of the postmodern practices is employee involvement as mentioned earlier. According to Grint (2005), organizations work best where employees' and organizations' goals are mutually compatible. For organizations to succeed there must be links between the emotional needs of individuals and organizational need for integration. This brings us to the concept of organizational justice. The term 'organizational justice' refers to the extent to which employees perceive workplace procedures, interactions and outcomes to be fair in nature. These perceptions can influence attitudes and behaviour for good or ill, in turn having a positive or negative impact on employee performance and the organization's success.

Human dignity at the place of work requires just treatment by those in authority (Wheeler, Klass, and Mahony, 2004). Just treatment in the workplace increases the morale of the workers and consequently enhances their quality service delivery.

There must be protection against arbitrary action. When an employee is treated merely as a means to an end or a thing to be employed by others, rather than a person deserving justice, the best of such an individual employee cannot be expected (Wheeler *et al.*, 2004). Implementation and success of postmodern practices are the responsibility of both the management and the motivated employees if quality service delivery is the objective of their organization.

In the workplace there are those that give order and those who take the order. The main instrument of control by those that give order is the threat of relationship termination. There is no gainsaying about the fact that discipline is necessary in the workplace to ensure order and stability. However, there must be due process to the extent that the employee will at least perceive justice and fairness. Some of the requirements of workplace due process as exemplified by Ewing (1977) include the fact that there must be a procedure: it must have rules and the rules must be followed, it must not be arbitrary; and it must be known and clear to employees, predictable so that employees know that previous decisions on worker rights will be followed, “institutionalized”, easy to use, perceived as equitable, and applicable to all employees, and not selective or discriminatory judgment (Wheeler *et al.*, 2004).

## **2.9. Employee Empowerment and Service Delivery**

A bank’s employees are inherent part of the service provided by the bank. It is not enough to train the employee about what to do and how to do it. It is also essential that they have the requisite authority to do what it takes to satisfy customers, and a corresponding responsibility towards ensuring customer satisfaction. This is because it is the employees who actually interact with customers and provide them with the



various banking services on an on-going basis. They must be given authority, commensurate with their experience to deal with their customers in the way they consider most beneficial to the bank.

Employee empowerment is essential in organizational democracy. However, due to the sensitive and financial nature of the transactions involved and the necessarily regulated structure of the banking industry, employee empowerment can, by itself, only contribute marginally towards providing quality banking services (Ashis, 2000). All the same, empowered employees will take pride in their work and will suggest solutions to problems encountered in meeting performance standards set by the management.

Quality service delivery often requires the participation of the customer. The customer may be conceptualized as a partial employee so also service employees may 'consume' their roles and duties as providers of the service as such may be conceptualized as partial consumers. These are notions of postmodernism. Marolis CT.N. believe that a more fully developed notion of both partial employee and partial consumer can add to the understanding of the service.

A partial employee is defined as a customer who temporarily participates in the service delivery process, contributing resources to the service organization in the form of either information or effort (Bowers *et al*; 1990; Mills and Moberg, (1982). Although service customers do not generally think of themselves as partial employees, service managers may benefit from incorporating the contributions of

customers (whether information effort or both) into their management plans and strategy (Gronrouos, 1990, Kelley *et al*; 1990).

## **2.10. Technology and Service Delivery**

In the face of globalization, service providers are increasingly urged to invest in technology to better secure their future in the electronic age (Zhang and Prybutok, 2005, Beuer *et al*. 2005). Over the past two decades technology has increasingly been employed in the delivery of services (Joseph *et al* 1999). It is believed that this will help secure their future in the electronic age. It is also to reduce cost and eliminate uncertainties (Kelley, 1989, Eapen, 2010). In the service sector, technology has been used to standardize services by reducing employee/customer interface (Quinn, 1996). However, Dabholkar (1996) argued that little is known about consumer preference for self-service options, particularly those that are technological based. Nevertheless, it is important to note as Gummission (1991) had stressed that reliability and user-friendliness are important attributes in the evaluation of technology based services. Service quality has been recognized as having the potential to deliver strategic benefits, such as improved customer relation rates, and also enhancing operational efficiency and profitability (Cronin, 2003). This was corroborated by Hawari and Ward (2006) who noted that service quality impacts on customer satisfaction which in turn affects the financial performance of banks.

Joseph *et al* (1999) identifies six quality service delivery factors – convenience/accuracy; feedback/complaint; management; efficiency; queue management; accessibility; and customization. Equally important is security and privacy, and website design and ease of use. Ombati *et al* (2010) added that electronic

banking encourages interactive flow of information and self-service. In his own contribution, Pyun *et al* (2007) opines that banks have invested in technology as a way of controlling costs, attracting new customers, and meeting the convenience and technical innovation expectations of their existing customers. Banks have largely implemented service delivery technology as a way of augmenting the services traditionally provided by bank personnel (Ombati *et al*, 2010). The implementation of technology based services in the banking industry results both from the need to reduce the cost of delivery service primarily through personnel, and the corresponding need to meet the challenge posed by technological innovative competitors (Byers and Lederer, 2001; Howcraft and Backett, 1996). It has been pointed out however that profitable e-banking requires a strong focus not only on the acquisition of new customers but also on the retention of existing customers, this is because acquisition cost in online banking exceed that of traditional off line business by 20-40 per cent (Reicheld and Schefter, 2000; Reibstein, 2002).

## **2.11. Business Environment and Postmodern Organization**

All organizations operate in a macroenvironment shaped by influences emanating from general economic conditions; population demographics; social values and lifestyles; legislations and regulations; technology; infrastructure and the competitive environment in which the organization operates. An organization's macroenvironment includes all relevant factors and influences outside the organization's boundaries. This includes factors important enough to have a bearing on the decisions the organization makes about its direction, objectives, strategy, and business model. Strategically relevant influences coming from the outer ring of the macroenvironment can sometimes have a high impact on an organization's business

situation and have a very significant impact on the success of the organization (Thompson, Strickland and Gamble, 2010).

According to Eapen (2010), uncertainty is an important characteristic of today's business environment. He argues that flexibility is an important aspect for managing the uncertainty in the business environment. He goes further to observe that managing uncertainty and flexibility is a complex exercise. One of the reasons he identified is the prolongation of ideas that have been with us for a long time. In the case of Nigerian environment, some of these old ideas are the attribution of any wrong doing to poverty and corruption (Fajana, 2002). It also includes the maintenance of status quo with the popular notion that you do not change the winning team.

## **2.12. Basic Social Values in African Tradition and Post-modern Organization**

Social values develop from the environment where one is raised or socialized. Every society has set of values, covering every aspect of human endeavour. Values play regulating roles in human relationship. For instance, the value system of the founders' and those at the management cadre influence the choice of business, the mission and objectives of the organization, business policies and practices.

There are indispensable basic social values in African tradition which are for genuine development (Kanu, 2010). The West has attempted to replace these values with theirs but the western values do not conform to the African society (Kanu, 2010; Ojo, 2010). In spite of the invasion and the encroachment of Western value system by virtue of colonialism, neocolonialism and imperialism, Africa (Nigeria inclusive) still has enduring social values (Kanu, 2010; Irougbu 1994).

These values make a comprehensive system which gives African man a holistic outlook (Kanu, 2010). Kanu groups these values as follows:

- Moral values
- Religious and spiritual values
- Economic values
- Political values
- Aesthetic values
- Social values

He however, contends that social values appear to be the bedrock of African cultural values as they tend to cover the other range of values.

In spite of the infiltration of Western values, African values remain indelible because African values are humanistic. The values take human person prior central and end-point in all their ramifications.

The following African/Nigerian values are discussed in relation to modern organization and post-modern organization.

- (a) **Sense of good human relations** – the guiding principle of human relations in the African community is “live-and-let-live”. This emphasizes inter-personal and intercommunity relationship. The relationship between individuals recognizes their worth as human beings and not only what they possess or what they can derive from the relationship in terms of reciprocity. Help for one another is not based on immediate or exact benefit or reward. Everyone is conscious of the fact that each person has something to contribute to his

welfare, no matter the degree. The arrangement of human relations is that of being one's brother's keeper or caring for each other's welfare (Kanu, 2010). Ifemesia (1979) buttresses this point when he sees African human relation as a mode of living evidently characterized by empathy, and by consideration and compassion for human beings. People freely discuss and express their problems and look for suggestion together (Onwubiko, 1991). In his own contribution, Okafor (1974) contends that in African culture, the weak and aged, the incurable, the helpless, the sick were affectionately taken care of in the comforting family atmosphere.

In modern organization, culture of impersonalization was emphasized above human relations while in post-modern organization, customer care service and personal relationship were embraced but the relationship is asymmetrical in favour of the customer than the employee. These are at variance with the core African values and meaning of human relations. This has implications for the success of either modern or post-modern organization in Africa (Nigeria inclusive).

(b) **Sense of Community** – The basic principle of African social set-up is communalism. A man is just as rich or poor as his community. Every man is obliged to work and contribute when he is able to, and to be provided for, as a matter of right, when he is no longer productive. The philosophy behind the African communalism guaranteed individual responsibility within the communal ownership and relationship. This important African social value has been adulterated by the acquisition of private property enforced by the development of industrial capitalism which emphasizes individualism. Here, the sense of communism has been eroded, an individual works for his survival, and when he can no longer work, he is left to his fate. This perhaps

partly explains why high rate of fraud is experienced in the banking industry in order for the fraudsters to prepare for the time he will not be able to work anymore. This also has serious implication for the success or failure of post-modern organization in the banking industry. The culture and structure of cooperation and teamwork of post-modern organization is in favour of the organization rather than that of the individual workers.

(c) **Sense of Respect for Authority and Elders** - Respect for constituted authority and elders have been important social values in the African setting. It has helped to solder and smoother social relations in Africa (Kanu, 2010). The authority has been hierarchal but democratic. Obedience is not to the person of the Oba, or Emir or Obi or the family head but rather to the institution. Abuse of office is frowned at as the culprit is made to bow out. In Yoruba land, for instance, suicide used to be an honourable way of bowing out (Kanu, 2010). Respect for elders is also held sacred. The elders are taken to be respository of communal wisdom and, therefore, they are conferred with leadership in the affairs of the people. The respect for elders helps in maintaining custom and tradition. However, the infiltration of Western Culture has lilaced authority of position above age. In other words, the person in authority has to be respected by all irrespective of his/her age. This undermines the culture of respect for elders and it may be a source of animosity in the formal work place. For instance, the corporate culture adopted by some banks where it is approved to call every staff by his/her first name negates the value of respect for elders and constituted authority. This is seen in the structure of flat span of control which also negates the hierarchical structure of African setting. The implementation of the post-modern structure

should take all these African values into consideration so as to generate its own African patterns for smooth implementation.

(d) **The Sense of Extended (Extensive) Family** - According to Iroegbu (1994)

Africans are united as one family and that generally there are no African words for uncles, cousins and nieces, everyone is brother or sister. The family is one but extended (extensive). The extended family system is very much in operation in contemporary Africa in spite of the imposition of Western value system. It is a value predicated on the principles of social security, survival and economic insurance. It is a veritable instrument in the family cohesion and community continuity and stability (Kanu, 2010). African family system is organized system and its demands on its members can affect one in his workplace.

(e) **Sense of Religion** - Kanu (2010) argues that Africans are religious and that African social values rest on the moral values which in turn rest on religious values. Also, it is the presence of religion that lends meaning and authority to values.

In spite of the adulteration of African values by colonialism, the African values enumerated above are still enduring (Kanu, 2010). The enduring African values are manifestations of African humanism. The values are centred on human worth. African man is first and foremost a member of his nuclear family, the extended family, the community and his society in that order before being an individual (Kanu, 2010). The African social values are both man-centred and community based. Therefore, to pretend that the African value system has been eroded by Western value is a misnomer, because the African value system is still intact. The fact therefore,



remains that the infiltration and adoption of certain Western values into our system have brought some kinds of abnormalities in our society. Therefore, whatever innovation and technological application in the form of postmodern features that is expected to succeed in African countries (Nigeria inclusive) must take into consideration the above mentioned African social values.

Postmodernists themselves have the understanding that postmodernism generates its own pattern. Thus, globalizing Nigerian banking operation without the consideration of our peculiar social organization and values will continue to spell doom for the industry. The practitioners, the regulatory authorities and everyone concerned with the banking operations in Nigeria must take into consideration the peculiar social, economic, political, cultural and peculiar business environment in applying the postmodern features if the expected quality service delivery is to be realized.

All the features identified in postmodern organization are true of emerging organizations. However, the fact that they are modifications of modern/bureaucratic settings is not enough to say that bureaucracy is dead. Modern capitalist structures have only been modified to meet the necessary changes that need to occur in capitalism but the impact of the changes is not enough to conclude that there has been an epochal shift from modernism (Onyeonoru, 2005). These changes have been noticed in the structure of the Nigerian banking industry in recent times. Thus, the extent of the postmodern features, their impact on service delivery and the role played by the business environment in making them work are the focus of this study.

### **2.13. Gaps in the Literature**

There exists several scholarly works on postmodernism and postmodern organization, which identify the features that differentiate postmodernism from modernism. So also are a number of scholarly articles and researches on quality service delivery. Scholars have shown the relationship between postmodern organization and service delivery particularly in the banking industry. It has also been observed that several reforms to align the Nigerian banking industry with the global trend and practices have not been successful (Balogun, 2007; Ezeoha, 2005). The reasons for this, apart from infrastructural factor have remained at the level of speculation. Again, the interplay of postmodern organization and service delivery in the Nigerian business environment has remained relatively untreated in the literature. When Kanu (2010) enumerated African indispensable social values, it was in relation to how they were threatened by Western values and not in terms of how they hinder Western-influenced postmodern practices. Ojo (2010) attributed the challenge of the financial institutions to maladaptation because the practices are foreign transplanted and also in terms of meeting local demands and not in terms of local values that resist necessary change in the emergent global phenomenon.

This study, therefore, aimed at filling the above identified gaps by charting a new understanding of the adoption and application of postmodern practices in a developing country like Nigeria. The study also aimed at providing information on the extent of postmodern organization and its impact on service delivery in the Nigerian banking industry.

## **2.14. Theoretical Framework**

### **2.14.1. Postmodernism**

Postmodernism belongs to a network of “postist” concepts and modes of thinking such as “post industrialism”, “postbureaucratic organization”, “poststructuralism”, “postfordism” etc. The “post” prefix, meaning “that which comes after” connotes changes. They were coined to describe the new social milieu coming into being, such as the information society, service society, or knowledge society, in contrast with the hitherto industrial or modern society (Onyeonoru, 2002). Postmodernism according to Ritzer (2008); Best and Kellner (1991); Hall *et al.* (1988) is an intellectual movement that has influenced scholarship in literature, arts, politics, communications, and other disciplines, as well as sociology. The goal is to identify features of the external world that support the hypothesis that society is moving towards a new era. This involves the remaking of the world in such a way that mass production, mass consumption, the big city; big-brother estate, the sprawling housing estate, and the nation state are in decline. Instead, flexibility, diversity, differentiation and mobility, communication, decentralization, and internationalization are in ascendancy. All these are said to have transformed the identities, sense of self and subjectivities of the people, pointing to a transition to a new era.

A theme associated with postmodernism is that the social and economic structures reproduced since the industrial revolution are now fragmented into diverse networks held together by information technology and underpinned by a “post-modernist sensibility” (Lash and Urry, 1987). Thus emphasis is placed upon disorganization, untidiness, flexibility and chaos, in contrast with organization, order and structure associated with modernism (Onyeonoru, 2002). The contrast between modern

organizations and their postmodern counterparts has been described as involving the following opposites: specialization versus diffusion, bureaucracy versus democracy, mistrust versus trust, and disempowerment versus empowerment (Clegg, 1990).

At the core of postmodern social theory is the assumption that the modern period of history is coming to an end. That period began with the enlightenment and the end of the medieval period, including industrialization, urbanization, colonialism, and the ideologies of democracy, individualism, and secularism (Hughes and Kroehler, 2008). Postmodernists contend that we are now entering an age dominated not by goods-producing economy of modernity but by the production and dissemination of images and information through mass media and advanced computer technology. According to Hughes and Kroehler (2008), if societies are based on ever changing signs, codes and models presented in the media, they have no basic structure, and the grand abstract social theories of Karl Marx, Max Weber, Emile Durkheim and other modern theorists can be of little use in understanding them.

Ritzer (2008) summarizes some of the key elements of postmodernity as offered by one of the proponents of postmodernity, Fredric James (1984, 1991): first, postmodernity is a depthless, superficial world; it is a world of simulation. Second, it is a world that is lacking in affect and emotion. Third, there is a loss of sense of one's place in history; it is hard to distinguish past, present and future. Fourth, instead of the explosive, expanding, productive technologies of modernity, postmodern society is dominated by implosive, flattening, reproductive technologies. This summary shows that postmodern society is very different from modern society. Such a modern world requires a different way of thinking (Ritzer, 2008). According to Ritzer (1997)

and Rosenau (1992), postmodernists reject the kind of grand narratives that characterize much of classical sociological theory. Instead, postmodernists prefer more limited explanations or even no explanations at all. Secondly, there is a rejection of the tendency to put boundaries between disciplines. And thirdly, instead of looking for the core of society such as rationality or capitalistic explanation, postmodernists are more inclined to focus on more peripheral aspects of society (Ritzer, 2008).

In its most extreme formulation, postmodernism has been seen by Adam and Allan (1995) and Sica (1996) as a pessimistic framework. They argue that there is no foundation for objectivity and reliable knowledge about social life. Baudrillard (1983, 1990) have no confidence that any social and moral principles exist to give meaning to people's lives and no hope that human beings can control the processes that oppress them.

Postmodern world is riddled by increased rate of change, global competitiveness, information and electronic revolution (information and knowledge are primary form of capital), turbulent and unpredictable environment. *Flexibility* and organizational responsiveness are getting crucial. Postmodern organization has recognized the necessity of introduction of more adaptable arrangements, such as homework, teamwork, cross-training, job switching, multiskilling and multitasking, subcontracting, outsourcing, contingent employment contracts, among others. Organizations are becoming flatter and information technology enables communication in all possible direction. Furthermore, postmodern organizations are striving for more decentralized structures with higher employee empowerment. The

related propensity is gaining “right size” in terms of number of employees and asset value. For instance, ‘just-in-time’ system tends to reduce inventory costs. The production is pulled by market demand, rather than pushed by “just-in-case principle”. On top of it, the number of temporarily hired workers has experienced steep rise. Temporary workers have long been used to fill in for sick or vacationing workers, but recently employers have been hiring temporaries in massive number to fill formerly permanent positions. Employers want to avoid having workers on their payrolls when demand is low. In contrast to bureaucratic concept, which insists on parochial responsibility, postmodern organization ensures that everyone takes responsibility for the success of the organization as a whole. The prerequisite for this is integrating people around organizational mission and strategy.

At the level of organizational structure and production, Onyeonoru (2002) summarized postmodernism as involving:

Structural deconstruction of management ideology and modern principles of administration- disorganization, debureaucratization and decentralization; industrial democracy evident in worker participation in decision making; increase in worker initiative and employee autonomy and job enrichment at various levels of the workplace; flexible work structures, flexible work rules and multi-skilling of employees; emphasis on adaptability and innovation through autonomous work groups such as quality circles; flexible authority relations in organizations etc. No more does bureaucratic rationality represent the inevitable path to organizational advancement. Rather than depend on hierarchy for ensuring efficiency and higher productivity, postmodern organization are said to depend on work teams and quality circles exemplified by Japanization.

Features of postmodern organization associated with the advanced capitalist societies (Lyotard, 1984) are becoming evident in many Nigerian big firms. The new models were first introduced in multinational companies from their foreign headquarters. The postmodern trend is however, spreading to most organizations in strategic sectors including the banking sector (Onyeonoru, 2002). These postmodern structures are carried out in the form of “change management”, “organizational restructure”, and

“re-engineering”. They are designed to enhance quality service delivery and efficiency. Therefore, this study examined the extent to which postmodern arrangement or organization has impacted service delivery in the banking sector in Nigeria. It also examined the extent to which the Nigerian business environment has been able to generate appropriate patterns that could accommodate postmodern organization for quality service delivery.

### **2.13.2. Complexity Theory, a Dimension of Postmodern theory**

Complexity theory implies a radical change in traditional organizations. It sometimes relates to the arrival of an era in business that is significantly more complicated and time-dependent than ever before. This theory suggests that business life in the twenty-first century is more complex, more global and operates at greater velocity than ever before (Grint, 2005).

Complexity theories deny the viability of any mechanical laws with universal and predictable application to social organizations: organizations are not machines but living organisms. The essence of complexity theories is to explain that self-organization or local interaction generates patterns - and thus no blue-print is necessary. In other words, while the traditional understanding of management is that of designing and executing predictable patterns or plans, it now appears that such plans are both unnecessary and counter-productive (Grint, 2005). This is because non-linear dynamics effectively inhibit the attainment of any such plans. Organizational stability cannot be secured by imposing order or disorder because the interactions between the parts of an organization effectively undermine any attempt to impose order from above or from the center. This is why small things at work are so

important: it is the small things such as the interactions between individuals, small groups and things that change the way organizations work, that, indeed, make organizations work.

The most important and relevant development of complexity theories that is of significance to this study is its complex adaptive systems (CAS). Things are changing fast. Economies are becoming internationalized. Production is changing from mass production to semi-customized goods and organizational structure is changing from industrial bureaucracy to industrial democracy. All these changes require complex adaptive system. Thus organizations adapt to the rapid changes in the world of work without necessarily adopting the conventional means. This is in line with the post-modern argument. The above are evident in the postmodern practices that are in operation in today's banks. To meet customers' needs in this era of stiff competition, banks need to adjust from the hitherto hierarchical mode of administration to flat structure. There is now flexibility instead of rigidity, multiskilling in the place of straight jacket specialization, and great emphasis is placed on employee involvement and teamwork. All these are reactions to the complex nature of the postmodern organization. However, the major concern of this study was the critical observation of the problems faced by Nigerian banks whether they are a result of the problem of implementation of the adaptive means to meet the complex nature of the postmodern banking practices.

### **2.14.3. Theory Z**

William Ouchi studied management practices in the United States and Japan and developed Theory Z. Theory Z combines elements of both United States and Japanese



management styles and is sometimes called *Japanese management*. It assumes that the best management style involves employees at all levels of the organization. Specific characteristics included in Theory Z are: less specialized career paths, informal control, group decision making, and concern for the individual rises above work-related issues. This theory satisfies both lower order and higher order needs. Looking out for employees' well being satisfies the lower-level needs. Incorporating group processes in decision making satisfies middle-level needs and encouraging employees to take responsibility for their work and decisions satisfy higher-level needs. Many firms are increasing productivity by placing more emphasis on group decision-making and teams. Firms are also showing more concern for family-related issues like childcare, flexible work schedules, and telecommuting.

Organizational restructuring and the accompanying cultural change have caused management styles to come in and out of fashion. There has been a move away from an authoritarian style of management in which control is a key concept, to one that favours teamwork and empowerment. Managerial styles that focus on managers as technical experts who directs, coordinate and control the work of others have been replaced by those that focus on managers as coaches, counselors, facilitators, and team leaders. Successful management styles involve building teams, network of relationships, and developing and motivating others. There is now a greater emphasis on participative management styles and people management skills.

The goal of participative management is to redistribute power within the organization. Employees' interests become as important as the interests of management and stockholders. However, it is important to point out here that for

effective and rewarding empowerment, employees must have the skills and abilities to participate and be involved. Employees must have the technical background, communication skills, and intelligence to make decision and communicate those decisions effectively. The organization culture must support employee involvement and the issues in which employees get involved must be relevant to the organization (Encyclopedia of Business, 2010). This theory is relevant to this study as it helps to explain the extent of post-modern organization in the banking industry.

#### **2.14.4. Agency-Structure Theory**

One of the best-known and most articulated efforts to integrate agency and structure is Giddens's structuration theory (Bryant and Jary, 2000; Cohen, 2005). Giddens argues that every research investigation in the social sciences or history is involved in relating action (often used synonymously with agency) to structure. According to Bernstein (1989:23) "the very heart of the theory of structuration is intended to illuminate the duality and dialectical interplay of agency and structure". Thus, agency and structure are two sides of the same coin. In Giddens's terms, they are a duality. All social action involves structure, and all structure involves action. According to Giddens, activities are not brought into being by social actors but are continually recreated by them via the very means whereby they express themselves as actors. Through their activities, agents produce the conditions that make these activities possible (Giddens, 1984:2). Thus, activities are not produced by consciousness, by social construction of reality, nor are they produced by social structure. Rather, in expressing themselves as actors, people are engaged in practice, and it is through that practice that both consciousness and structure are produced. Giddens is concerned about consciousness or reflexivity. However, in being reflexive, the human actor not

only is self-conscious but also is engaged in the monitoring of the ongoing flow of activities and structural conditions. Ritzer (2008) argues that Giddens is concerned with the dialectical process in which practice, structure, and consciousness are produced.

Giddens's structuration theory argues that agents continuously monitor their own thoughts and activities as well as their physical and social contexts. In their search for a sense of security, actors rationalize their world. By rationalization Giddens means the development of routines that not only give actors a sense of security but enable them to deal efficiently with their social lives. Actors also have motivations to act, and these motivations involve the wants and desire that prompt action. Thus, while rationalization and reflexivity are continuously involved in action, motivations are thought of as potentials for action. Giddens accords the agent great power. Giddens believes that agents have the ability to make a difference in the social world. Agents make no sense without power; that is, an actor ceases to be an agent if he or she loses the capacity to make a difference. Though Giddens recognizes that there are constraints on actors, this does not mean that actors have no choices and make no difference.

According to Giddens (2001), human agents are constantly intervening in the world by their actions, and in doing so, they have the capacity to transform it. Structure affects human behaviour because of the knowledge that agents have about their own society. From what they have learnt, agents know how to go about their everyday lives and accomplish objectives. This is so because the agents involved are drawing upon their knowledge of the rule of society, which exists in the structure of society.

At the same time, they are making use of the resources that are also part of the structure of society. For Giddens, the very concepts of 'agent' and 'agency' involve people having the ability to transform the world around them through their actions, as well as being able to produce it.

Agency theory of organization argues that in the modern corporation, in which share ownership is widely held, managerial actions depart from those required to maximize shareholder returns (Berle and Means 1932; Pratt and Zackhauser, 1985). In agency theory terms, the owners are principals and the managers are agents and there is an agency loss which is the extent to which returns to residual claimants - the owners, fall below what they would be if the principals, the owners, exercised direct control of the organization (Jensen and Meckling 1976). Agency theory specifies mechanisms which reduce agency loss (Eisenhardt 1989). These include incentive schemes for managers which reward them financially for maximizing shareholders interests. Such schemes typically include plans whereby senior executives obtain shares, perhaps at a reduced price, thus aligning financial interests of executives with those of shareholders (Jensen and Mackling, 1976). Other similar schemes tie executive compensation and levels of benefits to shareholders returns and have part of executive compensation deferred to the future to reward long-run value maximization of the corporation and deter short-run executive action which harms corporate value (Donaldson and Davis, 1991).

Agency theory predicts that when the CEO also holds the dual role of chair of the board of directors which ordinarily is to curtail managerial opportunism, then the

interests of the owners will be sacrificed to a degree in favour of management, that is, there will be managerial opportunism and agency loss (Donaldson & Davis 1991).

The “Model of man” underlying agency and organizational economics is that of the self-interested actor rationally maximizing their own personal economic gain. The model is individualistic and is predicated upon the notion of an in-built conflict of interest between owner and manager. The model is one of an individual calculating likely costs and benefits, and thus seeking to attain rewards and avoid punishment, especially financial ones. This is a model of the type called Theory X by McGregor (1985).

There are other models of man which originate in organizational psychology and organizational sociology. Here organizational role-holders are conceived as being motivated by a need to achieve, to gain intrinsic satisfaction through successfully performing inherently challenging work, to exercise responsibility and authority, and thereby to gain recognition from peers and bosses (McClelland, 1961; Herzberg *et al.*, 1959). This theory is relevant to explain the role of managers in the success or otherwise of the banking industry. So much so that management of banks is separated from ownership.

#### **2.14.5. Synthesis of the Theories**

The four theories above are relevant in this study. Each of them was used to explain specific aspects of the problems raised as well as the objectives of the study and the research questions. Postmodern theory is the core of the study. It explains the connotation of postmodern organization and all that pertains to it. It explicates the

difference between modern and postmodern thinking and their outstanding characteristics for a clear understanding of the subject matter of the entire research work. The complexity theory was used as an extension of the broad postmodern theoretical analysis to explain the structure of postmodern organization, particularly its flexible structure and the adaptive requirements of postmodern features. The theory Z explains postmodern flexible management and lastly, the Giddens' structuration theory explains how individuals define their situations within the structure and the work environment they find themselves.

## **CHAPTER THREE**

### **RESEARCH METHODS**

This chapter presents the research design, which encompasses the description of the study population, and the methods of the study. It describes how data were gathered and how the data were presented and analyzed.

#### **3.1. Location of Study**

This study located in Lagos State of Nigeria. The choice of Lagos was predicated on the fact that the Head Offices of Nigerian Banks are located in Lagos State and there is concentration of banks in Lagos State with over 25 percent of the branches of these banks in Lagos State alone (Ojo, 2009).

Lagos State is one of the 36 states in Nigeria. It was created on May 27, 1967 by virtue of the States Creation and Transitional Provisions Decree (No. 14), which was promulgated by the regime of a military Head of State between 1966 and 1975. The State formally took off as administrative entity on April 1, 1968 (Olaosebikan, 2000:1). With a size of 3,577 square kilometers, representing 0.4 per cent of the country's geographical area, Lagos State is the smallest State in the Nigerian Federation.

Lagos State is located in the South-Western geopolitical zone of Nigeria (one of six in the country), on the narrow coastal plain of the Bight of Benin. It lies approximately on Longitude 20<sup>0</sup> 42' East and 3<sup>0</sup> 22' East respectively and Latitude

60° 22' North and 60° 42' North. It is bounded in the north and east by Ogun State of Nigeria, in the west by the Republic of Benin and stretches over 280 kilometers in the south along the Atlantic Ocean.

Lagos State is the most urbanized state in Nigeria. The State was home to the capital of the country before it was moved to the new federal territory, Abuja, in 1991. It is the commercial nerve-centre of the nation. It has the largest manufacturing sector and provides employment for over 45 per cent of the skilled manpower of the country (LAMATA, 2000). The economic activities and the potentials have made Lagos State the centre of attraction for Nigerians and non-Nigerians alike who troop into the State in search of better life. The unique economic position of Lagos State has made the Central Bank of Nigeria to choose the state ahead of other cities in the country, including the Federal Capital Territory to test run its cashless policy from January, 2012 which is intended to be extended to other parts of the country in later date. This is one of the post modern practices studied in this research. From the foregoing characteristics of Lagos State among others, the choice of Lagos State for this study is the most appropriate. This is so because, it is in this State that most of the infrastructural facilities that are expected to make postmodern organization work are relatively located.

### **3.2. Research Design**

This study adopted a survey design. This involved the use of questionnaire complemented with in-depth interviews. Survey design was adopted because there was no need to control or manipulate the sample elements and the variables of the study. There were two sets of questionnaire: one for the employees of the banks and



the other for the customers. The questionnaire for the bank employees was designed to elicit information on postmodern organization, management, service delivery and the business environment of the banks. The questionnaire for the customers was designed to elicit information on the performance and efficiency of the banks with respect to the organization, structure, application and the working of postmodern practices in the banks and above all to elicit information on their perception on the banks' service delivery and satisfaction with the banks' services. The bank customers were interviewed because service quality rests on customer's judgment of how good the service he enjoys from the provider is (Zeithaml, 1987). Service is a measure of how well the service level delivered matched customer expectations (Lewis and Booms, 1983). Therefore, delivering quality service means conforming to customer expectation on a consistent basis.

### **3.3. Qualitative Data, Justification, Collection and Management**

Qualitative data (the in-depth interviews) were used in this study to complement the quantitative data. This became necessary because the respondents were very busy people at work. It was discovered during the pilot survey conducted that it would be difficult to get comprehensive information from the respondents because of the demands of their job through the use of questionnaire alone. It was also considered that the research would best be handled by involving the people who were directly involved in the implementation of the banks' policies. One way to realize this was to engage the segment of the banks that has direct relationship with both the banks' management and the customers. The Heads of Operations (HoPs) of the banks selected were considered suitable to understand the management policies; to deliver quality service and to understand the feelings of their customers. The heads of

operations on whom the in-depth interviews were conducted were seen to have the requisite knowledge and information on their banks. They understand their management policies; deal with their banks' management directly since they are expected to give feedbacks to the management as the implementers of their banks' policies. This fact was also established during the pilot survey. During the pilot survey, two HoPs each were randomly selected from the six banks selected banks. This was done by collating the numbers of the branches in each of the selected banks in the six Local Government Areas selected and put them in a bowl and then pick two HoPs randomly from each of the six banks. They all gave similar explanation of their responsibilities as heads of operations. A summary of their responsibilities that made them suitable for the in-depth interview was captured in a representative response of one of them thus:

Trust has been built in heads of operations overtime...knowledge and best practices in the industry are regularly shared to help us solve our customers' problems without delay.... We have been trained and have acquired the requisite knowledge as heads of operations to solve customers' problems without necessarily waiting for management approval before action. Though we take decisions based on laid down principles and subsisting rules of our bank to ensure unity of purpose...we at the same time harness customers' feedback and intimate the management about them to help develop new products and services that would ultimately enhance our bank's competitive edge and profitability... we are parts of the bank's decision making because our feedbacks influence management decisions (a 37year old female HoP).

Here is another similar response also typical of the HoPs' responses concerning their responsibilities as HoPs:

I oversee the daily operations, processes and service delivery in my branch. I ensure that the branch ambiance is inviting to customers and staff and ATMs are up and running. I am the main contact officer of the branch as I liaise between my branch and other branches, head office departments and other banks. The bank policies are implemented at the branch level and we give the head office feedback concerning the developments at the branch (Male HoP, 2011).

The branches whose HOPs were interviewed were randomly selected. The choice to interview the HOPs was purposively determined because of their privileged positions

as the heads of operations. This was because they were the people directly concerned with the implementation of the postmodern practices, service delivery and other policies of their banks.

Interview appointments were booked with the selected HOPs. Some gave us audience in their offices during their official hours, some outside their offices outside official hours at such places as restaurants, shopping malls, and few at their residents on weekends. Their responses were recorded, with the use of midgets which were later transcribed and were directly quoted in the analyses.

### **3.4. Study Population**

The population for this study comprises all the employees of the twenty one registered commercial banks in Nigeria and their customers. However, since the study is located in Lagos State, only the Branches of the banks in Lagos State were sampled and studied. The banks could not provide any valid record of their staff figure in Lagos State. The total number of commercial bank employees was projected by the CBN to be 69,769 in 2009. The staff strength as projected from 1999-2009 is as shown in Table 3.1.

**Table 3.1: Staff Strength of Nigerian Banks**

Year	Number of staff	Percentage Change
1999	52,330	-
2000	51,275	-2.02%
2001	45,962	-10.36%
2002	57,451	25.00%
2003	60,227	4.83%
2004	59,227	-1.66%
2005	50,111	-15.39%
2006	52,228	4.345%
2007	64,028	22.45%
2008	77,519	21.07%
2009	69,769	-10%

Source: CBN, 2009

### **3.5. Sampling Techniques**

A multistage random sampling method was used to select the sample for the study. In the first stage Lagos State was delimited by Senatorial Districts. There are three Senatorial Districts in Lagos State. Senatorial Districts were used to make sure that every district in Lagos State was represented and that the banks selected were not concentrated in one area of the State. These Senatorial Districts were delimited into Local Government Areas (LGAs). There are 20 LGAs in Lagos State. A total of 6 LGAs were selected from the three Senatorial Districts. Two Local Government Areas each were randomly selected from Lagos West, Lagos East and Lagos Central respectively. The list is presented in Table 3.2.

**Table 3.2: Selected LGAs**

	Senatorial Districts	Local Government Area	Randomly Selected LGAs
	Lagos West	Agege	Ojo
		Ajeromi-Ifelodun	Ikeja
		Alimosho	
		Badagry	
		Amuwo Odofin	
		Ifako-Ijaye	
		Ikeja	
		Mushin	
		Ojo	
		Oshodi-Isolo	
	Lagos East	Ikorodu	Kosofe
		Epe	Shomolu
		Ibeju-Lekki	
		Kosofe	
		Shomolu	
	Lagos Central	Eti-Osa	Lagos Island
		Apapa	Surulere
		Lagos Island	
		Lagos Mainland	
		Surulere	

**Source:** The Researcher, 2011.

In stage three, 6 of the 21 registered and consolidated banks in Nigeria were selected through simple random sampling technique. This constituted about 29% of the total banks. The list of the banks selected is presented in table 3.3 below.

**Table 3.3: Selected Banks**

S/N	Banks
1	Ecobank Plc
2	Skye Bank Plc
3	United Bank for Africa Plc
4	Access Bank Plc
5	Zenith Bank Plc
6	First Bank Plc

**Source:** The Researcher, 2011.

In stage four, simple random sampling was also used to select 6 branches each from the 6 selected banks with at least one branch from each of the 6 selected local government areas. Eleven bank employees from each of the 6 branches of the 6 banks were also randomly selected making a total of 66 employees from each of the 6 banks selected bringing the total number of bank employees selected from all the 6 banks to 396. The justifications for this sample size is that bankers are very busy people and to be factual it is difficult to get them attend to issues outside their job demands. Again, they do routine kind of job, thus, a representative of them is enough to get information on their activities. The list is presented in Table 3:

**Table 3.4: Number of selected employees from selected banks**

	<b>Ecobank Plc</b>	<b>Skye Bank Plc</b>	<b>UBA Plc</b>	<b>Fist Bank Plc</b>	<b>Zenith Bank Plc</b>	<b>Access bank Plc</b>	<b>Total</b>
Ojo	11	11	11	11	11	11	66
Ikeja	11	11	11	11	11	11	66
Kosofe	11	11	11	11	11	11	66
Lagos Island	11	11	11	11	11	11	66
Shomolu	11	11	11	11	11	11	66
Surulere	11	11	11	11	11	11	66
<b>Total</b>	<b>66</b>	<b>66</b>	<b>66</b>	<b>66</b>	<b>66</b>	<b>66</b>	<b>396</b>

**Source:** The Researcher, 2011.

### **3.5.1. Sample Size**

A total of three hundred and ninety-six (396) bank employees (sixty-six from each of the 6 banks selected) were randomly sampled for this study. Equal number of bank staff was selected from the banks because none of the branches has stable number of staff at any point in time. Their numbers fluctuate at all times depending on their schedule such as training, leave, marketing, disciplinary issues or retrenchment. It was also based on equality of the branches. Thus same number was selected from each of the branches. Also, a total of six hundred customers (one hundred from each of the 6 selected banks were accidentally selected). While the bank employees were selected using simple random sampling technique with the aid of their daily attendance register, their customers were selected using accidental sampling technique. This is because it is difficult to know which customer will visit the bank per day. They were sampled as they came.

The in-depth interview was conducted on twelve (12) Heads of Operation (HOPs). Two (2) each were randomly selected from the 6 banks studied. Out of the 396 copies of the questionnaire administered on the bank staff, 371 of them were properly filled and analyzed. And out of the 600 copies of the customers' questionnaire distributed, 584 of them were valid for analysis. All the 12 HOPs of the banks sampled for in-depth interviews were successfully interviewed since the in-depth interview was based on appointment.

### **3.6. Instruments of Data Collection**

Three main instruments were used to gather data for this study. They are: questionnaire, interview guide and official/scholarly documents. Under questionnaire three survey instruments were developed and used – The Management Style Rating Scale (MSRS), Customer Perception of Bank Services Scale (CPBSS) and Personal Information (PI). Personal information measures the demographic variables of the participants. All the instruments used are presented in the appendix.

#### **3.6.1. The Management Style Rating Scale (MSRS)**

The Management Style Rating Scale (MSRS) consists of a list of 29 statements concerning the perceived management styles, structure and approaches in organization. The survey investigated employees' levels of involvement, freedom and exercise of their creativity, and the effects of their banks' management styles on their performance. A four point Likert-type scale was adopted; respondents were to select answers based on the degree of their agreement with the statements provided in the questionnaire. There were three sections; demographic and management sub-scale



and two open-ended questions to allow the respondents express their opinions on the subject matter.

### **3.6.2. Customer Perception of Bank Services Scale (CPBSS)**

The questionnaire for the customers was to elicit information on their perception of the performance and efficiency of their banks. It was designed to assess the perceived functionality of customer service, loyalty, retention among others. The pilot study of thirty-four participants having the same characteristics as the participants that were eventually studied revealed a test-retest reliability (after one month interval) of .78 and internal consistency (Cronbach's alpha) of .86.

### **3.6.3. Personal Information Questionnaire (PI)**

The personal information questionnaire elicited the demographic characteristics. This part of the questionnaire was the Section A. It contained the following variables: Gender, Age, Marital Status, Educational Qualification and Religion. The questions asked in this section of the questionnaire were closed-ended and respondents were to answer the questions by ticking (/).

### **3.6.4. In-depth Interviews**

The in-depth interviews were conducted with the Heads of Operations of the selected banks on their management style and its effects on the efficiency and quality service delivery of their banking operations, using detailed interview guide. Appointments were booked with the HOPs for the interview at their convenient time and for ethical purpose. The measure was computed such that higher values indicated a higher level of MSRS. The pilot study of test-retest after one month yielded .72 and Cronbach Alpha of .79.

### **3.6.5. Procedure for Data Collection**

The questionnaires were administered on the respondents at their various locations as selected by the sampling techniques with the aid of four research assistants. The research assistants were university graduates who were conversant with the art of data collection with little or no supervision. The in-depth interviews were conducted using the detailed interview guide on the Heads of Operations of the branches of the 6 selected banks. Appointment was sought with each of the HOPs and each of them was interviewed based on appointment and their consent in their respective offices. Midget and tape were used for the in-depth interview by the researcher and one research assistant. The information gathered was transcribed and analyzed.

### **3.7. Methods of Data Analysis**

All statistical analyses were performed using the Statistical Package for Social Sciences (SPSS) software (version 15.0, Chicago, IL, USA). Descriptive statistics such as frequency distribution, cross tabulations, measures of central tendency and variability (mean, standard deviation) were employed. The in-depth interviews with the Heads of Operations were directly transcribed and the contents analyzed to support the quantitative data analyses.

### **3.8. Ethical Consideration**

Appropriate permission was sought before the administration of the questionnaires as well as the conduct of the in-depth interviews. The respondents were assured of the confidentiality of their responses and this was so indeed.

## **CHAPTER FOUR**

### **DATA PRESENTATION AND ANALYSIS**

This chapter presents the results of the study. It begins with the description of the participants' bio-data information. The objectives of this study guided the analysis and the arrangement of the tables. Each research question encompasses independent and dependent variables. A combination of univariate and multivariate analytical techniques were employed in the data analysis. In the univariate segment only frequency distribution and graphical representation were employed in illustrating selected variables of interest. A summary of the findings of the analyzed data follows each research question. In addition, findings from the qualitative data through in-depth interviews were also presented side by side the quantitative data analyses to support or refute the findings from the quantitative data.

#### **4.1. Demographic Characteristics of Respondents**

This study combines several variables to describe the demographic profile of the respondents. There were two main foci of this profile. First, was to determine what segments or subgroups exist in the overall population of bank staff and customers; and second was to present a clear picture of the characteristics of typical members of each of these segments. When these profiles were determined, they were used to explain the operational forces behind post-modernism and service delivery in the banking sector. The demographic characteristics considered here are gender, age, marital status, educational qualification and religion.

Table 4.1, reveals a total of three hundred and seventy-one bank staff that correctly filled the questionnaire administered to them. The analysis shows that there were more male staff respondents than their female counterparts. This was not unconnected to the fact that in all the branches sampled, there was slightly more male staff in attendance than the females. The reason for this distribution may not necessarily mean that the banks employ more males than females, but rather it may not be unconnected with the fact that a number of the females were not available to fill the questionnaire because most of them were always out of their branches on marketing duty. Thus the sampling was based on the availability of staff during the period of the survey.

**Table 4.1: Bank Staff Respondents' Socio-Demographic Data**

	<b>Category</b>	<b>Frequency</b>	<b>Percent</b>
Gender	Male	212	57.1
	Female	159	42.9
	Total	371	100.0
Age	15-24 years	52	14.0
	25-34 years	223	60.1
	35-44 years	64	17.3
	45-54 years	23	6.2
	55-64 years	9	2.4
	<b>Total</b>	<b>371</b>	<b>100.0</b>
Marital Status	Single	191	51.5
	Married	173	46.6
	Separated	5	1.3
	Divorced	1	.3
	Widowed	1	.3
	Total	371	100.0
Religion	Christianity	280	75.5
	Islam	88	23.7
	Traditional	3	.8
	Total	371	100.0
Educational Qualification	ND	116	31.3
	HND	57	15.4
	BSc	125	33.7
	Higher Degree	73	19.7
	Total	371	100.0

Source: Field Survey, 2011

The age distribution reveals that over 90% of the bank employees are between the ages of 15-44 years. This indeed is an energetic age bracket. It also shows an age bracket that is teachable, industrious and ambitious with innovative minds. This age bracket falls within the group that can enjoy vertical mobility in their job. It was an age bracket that was relatively younger than the customers they attend to. The young age composition of the bank workers is expected to encourage respect for customers, considering the Nigerian culture of respect for elders. Whether this age composition was deliberate or not, it is expected to enhance quality service delivery in the industry.

The distribution of the staff respondents according to marital status shows that 51.5% of the bank employees were single while 46.6% of them were married. The rest few are either widowed, divorced or separated. The distribution in which we have more single bank employees may be a deliberate management policy to employ people that will not be disturbed at work by family affairs. This was corroborated by a staff of one of the banks studied:

the management has just told us that the job takes over 80% of our time and that no family issue comes between us and our job (Female HoP, 2011).

The job may also be so demanding that the employees have little or no time to interact with people outside their work environment to the extent of meeting their spouses as they resume very early and close very late, especially those of them looking for marital relationships.

The distribution of bank staff by religion shows that 75.5% of the bank staff in our sample are Christians while 23.7% are Muslims. It must be remembered that Nigeria

is neither an absolute Christian nor Islamic nation. It is rather a multi-religious country. The Nigerian government officially recognizes Monday to Friday as working days while Saturdays and Sundays are regarded as weekend. Since Friday is a major Islamic worship day, it is obvious that religion may be covertly considered in recruitment in the banking industry so much so that the industry appreciates efficient utilization of man hour. Though this is not confirmed, it may not be unconnected with the religious distribution of the staff respondents. Lagos state is a cosmopolitan state that houses many religions and peoples.

**Table 4.2: Bank Customer Respondents' Socio-Demographic Data**

	Category	Frequency	Percent
Gender	Male	319	54.6
	Female	265	45.4
	Total	<b>584</b>	<b>100.0</b>
Age	15-24 years	196	33.6
	25-34 years	209	35.8
	35-44 years	120	20.5
	45-54 years	42	7.2
	55-64 years	17	2.9
	Total	<b>584</b>	<b>100.0</b>
Marital Status	Single	310	53.1
	Married	254	43.5
	Separated	12	2.1
	Divorced	4	.7
	Widowed	4	.7
	Total	<b>584</b>	<b>100.0</b>
Religion	Christianity	418	71.6
	Islam	155	26.5
	Traditional	9	1.5
	Other	2	.3
	Total	<b>584</b>	<b>100.0</b>
Educational Qualification	ND	126	21.6
	HND	154	26.4
	BSc	146	25.0
	Higher Degree	158	27.1
	Total	<b>584</b>	<b>100.0</b>

Source: Field Survey, 2011



The Table 4.2 shows the analysis of the five hundred and eighty-four bank customers that correctly filled the questionnaire administered to them. The distribution of the customers of the banks also revealed a similar distribution as recorded among the bank staff. A higher percentage of the customers that filled the questionnaire were males. However, the reason for this is attributed to the fact that the bank customers were sampled accidentally. Male customers showed more interest in filling the questionnaire than their female counterparts. The reason for this was not clearly known, but may be attributed to the notion that males are mainly responsible for the education of their children more than their female counterparts making the males to already have experience of research project through their children that had attended higher institutions. Thus the males were more predisposed to research project and were eager to attend to research issues. Hence more male customers filled the questionnaire than the females.

The age distribution of the bank customers shows that the vast majority of them which is about 81% were between the ages of 15-44 years. The number of aged is not substantial in the distribution of bank customers. They were just 2.9%.

The marital distribution of the bank customer respondents shows that 53.1% are single while 43.5% are married. The reason for this distribution may not be farfetched. Those that showed more interest in filling the questionnaire among the customers are mainly those who newly finished their higher education and those that are still in higher institutions who understood the value of research and most of them were single. The married among them were those who had finished their higher education or those that have children in higher institutions that knew the value of

research due to their personal experiences of research or by virtue of their children's research experiences. It must be pointed out here that the sampling of the customers was accidental and not deliberate. All the available customers were equally approached, but only the willing ones that accepted to fill the questionnaire for the above reasons among others were analyzed. This also may partly explain why we do not have customers with lower than Ordinary National Diploma (OND). Again, a number of the account owners send their children, staff or younger subordinates to the banks to transact their business after informing or communicating their account officers in the banks. Majority of the people available for the accidental sampling from which the sample was selected were single. Also, retail banking encourages people with small amount of cash to patronize bank including those saving money for marriage. Thus young customers who are just starting life and who save for personal investments and programmes also patronize banks in appreciable numbers.

**Table 4.3: Distribution of Bank Customers by Religion**

<b>Variations</b>	<b>Frequency</b>	<b>Percentage</b>
Christianity	418	71.6
Islam	155	26.5
Traditional	9	1.5
Other	2	.3
<b>Total</b>	<b>584</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Religious distribution of customer respondents in Table 4.3 shows that 71.6% of them were Christians and 26.5% Muslims. The remaining 1.9% customers belong to other religions. The reason for this distribution could not be immediately determined but it

shows the dominance of the two major religions in Nigeria just that the distribution shows that over two-third (71.6%) of the bank customers that correctly responded to the questionnaire were Christians while just a little over one-quarter of them (26.5%) were Muslims. The result also shows that 1.5% are traditionalists while others are 0.3% are unknown. This also confirms the multi-religious nature of Nigeria which also reflects in the societal activities including bank patronage.

#### **4.2. Multidisciplinary employment in the banking industry as a feature of postmodern organization**

Information relating to course of study with which the bank employees were employed was elicited to determine the multidisciplinary nature of employment in the banking industry. Multidisciplinary employment is one of the features of postmodernism. Information on the professional qualifications obtained was also gathered. At the same time, the monthly income of the staff was obtained whether it was based on the relatedness of their course of study of professional qualification. It was found out that income in the banking industry is no respecter of course of study or professional qualification but on the grade level of staff.

**Table 4.4: Multi-Disciplinary employment of banking staff as a feature of postmodernism**

Characteristics	Frequency	Percentage
Banking and Finance	79	21.3
Accounting	63	17
Economics	64	17.3
Other Social Sciences	73	19.7
Sciences	48	13
Arts	44	11.7
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011

The analysis of the multidisciplinary nature of employment in the banking industry shows that indeed there is multidisciplinary employment as various disciplines were recorded in the banks sampled at every section of the banks. Thus there was no particular profession or discipline that has absolute higher percentage over the other. 21.3% of the bank staff studied banking and finance, those who studied accounting constituted 17%, those who studied economics were 17.3%, other social sciences accounted for 19.7%, sciences were 13% and arts were 11.7%. This distribution shows the multidisciplinary nature of bank staff recruitment. This is one of the major features of postmodern organization.

In terms of professional qualifications, the distribution shows that those who have ACA were 9.7%, ACAN 12.9%, AMNIM 10.8%, CIPM 9.2%, ICAN 15.7%, those with other professional qualification is 23.4% and those without any professional degree were 23.4%. This distribution also supports the multidisciplinary recruitment

in the industry. The staff with professional qualifications such as ICAN, CIPM among others cuts across all the disciplines recorded. Some of the staff with professional qualifications included staff from non-banking professions especially pure sciences and engineering.

The result as indicated in Figure 3 reveals the income distribution of the bank staff. About 26.4% of the staff received income less than less than 100,000 naira monthly, 39.0% receive between 100,000-200,000 naira monthly, 11.3% receive between 201,000-300,000 naira monthly, 11.9% received between 301,000-400,000 naira monthly, 8% receive between 401,000-500,000 naira monthly and 3.4% received over 500,000 naira monthly. This result here shows that majority of the banks' employees earn low income in relation to the rigour and sensitive nature of their work. This explains that extrinsic motivation in terms of financial incentive is below expectation in the banking industry. This has a serious implication for employee motivation, quality service delivery and consequent employee productivity in the industry. This is an irony of Taylor's scientific management that prescribes financial incentives as palliative for control, command and coercion. In this case, the bank employees are laden with work without incentives. Worse still, there seem to be poor staff welfare package in the industry. Instead, what the employees experience on daily basis was layoffs, and threat of it. There is no job security in the industry. Even their meager incomes are debited at will on flimsy excuses of human error on their job.

### **4.3. The extent of postmodern organization in the Nigerian banking industry**

Organizational structure and mode of operation have changed overtime. Strict adherence to the old organizational structure as propounded by Max Weber is no longer fashionable in the face of the growing technological development and stiffer competition experienced by rival organizations especially with the escalating growth of information technology. Management approaches have also metamorphosed from the tenet of the ideal bureaucracy of Weber to a more flexible but complex structure to survive the current global business trends. The inability of some corporations to align with the current trends has led to their fold ups, acquisition or merger with other competing organizations. Therefore, to catch up with the demands of the global trend in organizational management and survival, some, if not most of the approaches, of the ideal bureaucracy have to be modified or totally replaced. It has been observed that some of these tenets of the modern (bureaucratic) practices have been radically modified in the banking industry globally and Nigerian banking industry is not an exception.

Nigerian banks have invested huge resources in technology to cope with electronic banking and some of their practices of operation and organizational structure have been significantly modified. Effort has been made to reduce physical contact of bank customers with the bank employees through the provision of electronic banking services that encourage customer self service. Customers can now access their accounts anytime anywhere at their convenience; they can also transact business with their banks without physical presence; customers are now accorded customized services in the place of impersonalization; bank employees are now said to enjoy

empowerment; employee creativity in decision making now counts; centralization of authority (hierarchical control) is said to be replaced by flat span of control; specialization is said to have been greatly modified through multi-skilling etc. All these among others are what are regarded as postmodern practices. It is against this backdrop that this research question came about to ascertain the extent to which these postmodern practices are present and implemented in the Nigerian banking industry.

The analysis in Table 4.5 shows the result of the quantitative data collected to ascertain the extent of postmodern organization in the Nigerian banking industry. The quantitative analysis was complimented by the analysis of the qualitative data collected through the in-depth interview conducted to further support the quantitative data. In Table 4.5 the rating and extent of post-modern practices in the banking sector are presented with a view to determining the priority that banks placed on these postmodern practices.

Postmodern practices are tailored toward quality service delivery and customer satisfaction. The essence is to retain old customers and also win new ones for keeps. This is achieved through quality market orientation. Some postmodern theorists believe that customers should be treated as employees.

**Table 4.5: Analysis of the extent of postmodern organization in the banking industry**

<b>Selected Variables</b>	<b>N</b>	<b>Mean</b>	<b>Sd</b>	<b>Ranking</b>
Internal and external control	371	4.28	1.40	<b>1<sup>st</sup></b>
Information dissemination through electronic system	371	4.18	0.42	<b>2<sup>nd</sup></b>
Less emphasis on superiority of the boss	371	4.16	1.04	<b>3<sup>rd</sup></b>
Automated operation	371	4.10	0.46	<b>4<sup>th</sup></b>
Employees motivation	371	3.84	0.52	<b>5<sup>th</sup></b>
Employees' involvement	371	3.82	1.12	<b>6<sup>th</sup></b>
Multi-skilling	371	3.46	1.48	<b>7<sup>th</sup></b>
Customer-oriented policies	371	3.42	1.22	<b>8<sup>th</sup></b>
Knowledge driven organization	371	3.14	1.46	<b>9<sup>th</sup></b>
Decentralization of decision making	371	2.88	0.26	<b>10<sup>th</sup></b>
Efficient internet banking	371	2.48	1.54	<b>11<sup>th</sup></b>
Creativity	371	2.46	1.28	<b>12<sup>th</sup></b>
Outsourcing	371	2.18	1.18	<b>13<sup>th</sup></b>

**Source:** Field Survey, 2011

In other words, they should be seen as part of the decision makers of the bank in terms of feedbacks on service delivery, supply of useful information and suggestions. The finding revealed that customer oriented policy was placed on the 8<sup>th</sup> position in ranking with mean of 3.42 and standard deviation of 1.22 (see table 4.5).

Employee involvement/empowerment is creating an environment in which people have an impact in decisions and actions that affect their jobs. Employee involvement is a management philosophy about how people are most enabled to contribute to continuous improvement and success of their work organization. In banking sector,



employees' involvement occupies 6<sup>th</sup> position with mean of 3.82 and standard deviation of 1.12.

Multi-skilling occupies 7<sup>th</sup> position. The need for multi-skill is gaining importance at a growing pace. Organizations in a quest to maximize productivity with the help of minimal resources are identifying and retaining employees with “multi-tasking” abilities. One of the interviewees of the banks, a male and a 35 year old head of operations commented that:

Banking job has witnessed a dramatic change. It now involves nonlinear and non-traditional work arrangements...our bank workforce is made up of people from different disciplines bringing new ideas and innovations to the organization. This is made possible since our bank does not just assign responsibilities to staff on resumption but first trains the staff to determine his/her area of competence before placement...on the job. Staff are moved from department to department to master different aspects of the job.... This has made deployment possible and relief easy (Male HoP, 2011).

The banks as part of their structures embrace the policy of multi-skilling. This is as a result of the multi-task involved in the industry. There is need for job sharing and job rotation. This is partly because at every desk there must be sufficient backups since the work is no respecter of anybody's absence: the work has to go on. This is designed around "teamwork" concept.

Another feature of postmodernism found in the banking sector include knowledge driven management. Respondents reported that Change processes in global organizations especially banking sector are knowledge driven. A 41 year old male HOP corroborated this in his response thus:

Our corporate culture does not only permit, but encourage knowledge sharing as opposed to knowledge hoarding....Sharing knowledge across time and space has become the method of meeting customer needs and solving customer problems...This is also an aspect of employee involvement and it is mainly achieved through our various trainings and seminars where anyone amongst us could

be called to make presentation to enable him/her share his/knowledge with others (Male HoP, 2011).

This process is a postmodern structure that downplays the bureaucratic principle where work process is standardized. Here there is flexibility, creativity and employee involvement.

Another 36 year old male HOP interviewed from another bank attested to the above fact thus:

Our bank is organized around knowledge....We create knowledge, we locate knowledge and we share knowledge.... This is where creativity and flexibility come to play.... The management of our bank takes decision on the critical needs of our bank to remain highly competitive and relevant in the industry and management builds systems to support and to realize the competitive decision through the tapping of knowledge from everyone on board our bank (Female HoP, 2011).

Table 4.5 indicated that knowledge driven organization occupies 9<sup>th</sup> position.

Decentralization of decision making as a prominent feature of postmodern organization is evident in the banking sector in Nigeria. This is predicated on the quick service delivery. The Heads of Operations (HOPs) are given relative freedom to take decision concerning their branches. However, their decision must be in alignment with the subsisting rules of the organization. Decentralization of decision making is ranked number 10.

**Table 4.6: Percentage Distribution of Respondents on the banks and their customer-oriented Policies**

<b>Customers Oriented Service</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	196	52.8
Agree	163	43.9
Disagree	9	2.4
Strongly Disagree	3	.8
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011

Table 4.6 shows that priority is given to customer oriented policies in the banks. This is one of the questions in which the highest percentage of the respondents strongly agreed to the notion of customer oriented programme in their banks. Almost 53% of them strongly agreed and about 44% of them agreed on whether the administrative policies of this bank are customer-oriented. On the whole, about 97% of the bank employees attested to the fact that the Nigerian banks have customer service as a very strong policy. The implication of this finding is that the banks embarked on administrative policies that are customer-oriented. However, this customer oriented policy of the banks is at times carried too far at the expense of staff motivation and welfare. One of the female HoPs of a new generation bank commented that:

The customers are the reason why we exist...Without them, the bank will collapse.... They entrust us with their money, they have confidence in us...they even supply us information in form of feedback which help us to make policies that help us serve them better. Their feedbacks also help us in the services and products we roll out to meet their needs. The management of our bank takes issue of customer service seriously. The management makes policies that favour the customers and they work out strategy to efficiently meet customer demands. Our customer service section is one of the sections most monitored to ensure compliance with our bank's customer service policies (Female HoP, 2011).

The response above shows how serious customer service and customer oriented programme is cherished in the Nigerian banking industry to the extent that customer service policy is at times overemphasized. The extreme case of customer service policy implementation is evident in the submission of a 37 year old female HOP of a new generation bank as follows:

The management concentrates all efforts on customer oriented policies....No mention is made of employees except for discipline for not servicing customers well....Customers are treated like kings while staff are like slaves to them....If there is any transaction issue between a customer and a staff, the management believes the story of the customer and prefers to disgrace the staff (Female HoP, 2011).

The testimonials of the staff interviewees strongly supported the responses of the respondents in the quantitative analysis. However, it was also reported that at times, the customer oriented policy is carried too far at the detriment of the staff rights and welfare. This can breed alienation and consequently lead to staff discontentment and low morale which could tell on their productivity. There must be a balance of attention to both staff and customer to enhance the smooth service delivery in the banking industry.

**Table 4.7: Distribution of respondents on their views on employees' involvement in decision making as an integral part of administrative structure in the Nigerian banking industry**

Responses	Frequency	Percent
Strongly Agree	69	18.6
Agree	255	68.7
Disagree	37	10.0
Strongly Disagree	10	2.7
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011

The result of the analysis in table 4.7 shows that though a vast majority of the respondents agreed that employees were involved in decision making in the banking industry, not many of them strongly agreed. Just 18.6% of them strongly agreed that employees of the banks are involved in decision making as an integral part of their administrative structure. At the same time, only a total of 12.7% of the respondents disagreed. The implication of this finding is that employees' involvement in decision making is an integral part of administrative structure in the Nigerian banking industry.

When this question was asked during the in-depth interview, the reason why very few of the respondents through the questionnaire strongly agreed was clarified. The respondents unanimously agreed in their answers that employee involvement in decision making was an integral part of their banks' administrative structure but with reservations. A 42 year old male HOP of an old generation bank explained that:

All major decisions are taken by the management at the Head Office....We are only trained from time to time on how to be flexible in implementing some of the policies....We are more involved in policy implementation than decision making. The area where we are involved in decision making is through the use of our discretion in dealing with different customers depending in their relationship with the bank and his/her track record of integrity....In such a case we could take a risk by breaking protocol to get the customer's need met. Another major area we are involved in decision making is through the customer feedbacks we supply the management that forms the bases of their decisions.... Most of our products and service improvement are a result of our feedbacks from the field...you know, we are in direct contact with the customers we serve and we can recommend them for any benefit or otherwise....This is another area we are involved in decision making (Male HoP, 2011).

Another female respondent from a new generation bank further explained that the flexibility in decision making and decentralization in administration is implemented with caution by the staff because it has led to the layoff of staff in the past when staff

were punished for taking “wrong” decision on behalf of the bank or where the intention of the staff was misunderstood or misinterpreted by the management. In her words:

Decision making or the use of discretion is one of the most dangerous and sensitive part of our job....We exercise our discretion with caution....Even when we were told at trainings that we can use our discretion to take some immediate decisions on behalf of our bank, we still do it with caution, because staff have been sacked for taking decisions the management deemed injurious to the image of the bank.... Thus when it is expedient to take immediate decisions concerning our branch, we at least get approval from superior office to indemnify ourselves and to protect our job (Female HoP, 2011).

It can be deduced from the above analysis that decentralization, an integral aspect of de-bureaucratization, is embraced in the Nigerian banking sector, though with reservations.

**Table 4.8: Frequency distribution of respondents according to whether there was less emphasis on superiority of the boss**

Responses	Frequency	Percentage
Strongly Agree	95	25.6
Agree	191	51.5
Disagree	71	19.1
Strongly Disagree	14	3.8
Total	371	100.0

**Source:** Field Survey, 2011

Another question analyzed was the current perception of staff in relation to the structure of less emphasis on superiority of the boss compared to what was in vogue in the 1980s. Specific question asked is whether there is less emphasis on superiority of the boss in the bank presently compared to what obtained in the bank in the 1980s.

The analysis shows that 25.6% of the respondents strongly agreed with this statement, 51.6% agreed, 19.1% disagreed and 3.8% strongly disagreed. The implication of this finding is that the banks place less emphasis on superiority of the boss presently compared to what obtained in the 1980s. This means that there is relative flat span of control in the banks which is a postmodern feature. This also shows that there is a departure from the hitherto hierarchical span of control, a feature of Weber's bureaucratic model.

**Table 4.9: Postmodern Organization in the Banking Industry**

<b>Responses</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Decentralization of decision making</b>		
Strongly Agree	19	5.1
Agree	225	60.6
Disagree	74	19.9
Strongly Disagree	19	5.1
<b>Total</b>	<b>371</b>	<b>100.0</b>
<b>Harnessing of knowledge from all administrative structure</b>		
Strongly Agree	109	29.4
Agree	230	62.0
Disagree	28	7.5
Strongly Disagree	4	1.1
Total	371	100.0
<b>Dissemination of information through electronic media</b>		
Strongly Agree	149	40.2
Agree	191	51.5
Disagree	23	6.2
Strongly Disagree	8	2.1
Total	371	100.0
<b>Automated operations</b>		
Strongly Agree	152	41.0
Agree	196	52.8
Disagree	17	4.6
Strongly Disagree	6	1.5

**Source:** Field Survey, 2011.



#### **4.3.1. Decentralization of decision making**

The pertinence of the analysis of decentralization is predicated on the fact that decentralization is a major feature of postmodern structure. Table 4.9 presents the analysis of the statement as to whether there is a remarkable decentralization of decision making in the banking industry in Nigeria. In other words, to ascertain whether heads of units are also involved in decision making in the industry and not concentrated within the top management alone. The result shows that 5.1% of the respondents strongly agreed with this statement, 60.6% agreed, 19.9% disagreed and 6.1% strongly disagreed. The implication of this finding is that a total of about 66% agreed that there was relative decentralization in the banking industry meaning that the banks placed emphasis on decentralization of decision making, which shows that various units heads are relatively involved in decision making in the industry. Why the word relative is used here is that the response of the staff regarding decentralization was not emphatic as just 5.1% of them strongly agreed to the statement. This was corroborated by the HOPs interviewed. A 38 year old female HoP of a new generation bank interviewed contended that:

Generally speaking, the issue of decentralization of authority or decision making is a relative thing....The fact still remains that authority and decision making rest with the management. What we do is to implement their decisions. However, the only way we can say that we are involved in decision making is in the area of our discretion in implementing management decisions....We handle customers according to our relationship with them. Again, we could be said to be involved in decision making in the sense that the feedback we give the management on our experience with the customer also influences management decision...therefore, in a way, we may be seen as being involved in decision making (Female HoP, 2011).

From the response of the HoP above, it is obvious that the involvement of the unit heads in decision making is an indirect one. However, the fact remains that there is flexibility in decision making in the banking industry and staff discretion and creativity is encouraged compared with what abstained in the 1980s. This is a

departure from the rigid posture of the ideal bureaucracy. This is captured in the response of a 43 year old male HoP of an old generation bank:

Our bank is segmented into departments and units....Each department with its sub-units have its reporting lines. The departments and units heads are given relative autonomy to take responsibility of their departments/units....For example, the heads of operations have a limit of authorization they can give without involving their supervisors....This goes up the ladder. Decisions taken at any level are based on the extant rules and guidelines of the bank. By and large, we are involved in decision making because we could decide which customer gets what based on our relationship with them (male HoP, 2011)

From the general view of the respondents in both quantitative and qualitative data, it is evident that there is relative decentralization of authority. The reason why there may not be total or absolute decentralization is to maintain standard and to check excesses of erring staff. This banking industry is a sensitive industry. It involves money and thus requires high discipline. This is also captured in the view of a 46 year old male HoP of one of the banks sampled:

The banking industry is a highly sensitive industry. It requires a lot of discipline from top management to the rank and file. It involves depositors' money. There must be adequate monitoring and checks of every staff involved to avoid negative consequences. The management allows a level of autonomy but with strict monitoring through internal control mechanisms. Even the autonomy allowed at times is meaningless as you end up doing your job as dictated from above. The use of discretion has led to the sack of staff for taking decisions that were thought would benefit the system, but turned out to yield negative results (Male HoP, 2011).

Concerning the adoption of flat span of control, the HoPs all agreed that they have an element of it which has contributed to service delivery. They however contended that centralization of authority was more pronounced than decentralization with its attendant shortcomings. According to the response of one of them which is typical of the opinions of others,

The structure of our bank is mixed. By this I mean that managers and units are empowered to take limited decisions, most times with the concurrence or approval

from the centre. We still experience some form of bureaucracy in taking decisions that affect the customer or the branch. I believe the bank adopted the mixed style in order to monitor and control the activities of officers, expenses, standardization of processes and profitability of branches within the bank. The method has however not been as effective as it ought to as delay is sometimes experienced in decision making. Head office units, particularly the general services department, end up spending so much procuring items that could have easily been gotten at much cheaper rates at the branch level thereby eroding the branch profitability (Female HoP, 2011).

From the foregoing, one can conclude that decentralization, a feature of postmodernism is practiced in the Nigerian banking industry. However, decentralization in the industry is implemented with lots of caution and reservations to enhance effective control. The reason may not be unconnected with the understanding of the business environment they operate in. This constitutes one of the internal environmental ambiguities in the industry.

#### **4.3.2. Harnessing of knowledge from all cadres of staff**

Similarly, effort was made to confirm the extent of decentralization in the banking industry through the inquiry into whether the industry harnesses knowledge from all levels of staff. It was also to understanding the extent of postmodern organization in the sector. The result of the analysis shows that almost one-third (29.4%) strongly agreed that the management harnessed knowledge from all cadres of staff. This implies that the banks' employees are involved in the business of their banks. The result also shows that 62% agreed, making a total of about 91% that agreed to the statement. Twenty eight percent disagreed and 4% strongly disagreed. The implication of this finding is that the banks placed emphasis on harnessing Knowledge from every cadre of administrative structure in their operations. This knowledge is mainly harnessed through series of training programmes and brainstorming where staff make suggestions concerning challenges, prospects and

possible solutions to improve their service delivery. This supports the analysis of the decentralization above.

#### **4.3.3. Using electronic media in Dissemination of Information**

The statement relating to this notion was made to confirm whether the banking industry has plunged into information technology age which is also an important feature of postmodernism. Table 4.9 reveals that 40.2% of the respondents strongly agreed with this statement, 51.5% agreed, 6.2% disagreed and 2.1% strongly disagreed. The implication of this finding is that banks placed emphasis on disseminating information through electronic system. Thus the Nigerian banks are information and technology driven. This is also another strong postmodern feature that is very prominent in the Nigerian banking industry.

#### **4.3.4. Automated operations compared to the pre-merger period**

Table 4.9 shows respondents' agreement that banks are now more automated compared to the pre-merger period. Forty one percent of the respondents strongly agreed with this statement, 52.8% agreed, 4.6% disagreed and 1.5% strongly disagreed. The implication of this finding is that the banks operations are now more automated compared to the pre-merger period. Automation of bank operations is to improve service delivery and to reduce cost. It encourages customer self service. This enables them to serve more customers without necessarily congesting their banking halls. Bank automation are manifested in ATM services, electronic banking, internet banking, telephone banking among others. Automated services became more pronounced after the merger period as a result of increase in capital and customer

base. Thus, the banks have now embraced more of postmodern organization than the pre-merger era.

#### **4.3.5. The administrative structure of the banks encourages workers' discretion and creativity**

The analysis as to whether the administrative structure of the banks recognizes and encourages workers' discretion and creativity in Table 4.9 reveals that indeed, there is room for creativity and the exercise of discretion in the banking industry in Nigeria. The analysis shows that there is flexibility in the industry as 22% of the respondents strongly agreed with the proposition, 64% agreed, while just 13% disagreed and 2% strongly disagreed. The implication of this finding is that the banks administration recognizes and encourages workers' discretion and creativity. This is a feature of flexibility associated with postmodernism as against rigidity that characterizes modernism.

#### **4.3.5. Emphasis on staff welfare**

Analysis of staff welfare was done to have an understanding of the extent of staff motivation in the banking industry. It is believed that well motivated staff will key into the goals of the organization, particularly quality service delivery. The result of the analysis in Table 4.9 shows that about 15.4% of the respondents strongly agreed that their banks place genuine emphasis on their welfare. Also, 60.1% indicated that they agreed with the statement, while 19.7% disagreed and 4.8% strongly disagreed. This implies that more than two-third of the respondents agreed with the statement. From the response by the staff that filled the questionnaire, one can deduce that banks place emphasis on staff welfare. This however was in contrast with what was

gathered from the in-depth interviews. All the HoPs interviewed complained of poor staff welfare. The reason for this disparity may not be unconnected with the fact that the questions in the questionnaire answered by the bank employees were mostly closed-ended. The very few open-ended questions included were not answered perhaps as a result of lack of time or fear of being quoted in spite of the assurance given them that it would be treated with utmost confidentiality. The very few of them that attempted the questions confirmed the views of the HoPs: they work far more than they were remunerated. Again, the bank employees tried to protect the integrity of their banks by not exposing their inadequacies and to retain their pride of working in reputable organization. Though the HoPs tried to protect their banks but owned up due to probing and assurance that their views would be treated with utmost confidentiality. A 35 year old female HoP of one of the banks lamented thus:

The outsiders erroneously see bankers as highly motivated workers....They think we earn a fortune. This may be so in the past, but today, we work because we have to work....There is a lot of alienation in the industry...the stakeholders sell us (employees) with the bank during mergers leaving the workers to the mercies of their new management. This has led to layoffs of 'unwanted staff' without adequate compensation. Our conditions of service are poor. Emphasis is placed on customers more than on the staff. The job is no longer interesting. The demand of the job leaves us without time for ourselves and our family... (Female HoP, 2011).

The implication of this is that all is not well with the banking industry with regard to staff welfare and remuneration. This has serious implication for the productivity of the employees and the success of the postmodern organization as the employees might not have the intrinsic motivation required to align with the goals of their organization.

**Table 4.10: Distribution of respondents according to their view on the efficiency of their electronic banking services.**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	177	47.7
Agree	164	44.2
Disagree	27	7.3
Strongly Disagree	3	.8
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

The responses with regard to the effectiveness of electronic banking were unanimous. The employees of the banks were so confident of their electronic banking and its effectiveness and efficiency. Table 4.10 shows that over 90% of the bank staff attested to the fact that they operate efficient electronic banking services. This response was not surprising as electronic banking is one of the competitive factors with which the banks try to outwit each other. The banks are said to have invested heavily in electronic banking to be able to meet the demand of their expanding customer base. The HoPs interviewed also unanimously painted the picture of efficiency in their electronic banking. A 37 year old male HoP of an old generation bank submitted that:

Electronic banking has improved tremendously in the banking industry. We do interbank transactions especially interbank transfer and it goes smoothly. Most of our enlightened customers need not come to the banking hall regularly as they can transact their business through electronic means. Efficiency in the electronic banking has been further enhanced with the introduction of the cashless policy that is being test run in Lagos State...You know, cashless economy will not be possible without efficient e-banking. We pay attention to the functioning of our ATM... (Male HoP, 2011).

This postmodern feature of electronic banking encourages customer self service and it is said to be cost effective. The customers are more efficiently served as they can now

access their account anytime, anywhere. This was captured in the response of a 39 year old male HOP interviewed thus:

...electronic banking is cost effective. We can reach all our numerous customers anywhere and anytime....They can access their accounts anytime, anywhere....Any customer who claims otherwise may say so as a result of his/her level of computer literacy, lack of electronic device, non access to internet service, internet link problem or network problem that is beyond the control of the service providing banks (Male HoP, 2011).

From the testimonials above it is obvious that there is efficient electronic banking in the Nigerian banking industry. This shows that the industry has indeed plunged into the global information and communication regime. This is one of the overt postmodern features that are evident in the Nigerian banking industry.

**Table 4.11: Distribution of respondents according to their view on the engagement of adhoc staff to perform functions that were used to be performed by full staff in the 1980s**

Responses	Frequency	Percent
Strongly Agree	108	29.1
Agree	217	58.5
Disagree	39	10.5
Strongly Disagree	7	1.9
Total	371	100.0

**Source:** Field Survey, 2011.

The respondents in Table 4.11 confirm the notion that adhoc staff are now engaged to perform functions that used to be performed by full staff in the 1980s. In the



distribution, 29.1% of the respondents strongly agreed with the statement, 58.5% agreed, while 10.5% disagreed and 1.9% strongly disagreed. The HOPs interviewed also confirmed the fact that a significant number of their staff in their branches are “contract” staff. Almost all the cashiers of the branches sampled were contract staff, so also were the bulk tellers and even some marketers. The implication of this finding is that banks engage adhoc staff (which some of the banks refer to as Staff in Outsource Function) to perform functions that used to be performed by full staff in the 1980s. This shows a significant level of adhocracy, a feature of postmodernism in the Nigerian banking industry. The HoPs also confirmed this when they all agreed that quite a number of their staff were “contract staff”. This is captured in the response of a male HoP which represents the view of others thus:

Quite a number of our staff are contract or temporary staff...The name given them varies from bank to bank, but in our own case we call them “staff on outsource function.” All our tellers and other customer service staff, even some marketers belong to this category....If you are not an insider, you would not know this.... We work together to achieve our common goal but there are responsibilities we don’t give them, like keeping sensitive documents and branch keys....Some of them have stayed long in the bank, but they don’t enjoy equal privileges with the permanent staff (Male HoP, 2011).

**Table 4.12: Distribution of respondents according to their views on the notion that there is more structure of friendliness, cooperation and teamwork among staff now than what it was before the mergers**

<b>Responses</b>	<b>Frequency</b>	<b>Percentage</b>
Strongly Agree	109	29.4
Agree	224	60.4
Disagree	33	8.9
Strongly Disagree	5	1.3
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

About 89% of the respondents in Table 4.12 agreed that there is more structure of cooperation and teamwork in the banking industry now than it was experienced before the consolidation policy in the industry that led to mergers and acquisitions. The reason for this may not be far from the postmodern policy of flat span of control and teamwork structure that breed friendliness and cooperation. The implication of this finding is that the structure of the banks more than ever before now encourages friendliness and cooperation among staff. This shows the extent to which the hierarchical structure of control has reduced in the industry to pave way for more employee involvement. The structure of cooperation and teamwork was confirmed by the HoPs. According to one of them:

Emphasis on teamwork has united all of us (bank staff) together....We are each other's brother's keeper. We take collective responsibility for our decisions and actions....We rely on the synergy derived from our cooperation. There is nothing like winner takes all. The cooperation has helped us to assist each other in areas of deficiency. This is made possible due to the policy of teamwork and employee involvement in decision making (Male HoP, 2011).

**Table 4.13: Distribution of respondents according to their views on employee involvement in decision making**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	98	26.4
Agree	244	65.8
Disagree	22	5.9
Strongly Disagree	7	1.9
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

The analysis in table 4.13 shows that 92.2% of the respondents agreed that employees are involved in decision making in the banking industry with 26.4% of the respondents strongly agreed. Only 5.9% of the respondents disagreed with just 1.9% strongly disagreed. The implication of this finding is that administrative structure of the banks encourages employee involvement. The unit heads are involved in decisions that concern their units. This is a manifestation of structure of decentralization. This is also a feature of postmodernism which encourages diffusion of authority as against centralization of authority that characterizes Weber's ideal bureaucracy, the epitome of modernism.

**Table 4.14: Distribution of respondents according to their views on multi-skill structure of the banks' workforce**

Responses	Frequency	Percent
Strongly Agree	75	20.2
Agree	210	56.6
Disagree	68	18.3
Strongly Disagree	18	4.9
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.14 reveals that the banks embrace the principle of multi-skilling. 20.2% of the respondents strongly agreed with the statement, 56.6% agreed, while 18.3% disagreed and 4.9% strongly disagreed. The implication of this finding is that the bank employees are encouraged to work in any department of the bank because banks now encourage multi-skilling. This shows that the banks place less emphasis on the structure of specialization which is a strong feature of Weber's ideal bureaucracy.

Multi-skilling is a feature of postmodernism; the banks therefore, manifest a feature of postmodernism in this respect. This notion was tested further to confirm whether banks truly place more emphasis on multi-skilling than specialization in Table 4.15.

**Table 4.15: There is more emphasis on multi-skilling than specialization as a new management policy**

Responses	Frequency	Percent
Strongly Agree	62	16.7
Agree	228	61.5
Disagree	56	15.1
Strongly Disagree	25	6.7
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.15 reveals that there is more emphasis on multi-skilling than specialization as a new management policy. In the analysis, 16.7% of the respondents strongly agreed with the statement, 61.5% agreed, while 15.1% disagreed and 6.7% strongly disagreed. The implication of this finding is that banks placed more emphasis on multi-skilling than specialization as a new management policy. This further supports the finding of Table 4.14. This result was also confirmed by the responses of all the HoPs interviewed. Some of the excerpts from their responses are captured as follows:

Employment in the banking industry is no respecter of course of study; the workforce is combinations of varied disciplines...We all go through the same training to enable us have understanding of every section of our operation. Only your position determines your responsibility. Right from management trainee we are exposed to various aspects of the banking operation. Thus we can relieve one another in case one goes on leave because we all understand each other's job because everyone of us is expected to be multi-skilled (a male HOP respondent, 2011).

Another head of operations interviewed explained the need for the employees of the banks to be multi-skilled thus:

The banking industry nowadays is very dynamic and we need very dynamic people to hold sway in the industry. Because of the nature of the dynamism in the industry, the rapid nature or the changes that take place in the sector and the globalization of operation, the banks cannot afford not to have employees that are multi-skilled to cope with the exigencies of the system in whatever form they come....( a female HOP respondent, 2011).

**Table 4.16: Distribution of respondents according to their views on the notion that there is the culture of employee personal knowledge of customers and treatment of customers according to his/her relationship with the bank**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	87	23.5
Agree	219	59.0
Disagree	50	13.5
Strongly Disagree	15	4.0
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.16 shows that 23.5% strongly agreed that customers are given preferential treatment based on their relationship with their banks, 59% agreed, while 13.5% disagreed and 4% strongly disagreed. The implication of this finding is that the banks' culture encourages personal knowledge of customers and treatment of customers according to their relationship with the bank. This has to do with customization of service. This is also a feature of postmodernism and a departure from Weber's impersonalization.

**Table 4.17: Distribution of respondents according to their views on customer-focused services in the banking industry**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	72	19.4
Agree	241	65.0
Disagree	48	12.9
Strongly Disagree	10	2.7
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.17 reveals that over 84% of the respondents agreed that there is a high degree of customization in the banking industry, while just about 15% disagreed. The implication of this finding is that banks' services are provided for all customers but some customers enjoy some degree of preference based on their personal relationship with the banks and their employees. This is also a feature of postmodernism, a departure from Weber's principle of impersonalization of ideal bureaucracy.

**Table 4.18: Distribution of respondents by their views on the notion that there are effective internal and external control systems that check and balance staff and management operations**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	151	40.7
Agree	193	52.0
Disagree	21	5.7
Strongly Disagree	6	1.6
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.18 reveals that the banks have both internal mechanisms checking the conducts of staff and management and external regulations from the regulatory authorities checking their operations. About forty one percent of the respondents strongly agreed with this statement, 52% agreed, while just 7.3% disagreed. The implication of this finding is that the banks operations are said to be effectively monitored internally and externally. This implies that failure of any sort in the banking industry is not necessarily a result of lack of checks or monitoring both internally and externally. Thus, crises in the industry require special investigation as to the causes. In other words, the turbulence in the industry goes beyond the happenings in the banks since they have effective checks internally and externally. This finding calls for critical investigations into the factors responsible for failures in the industry in spite of the control mechanism. Further investigations will throw more light on this.

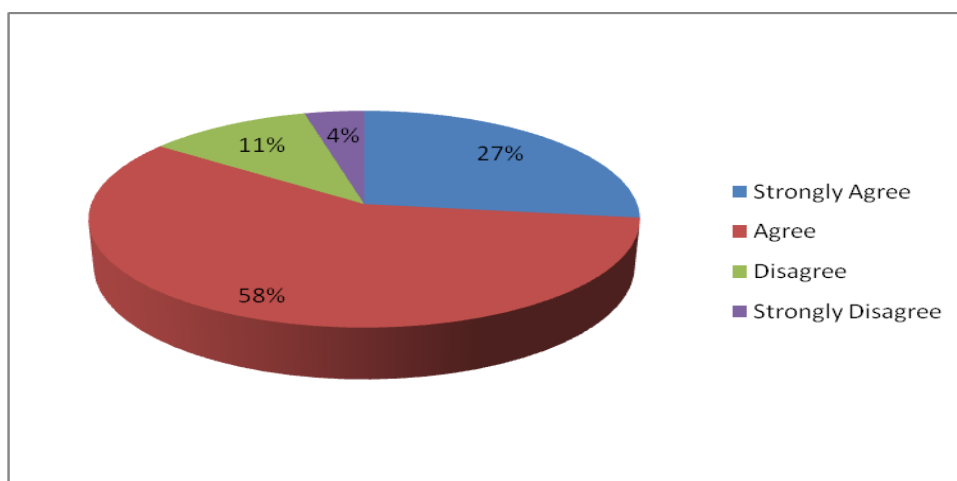
**Table 4.19: Distribution of respondents according to their views on the notion that the banks encourage innovative ideas and creativity of employees to meet customer needs**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	69	18.6
Agree	236	63.6
Disagree	49	13.2
Strongly Disagree	17	4.6
Total	371	100.0

**Source:** Field Survey, 2011.

Table 4.19 shows that the banks encourage creativity and innovative ideas from their employees. Thus, 18.6% of the respondents strongly agreed with this statement, 63.6% agreed, 13.2% disagreed and 4.6% strongly disagreed. The implication of this finding is that the banking industry encourages staff innovative ideas to meet customer demands. This is a departure from Weber's ideal bureaucracy that tends to stifle creativity. "Bureaucrats are trained to follow orders and conduct routine operations rather than to make policy decisions and take initiatives in response to crises" (Haralambos and Holborn, 2008: pp.877).

**Figure 2: Extent of postmodern organization**



**Source:** Field Survey, 2011.

The summary of the nineteen statements presented in tables 4.1-4.19 confirm that there were indeed features of postmodern organization in the Nigerian banking industry. A total of 27% of the entire respondents strongly agreed to the presence and practice of postmodern organization, 58% of participants agreed to the statements, making a total of 85% respondents that confirmed postmodern organization in the banking sector. The implication of this is that the Nigerian banking industry has



adopted postmodern organization to a large extent. Just a total of 15% disagreed that there was appreciable evidence of postmodern organization in the banking industry. This percentage of the respondents was also right in their responses as there were still noticeable elements of bureaucracy in the operations of the banks. Some of the postmodern features were in place but implemented with bureaucratic undertone.

Employee involvement is creating an environment in which they have an impact on decisions and actions that affect their jobs. Employee involvement is neither the goal nor a tool, as practiced in many organizations. Rather, it is a management and leadership philosophy about how people are most enabled to contribute to continuous improvement and the ongoing success of their work organization.

Multi-skilling is the next in ranking. It occupies 7<sup>th</sup> position. The need for multi-skilled labour is gaining importance at a growing pace. Organizations in a bid to maximize productivity with minimal resources are identifying and retaining employees with multi-skill abilities. One of the HoPs interviewed commented that:

Banking job has witnessed a dramatic increase in jobs with non-standard, non-traditional work arrangements....The need to cope with ever changing work process and advancement in information and communications technology require a workforce that can cope with the dynamics of nonlinear organizational arrangement and progress (Male HoP, 2011).

Multi-skilling labour became necessary as a feature of postmodern banking because of the current global demands of the operations in the sector which include job sharing and job rotation designed to further "teamwork" concept. The orientation and training of the permanent operations staff, particularly, cover all aspects of their

operations, so that they can act as backup for themselves and to be able to supervise each other's work to prevent mistakes. Banking job is a system that involves tasks that must be balanced per transaction and per day. There is no room for vacuum even with the absence of any staff. Thus multi-skilled staff are recruited for the multi-task nature of their job.

Another feature of postmodernism found in the banking sector is knowledge and information driven management. Respondents agreed that part of the global outlook in the banking sector is knowledge and information driven work process. Knowledge driven organization occupies 9<sup>th</sup> position. Decentralization of decision making was cited by respondents as one of the features of postmodern organization in the banking sector by. Employees were given a measure of freedom to take decisions concerning their bits. This feature is practiced with reservations and with element of bureaucratization as the ultimate decisions still emanate from the top management. Banks still believe in unified sense of direction. However, for prompt customer service, and reduction in administrative bottleneck, empowerment of employees became necessary. Decentralization of decision making is ranked number 10.

#### **4.4. The level of contribution of postmodern organization to service delivery in the banking industry in Nigeria**

The essence of any service organization is to provide quality service for its customers. The banking industry is a unique service industry expected to enhance growth and economic development by receiving cash and distributing same to the critical sectors of the economy for productive use. The Nigerian banking industry has been observed to have experienced turbulence which has impacted on their quality

service delivery among others consequences. The increasing competition in the industry, the sophistication of customers, the advancement in information and communication technology, the growth of internet and globalization of market have compelled the banking industry to invest heavily in technology and to adopt postmodern practices to catch up with global practices and to efficiently provide quality services to their numerous and ever increasing customers. By adopting postmodern organization, it is expected that the industry will improve in its service delivery and experience peaceful operation.

With regard to the adoption of the postmodern practices and their efficiency and effectiveness in terms of quality service delivery, the general response shows that indeed the banks had employed these global practices and have contributed to service delivery in the industry. However, it was pointed out that these practices would only achieve maximum impact if some conditions are met, ranging from infrastructural facilities which are in short supply to the user's knowledge and understanding. This was also observed by the HoPs as a bane in the success of the postmodern organization. This is captured in the response of one of the HoPs:

The post modern practices listed have become necessary with increase in the number of bank customers, changes in customer demands and the need to satisfy customers' needs. To keep up with the ever changing trends, not only in the banking industry but the world economy and international best practices electronic banking and customer satisfaction have become important drivers of business. These practices are effective and efficient where the required resources are available. For instance, for electronic banking to be effective there must be an electronic devise, power, internet connectivity, and technical know- how of the user and even the user's confidence in the safety & security of the electronic channel being used.

Similar views were expressed by other HoPs:

Yes it (postmodern organization) has improved service delivery. There is no way any bank would have served the increasing number of banking public by manual banking methods formerly used. The choice of customers would be greatly limited as there

would be no online banking and customers would have to transact business only in the branch where their account is domiciled. Bureaucracy would be neck breaking and customer satisfaction will be sacrificed on the altar of processes.

**Table 4.20: Postmodern Organization and Service Delivery**

<b>Table 4.20 Postmodern Organization and Service Delivery</b>				
<b>Selected indices of Postmodern service delivery</b>	<b>Freq</b>	<b>Mean</b>	<b>Sd</b>	<b>Rank</b>
Our internet banking and ATM services have improved our service delivery and reduced crowded banking halls	371	3.24	0.80	1 <sup>st</sup>
Our customized services and personal touch on our customers have won for us more loyal customers for us.	371	3.06	0.68	2 <sup>nd</sup>
Our customer loyalty is a result of our efficient service delivery	371	3.05	0.65	3 <sup>rd</sup>
Employees' involvement in decision making has improved our service delivery	371	3.02	0.85	4 <sup>th</sup>
Our efficient service delivery has distinguished our bank from having disciplinary issue with the Central Bank	371	3.00	0.82	5 <sup>th</sup>
Our multi-skill staff structure has improved our quality service delivery	371	2.91	0.79	6 <sup>th</sup>
Decentralization of decision making in our bank has improved our prompt and efficient service delivery	371	2.90	0.76	7 <sup>th</sup>
The less emphasis on the superiority of the boss has encouraged flexibility and enhanced our service delivery.	371	2.86	0.77	8 <sup>th</sup>

**Source:** Field Survey, 2011.

The staff responses in Table 4.9 reveals that internet banking, particularly ATM services has reduced overcrowding in the banking halls and this represents a milestone in service delivery (mean = 3.24, sd = 0.80). Next to this is attraction of loyal customers that signifies marks of excellent service delivery as rated by bank

staff (mean=3.06, sd = 0.68). Customer loyalty was also cited as a proof of efficient service delivery (mean = 3.05, sd = 0.65) Owing to involvement of workers in decision making, staff believed that this has improved service their delivery (mean=3.00, sd=0.85). Having no disciplinary issues with CBN and other regulatory authorities has been cited as a proof of improved service delivery (mean=3.02, sd=0.82). Staff reported that multi-skill staff structure has also improved their quality service delivery (mean=2.91, sd=0.79). The policy of decentralization of decision making in the banking sector was reported to have also improved their prompt and efficient service delivery (mean=2.90, sd=0.76) and lastly, the less emphasis on the superiority of the boss was also reported to have contributed to quality service delivery (mean=2.86, sd=0.77).

**Table 4.21: Distribution of respondents according to their view on whether workers’ involvement in decision making has improved service delivery**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	100	27.0
Agree	205	55.3
Disagree	32	8.6
Strongly disagree	34	9.2
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.21 shows that 27% of the bank workers strongly agreed that their involvement in decision making has improved their service delivery, 55.3% agreed, while 8.6% disagreed and 9.2% strongly disagreed. The implication of this finding is that a total of about 82% agreed that their involvement in decision making had

improved their service delivery. Thus their involvement might have motivated them to work harder. It may have improved their commitment to their organization thereby helping in boosting their morale and consequently improving their productivity because it gives them a sense of belonging. This corroborates the argument of the human relations approach which recognizes workers first as human rather than machine which in turns motivates workers to do their best in terms of productivity (Onyeonoru, 2005). Worker’s involvement was also confirmed through the in-depth interviews:

Although, the bank has its basic rules, procedures and processes, that are followed, we are still involved in decision making. The major area we are involved is through the feedbacks we harness from our customers and forward to the management which influence their decisions and policies...Ordinarily one will be happy to do more when you see some of your suggestions turned into policy...(Female HoP, 2011)

**Table 4.22: Distribution of respondents according to their view on the notion that electronic banking, particularly, Internet banking and ATM services, has improved service delivery and reduced crowded banking halls**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	160	43.1
Agree	155	41.8
Disagree	42	11.3
Strongly disagree	14	3.8
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.22 reveals that electronic banking has improved service delivery in the banking industry. Thus 43.1% of the respondents strongly agreed with this statement, 41.8% agreed, while 11.3% disagreed and 3.8% strongly disagreed. The implication

of this finding is that the banks' staff reported that their internet banking and ATM services have improved their service delivery and reduced crowded banking halls. This response seemed contrary to what the researcher experienced when the questionnaire was distributed. This was because the banking halls were crowded. However, this was clarified through the in-depth interviews when one of the HoPs explained that:

Though the banking halls may seem congested, it has reduced drastically because of electronic banking and ATM services. This is because our customer base has increased tremendously which would have made the banking halls jam-packed but for electronic banking (Male HoP, 2011).

**Table 4.23: Distribution of respondents according to their views on the notion that quality service delivery has saved the banks from having disciplinary issues with the CBN**

	Frequency	Percent
Strongly Agree	103	27.8
Agree	197	53.1
Disagree	46	12.4
Strongly disagree	25	6.7
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.23 shows that evidence of quality service delivery in the banking industry is the banks' clean bill of health. In other words, the banks were not axed by the regulatory authorities, particularly the CBN because they meet at least, minimum quality service delivery standard. The term minimum quality standard was used here to buttress the responses of the HOPs interviewed. All of them agreed that every bank has one issue or the other with the regulatory authority. However, the fact that it has

not led to withdrawal of operating license or categorized as distress is enough to show that the banks are safe. In the word of one of the female HOPs interviewed:

Although, every bank has one issue or the other with the regulatory authorities,... this is not to say that they don't have clean bill of health, provided it has not led to rescue operations, distress or forced merger or acquisition. Our bank follows rules and regulations in the industry....We have no major issues with the authority....Our service delivery is satisfactory to the authority, even to our numerous customers....(a female HOP, 2011).

The distribution shows that 27.8% of the respondents strongly agreed with this statement, 53.1% agreed, 12.4% disagreed and 6.7% strongly disagreed. The implication of this finding is that banks' staff believed that their quality service delivery has distinguished their bank from having disciplinary issues with the Central Bank.

**Table 4.24: Distribution of respondents according to their views on the notion that decentralization of decision making has improved prompt and efficient service delivery in the banking industry**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	65	17.5
Agree	230	62.0
Disagree	50	13.5
Strongly disagree	26	7.0
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.24 reveals that about 80% of the respondents agreed that decentralization of administration has improved quality service delivery in the banking industry in



Nigeria. This was so according to the responses of the heads of operations of the banks interviewed because the staff could use their discretions to attend to customers' problems without necessarily passing through the administrative bottlenecks. Though, this they do with a lot of caution to avoid taking any wrong decision that could jeopardize the goals of the organization.

**Table 4.25: Distribution of respondents according to their view on the contribution of multi-skilled workforce to quality service delivery**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	74	19.9
Agree	215	58.0
Disagree	55	14.8
Strongly disagree	27	7.3
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.25 reveals the analysis of the statement which states that “our multi-skill qualities have greatly improved our efficient service delivery.” Twenty percent of the respondents strongly agreed with this statement, 58% agreed, 14.8% disagreed and 7.3% strongly disagreed. The implication of this finding is that the banks' staff reported that their multi-skill qualities have greatly improved their quality service delivery. This is because multi-skill has made it possible for every staff to be able to attend to any customer's problem, having been trained on every desk.

**Table 4.26: Distribution of respondents according to their view on the notion that flat span of control has improved quality service delivery**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	63	17.0
Agree	220	59.3
Disagree	61	16.4
Strongly disagree	27	7.3
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.26 reveals the analysis of the statement which states that “The less emphasis on the superiority of the boss has improved staff morale and contributed to our efficient service delivery.” Seventeen percent of the respondents strongly agreed with this statement, 59.3% agreed, 16.4% disagreed and 7.3% strongly disagreed. The implication of this finding is that most banks’ staff reported less emphasis on the superiority of the boss has enhanced their service delivery because it has boosted their morale. Flat span of control also enhances teamwork which encourages every staff to put in his/her best and consequently improve service delivery.

**Table 4.27 Distribution of respondents by their view on the notion that customer loyalty to the banks is a result of efficient service delivery**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	78	21.0
Agree	246	66.3
Disagree	35	9.4
Strongly disagree	12	3.2
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

The analysis of the statement that “Our customer loyalty is a result of efficient service delivery” in Table 4.27 shows that 21% of the respondents strongly agreed with this statement, 66.3% agreed, 9.4% disagreed and 3.2% strongly disagreed. The implication of this finding is that most banks’ staff reported that their customers’ loyalty is a result of their efficient service delivery.

**Table 4.28: Distribution of respondents according to their views on the notion that their banks have won several awards for efficient service delivery**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	87	23.5
Agree	230	62.0
Disagree	43	11.5
Strongly disagree	11	3.0
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.28 shows that 23.5% staff strongly agreed that their quality service delivery had won them several awards, 62% agreed, while 11.5% disagreed and 3% strongly disagreed. The vast majority of the banks' staff reported that their banks had won several awards for efficient service delivery. Their ratings by rating agencies have also improved. However, this still does not translate to clean bill of health in the banks.

The staff responses revealed that internet banking (especially ATM services) has reduced the overcrowding in banking halls and this represents a milestone in service delivery; next to this is receipt of awards that signifies marks of excellent service delivery as rated by bank staff. Their customer loyalty was also cited as a proof of efficient service delivery. So also was staff involvement in decision making. Lack of disciplinary issues with CBN has been cited as a proof of improved service delivery. Staff equally reported that multi-skill qualities have greatly improved their service delivery. The policy of decentralization of decision making in the banking sector is reported to have greatly improved their prompt and efficient service delivery. Lastly, less emphasis on the superiority of the boss is also reported to have positively motivated staff to efficiently deliver their best.

When customers are satisfied, it may lead to increased patronage, improved information exchange, improved relationships, increased trust, and further efficient services. Banks sampled are customer-focused. This was corroborated by a respondent in an in-depth interview session as follows:

Communication is the most important aspect of service delivery. Bank customers now enjoy effective communication with their banks. The communication, most times, is clear and unambiguous without leaving any doubt in the minds of the listeners....Our bank is customer-focused and customer oriented. The customers are

our most important assets. We cannot toy with them else you will be toying with your business. They are kings. We make sure we solve their problems promptly and efficiently so as to keep them for life. Every staff is aware of this fact and has been trained to see customer service as watch word (female HoP, 2011).

**Table 4.29 Distribution of respondents by their views on the notion that customer and staff friendliness is an integral part of the organizational culture of the banks**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly agree	122	32.9
Agree	233	62.8
Disagree	13	3.5
Strongly disagree	3	.8
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

The summary of responses in Table 4.29 shows that 122 (32.9%) and 233 (62.8%) of the respondents strongly agreed and agreed respectively that customer and staff friendliness are integral part of their organizational culture; 13 (3.5%) and 3 (0.8%) strongly disagreed and disagreed respectively with the statement. Friendliness between customers and staff is necessary to breed responsiveness and empathy needed to enhance quality service delivery.

**Table 4.30: Distribution of respondents according to their view on the notion that administrative structure of the banks encourages cordial relationship among staff, irrespective of rank**

Responses	Frequency	Percent
Strongly agree	130	35.0
Agree	214	57.7
Disagree	19	5.1
Strongly disagree	8	2.2
Total	371	100.0

**Source:** Field Survey, 2011.

Table 4.30 shows that over 90% of the staff agreed the administrative structure of the banks encourages cordial relationship among staff, irrespective of rank. This is the consequence of teamwork at play and flat span of control. It has earlier been observed that there was less emphasis on superiority of boss. This is a clear sign of postmodernism.

The responses of the bank staff also show the importance placed on staff empowerment. It is evident in their responses that regulatory bodies especially CBN encourage this. They believe that staff empowerment has positive impact on service delivery. Empowerment to them is sharing of power of management with employees especially in decision making. They believed that employee involvement/empowerment is crucial in the service industry like the banking sector as employees need authority to respond promptly in unpredictable service situations. Staff empowerment/involvement enhances faster response, as some decisions can be

taken instantly based on the staff discretion. This saves the time that would have been wasted in referring customer requests to the Head Office. Employee empowerment is also important to enable them exercise their discretion in providing customized service to the customer.

One of the objectives of financial reforms of CBN was to provide a liberalized and level playing field for the emergence of effective and efficient institutions that would serve as an engine of growth for the economy. Consequently, innovative institutions were encouraged to take advantage of the opportunities created by the financial liberalization policies. The structural changes in the financial sector were designed to increase competition, strengthen the supervisory role of the regulatory authorities and streamline public sector relationship with the financial sector.

A satisfied customer encourages compliance, improves information exchange, improves relationships, increases trust, and, potentially, decreases costs and eventually leads to customer retention. For instance, banks sampled have incorporated customer oriented policies as well as an attitude of partnership with customers, to improve quality service delivery and increase customer satisfaction. Customers actually participate in decision making of the banks as revealed in the response given by an in-depth interviewee below:

Our customers also participate in decision making in our bank. Though, in most cases, their participation in decision making is more of indirect contribution. They give useful suggestions that could help improve service to them which we harness and communicate to the head office where some of them are looked into and form the bases of customer oriented decisions (Female HoP, 2011).

Quality service delivery is the focus of the adoption of postmodernism features. It is, however, the responsibility of the targeted customers to judge the success or otherwise of the postmodern global practices in concrete terms. The quantitative analysis as presented in Table 4.31 revealed the ratings of customer perception of service delivery in the sampled banks.

It must be pointed out here that the customers of the banks rated the banking industry in general and on an individual basis. This is because most of the customers sampled patronized more than one bank at a time.

**Table 4.31: Ratings of customer perception of service delivery**

	Freq	Mean	Sd	Rank
This bank is very efficient in meeting customer needs	584	3.54	0.59	1 <sup>st</sup>
I get the quality service the way I want it in this bank	584	3.23	0.65	10 <sup>th</sup>
My bank has improved in service delivery	584	3.34	0.59	4 <sup>th</sup>
There are too many protocols to get things done in this bank	584	3.28	0.66	8 <sup>th</sup>
I can recommend my bank to others because of its efficient services	584	2.22	1.05	15 <sup>th</sup>
The problems I encounter in this bank are mainly caused by me	584	3.31	0.69	5 <sup>th</sup>
I am convinced that my money is safe with this bank	584	3.30	0.64	6 <sup>th</sup>
The staff are friendly, approachable and attend to customer needs promptly	584	3.29	0.66	7 <sup>th</sup>
This bank is unique in service delivery	584	3.24	0.69	9 <sup>th</sup>
I have confidence in this bank	584	3.36	0.65	3 <sup>rd</sup>
I patronize this bank because of its efficient service delivery	584	3.18	.075	13 <sup>th</sup>
My accounts are easily accessible in this bank	584	3.01	0.86	14 <sup>th</sup>
The electronic banking of this bank is very efficient	584	3.23	0.67	10 <sup>th</sup>
The ATM services of this bank are very efficient	584	3.22	0.69	12 <sup>th</sup>
This bank is customer friendly	584	3.53	0.59	2 <sup>nd</sup>

**Source:** Field Survey, 2011.



They mostly agreed that none of the banks has absolute service advantage over the other. They submitted that where one is deficient, another is efficient and vice versa. Thus they rated the entire industry in general. This was permitted because the study is not a comparative one, but to examine the extent of postmodernism organization and its implication for quality service delivery in the sector.

The data presented in Table 4.31 reveal that customers rated bank's efficiency in meeting customer needs as the uppermost in their effort towards ensuring service delivery (mean=3.54, sd=0.59), next to this is the fact that bank is customer friendly (mean=3.53, sd=0.59), the confidence that customers have in the bank is the next point reported (mean=3.36, sd=0.65), the improvement of their banks in service delivery was the next point raised (mean=3.34, sd=0.59), most customers believed that the problems they encounter in the bank are mainly caused by themselves (mean=3.31, sd=0.69), customers equally believed that their money is safe with their banks (mean=3.30, sd=0.64), they believed that the staff are friendly, approachable and attend to customer needs promptly (mean=3.29, sd=0.66), but some believed that many protocols to get things done in some banks are still pronounced (mean=3.28, sd=0.66), while some believe that their banks are unique in service delivery (mean=3.24, sd=0.69). Most customers believed that they get quality service the way they wanted it (mean=3.23, sd=0.65), some customers reported that the electronic banking of their banks is very efficient (mean=3.23, sd=0.67) and believed that the ATM services of the banks are very efficient (mean=3.22, sd=0.69). However, some customers patronize their banks because of their efficient service delivery (mean=3.18, sd=0.75), and some believed that their accounts are easily accessible

(mean=3.01, sd=0.86). Lastly some agreed to recommend their banks to others because of their efficient service delivery (mean=2.22, sd=1.05).

**Table 4.32: Frequency distribution of respondents by their views on the notion that banks are more efficient today compared to the 1980s**

Responses	Frequency	Percent
Strongly Agree	339	58.0
Agree	225	38.5
Disagree	14	2.5
Strongly disagree	6	1.0
Total	584	100.0

**Source:** Field Survey, 2011.

Table 4.32 reveals that the banks are more efficient today compared to the 1980s. fifty eight percent of the respondents strongly agreed with this statement, 38.5% agreed, while only 2.5% disagreed and 1% strongly disagreed. The implication of this finding is that banks' customers believed that the banks are more efficient in service delivery today compared to what they experienced in the 1980s. This may be attributed to the application of the postmodern organization in the industry. It may also be as a result of the reforms of the regulatory agencies which, of course, encompass postmodern features.

**Table 4.33: Distribution of respondents according to their views on the notion that the banks provide customized services for their customers.**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	203	34.8
Agree	328	56.2
Disagree	43	7.4
Strongly disagree	10	1.6
<b>Total</b>	<b>584</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.33 shows the responses to the statement that stated that “I get the quality service the way I want it in this bank”. The percentage distribution shows that 34.8% of the respondents strongly agreed with this statement, 56.2% agreed, while 7.4% disagreed and 1.7% strongly disagreed. Majority of the banks’ customers believed that they get quality service the way they want it in the banks. This is an antithesis to the impersonalization characteristic of Weber’s bureaucracy. This signifies improved quality service delivery in the banks.

**Table 4.34: Distribution of respondents according to their views on the notion that banks have improved service delivery**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	234	40.1
Agree	321	55.0
Disagree	25	4.3
Strongly disagree	4	.7
<b>Total</b>	<b>584</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.34 shows that 40.1% strongly agreed that banks have improved in service delivery, 55% agreed, 4.3% disagreed and 0.7% strongly disagreed. This means that the banks' customers were convinced that banks have improved in service delivery. This conviction may be attributed to the application of the postmodern features and the efforts of the regulatory authorities, particularly the CBN to reform the sector which have given assurance to the customers that their money are now safe in the banks. The customers now enjoy customized services, access to their accounts at anytime, anywhere and cordial relationship with the staff and prompt attention.

**Table 4.35: Distribution of respondents by their confirmation of quality service delivery through their readiness to recommend their banks to their friends**

Responses	Frequency	Percent
Strongly Agree	228	39.0
Agree	302	51.7
Disagree	46	7.9
Strongly disagree	8	1.4
<b>Total</b>	<b>584</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.35 confirms the findings of Table 4.34 Thus, 39% of the bank customers strongly agree that they can recommend their banks to their friends because of their efficient service delivery, 51.7% agreed, while 7.9% disagreed and 1.4% strongly disagreed. The banks' customers could recommend their banks to their friends because of their quality service delivery.

**Table 4.36: Distribution of the customers according to their agreement to accept responsibility for service problems encountered in the bank.**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	98	16.8
Agree	112	19.2
Disagree	195	33.4
Strongly disagree	179	30.6
<b>Total</b>	<b>584</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.36 shows that 16.8% of the bank customers strongly agreed that the problems they encounter in their banks are mainly caused by them, 19.2% agreed, while 33.4% disagreed and 30.6% strongly disagreed. Thus, the banks' customers were of the view that the problems they encounter in their banks were not caused by them but they were caused by their banks. It shows that in spite of the attested improved service delivery, there were still areas of shortcoming which the banks still need to improve upon, particularly customer service. Some of these problems were environmental: these include system failure, internet unavailability, hacking of ATM cards, etc. These problems are caused by infrastructural factors particularly power and environmentally-induced fraud and corruption (the HoPs, 2011).

**Table 4.37: Frequency distribution of customers’ responses according to their trust and confidence in the banks for safety of their money**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	247	42.3
Agree	284	48.6
Disagree	41	7.0
Strongly disagree	12	2.1
<b>Total</b>	<b>584</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.37 reveals that 42.3% of the respondents strongly agreed that their money is safe with their banks, 48.6% agreed, 7% disagreed and 2.1% strongly disagreed. Thus, the banks’ customers were confident that their money is safe with their banks. This further implies that there is a high level of confidence in the banking industry by the customers. This was not unconnected with the consolidation of the banks and the continual assurance by the regulatory authorities of the viability of the sector coupled with the quality services rendered by the banks.

**Table 4.38: Frequency distribution of respondents according to their view that the banks are customer-friendly**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	234	40.1
Agree	304	52.1
Disagree	39	6.7
Strongly disagree	7	1.1
<b>Total</b>	<b>584</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.38 shows that 40.1% of the bank customers strongly agreed that bank staff are friendlier nowadays, 52.1% agreed, while 6.7% disagreed and 1.2% strongly disagreed. The banks' customers believed that bank staff are friendly, approachable and attend to customers promptly. All these are the product of postmodern practices that allow personal touch and special attention to customers for quality service. This is a departure from impersonal relationship that characterizes Weber's ideal bureaucracy.

**Table 4.39: Distribution according to customers' confidence in the banks**

Responses	Frequency	Percent
Strongly Agree	234	40.1
Agree	296	50.7
Disagree	47	8.0
Strongly disagree	7	1.2
Total	584	100.0

**Source:** Field Survey, 2011.

Table 4.39 reveals that about 91% of the customers agreed that they have confidence in their banks while only about 9% disagreed with that. Majority of banks' customers had confidence in their banks. This was so based on their assessment of the strength and services of the banks and assurance of the regulatory authorities that no customer will ever lose his/her saving any more.

**Table 4.40: Frequency distribution according to customers' perception of banks efficient service delivery**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	209	35.8
Agree	314	53.8
Disagree	48	8.2
Strongly disagree	13	2.2
<b>Total</b>	<b>584</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.40 reveals that 35.8% of the bank customers strongly agreed that they patronize their banks because of efficient service delivery, 53.8 agreed while 8.2% disagreed and 2.2% strongly disagreed. On the aggregate, about 89% attested to efficient service delivery, while less than 11% did not believe that the banks are efficient in their service delivery. This means that most banks' customers patronized their banks because of their efficient service delivery. The implication of this is that efficient service delivery is the major determinant factor for customer patronage.

**Table 4.41: Frequency distribution of respondents according to their views on easy access to their accounts**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	262	44.9
Agree	280	47.9
Disagree	34	5.8
Strongly disagree	8	1.4
<b>Total</b>	<b>584</b>	<b>100.0</b>

**Source:** Field Survey, 2011.



Table 4.41 reveals the analysis of bank customers' easy access to their bank accounts. A total of 44.9% of the respondents strongly agreed that they have easy access to their accounts, 47.9% agreed, while 5.8% disagreed and 1.4% strongly disagreed. Majority of the bank customers confirmed that their accounts were easily accessible in their banks. This was as a result of electronic banking, transaction alerts, and messages through telephone and internet services. This is another pass mark in the area of service delivery through the implementation of postmodern features.

**Table 4.42: Frequency distribution of respondents' views on the efficiency of electronic banking in meeting customer needs**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly Agree	213	36.5
Agree	287	49.1
Disagree	64	11.0
Strongly disagree	20	3.4
<b>Total</b>	<b>584</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.42 reveals the analysis of the notion that electronic banking efficiently meets customer need. A total of 36.5% of the respondents strongly agreed with this notion, 49.1% agreed, while 11% disagreed and 3.4% strongly disagreed. Thus majority of bank customers believed that the electronic banking of their banks efficiently meets their needs. In spite of the shortcomings experienced with electronic banking in Nigeria as a result of system failure due to infrastructural deficiency in the economy, a vast majority of the customers still attested to the fact that the banks efficiently meet

their needs especially in the area of money transfer, ATM service, and access to their accounts anytime and anywhere.

**Table 4.43: Frequency distribution of respondents' views on the efficiency of the ATM machines**

Responses	Frequency	Percent
Strongly Agree	183	31.3
Agree	269	46.1
Disagree	92	15.8
Strongly disagree	40	6.8
<b>Total</b>	<b>584</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.43 reveals the analysis of customer perception of the efficiency of ATM services. Customers who strongly agreed were 31.3% and 46.1% agreed, while 15.8% disagreed and 6.8% strongly disagreed. Thus a vast majority of the customers confirmed that the ATM machines are efficient.

**Table 4.44: Frequency distribution of respondents' views on the notion that the structure of the banks is customer-friendly**

Responses	Frequency	Percent
Strongly Agree	210	36.0
Agree	311	53.3
Disagree	54	9.2
Strongly disagree	9	1.5
<b>Total</b>	<b>584</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.44 reveals that the administrative structure of the banks was customer-friendly. Thirty six percent of the respondents strongly agreed with this statement, 53.3% agreed, 9.2% disagreed and 1.5% strongly disagreed. Thus, a vast majority of the respondents confirmed that the administration of their banks was customer-friendly. This is not unconnected with the special attention they get from the staff of the bank which is a part of the postmodern culture of the banks.

**Table 4.45: Frequency distribution of respondents’ views on their getting better services and attention at the banks than what they experienced in the past**

Responses	Frequency	Percent
Strongly Agree	208	35.6
Agree	316	54.1
Disagree	46	7.9
Strongly disagree	14	2.4
<b>Total</b>	<b>584</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

Table 4.45 shows that 35.6% of the respondents strongly agreed that they got better services and attention at the banks now than what they used to experience in the past and 54.1% agreed, while 7.9% disagreed and 2.4% strongly disagreed. Thus a vast majority of the banks’ customers attested to the fact that they got better services and attention in their banks compared with what obtained in the past.

The data in tables 4.31 to 4.46 revealed that customers rated bank’s efficiency in meeting customer needs as the uppermost in their effort towards ensuring service delivery. Next to this is the fact that the banks were customer friendly, the customers

also confirmed that they now have confidence in the banks, they confessed improvement of their banks in service delivery. The customers however pointed out that the problems they encountered in the banks were mainly caused by the banks, especially through system failure. Customers equally believed that their money was safe with their banks, they believed that the staff were friendly, approachable and attended to customer needs promptly, but some believed that many protocols to get things done in some banks was still a problem. This is one of the bureaucratic elements that are still noticeable in the industry. The customers also adduced that their banks were unique in service delivery, most customers believed that they get quality service the way they wanted it. They also gave credence to the fact that the electronic banking of their banks was efficient and believed that the ATM services of the banks were efficient. Also, customers patronized their banks because of their efficient service delivery; they believed that their accounts were easily accessible. Lastly, they would recommend their banks to others because of their efficient service delivery. All of the above claims of the customers of the banks show that the banks have improved in service delivery than what it used to be in the past. The implication of this is that among other factors, the postmodern organization in the sector has in no small measure enhanced their quality service delivery.

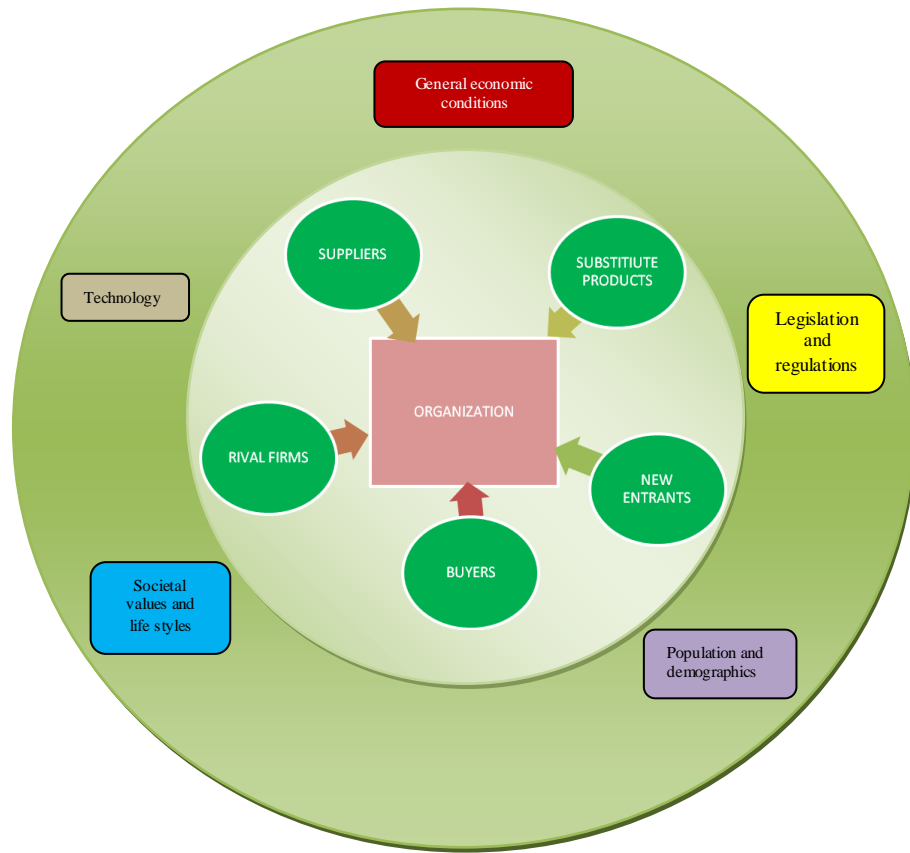
#### **4.5. The role of business environment in the success or failure of postmodern organization in the Nigerian banking industry**

The environment here connotes the context within which the Nigerian banking industry carries out its functions. The business environment in which the industry operates comprises of both internal and external environment. The internal environment of the banks comprises all the resources that make up the organization:

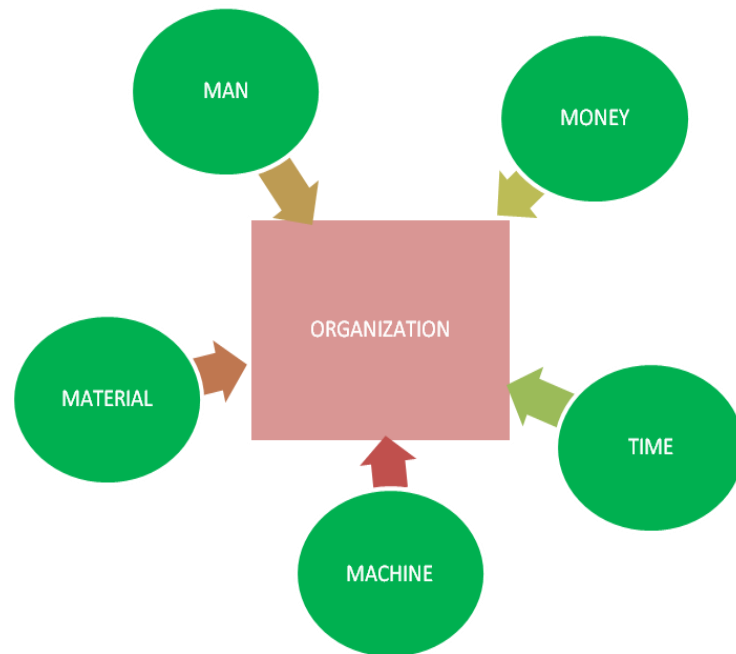
men, materials, money, time etc. while the external environment of the banks comprises of the economic, social, political, and technological factors in the task environment (Fajana, 2002; Thompson *et al*, 2010). All these environmental factors have effects on the overall performance of the sector. Business environment consists of all those factors that have bearing on the business. It includes both internal and external forces, factors and institutions that are within the control of the organization in terms of the internal environmental factors and external factors that are beyond the control of the business organization.

Some of the environmental factors affecting the banking industry include customer, government policies, and socio-cultural factors, among others. These factors constitute the macroenvironment of the organization. Some of these factors affect the organization directly while others have indirect effect on the business. Business environment is dynamic. It keeps changing in terms of technological improvement, shift in consumer preferences or entry of new competition in the market. Business environment is also largely uncertain. It is very difficult to predict future happenings, especially when environment changes are taking place very frequently as experienced in the Nigerian banking industry and changes in information technology.

**Figure 3: MACRO ENVIRONMENT**



**Figure 4: MICRO ENVIRONMENT**



The internal environment or the microenvironment of the Nigerian banks has a direct impact on their business. There are some of the internal environmental factors which the banks have control over. They can modify their personnel structure, their physical facilities; they can also alter their marketing strategies to suit the environment. Both the macroenvironment and microenvironment of the banks are shown in the figures 5 and 6 above:

There are socio-cultural factors that have both direct and indirect effects on the operations of the banks and their personnel. These socio-cultural factors include changing demographic profile of the workforce, changing lifestyle, increased

dependency burden, the emergence of sophisticated fraudsters, the continued use of the influence system, continuous decline in the quality of the products from our educational system and our socio-economic values (Fajana, 2002; Thompson *et al.* 2010), the worship of money rich and wealthy people regardless of how their wealth was acquired. All these have serious implications for the performance of the banks because the banks and their personnel are parts of the larger society. The effect of political uncertainty and government policies, political unrest, political insecurity, affect the workplaces in no small measures too.

Again religion is expected to be a stabilizing factor which is supposed to help minimize open expression of workplace conflict. However, this is not always so in Nigeria, as it has in some cases acted as a destabilizing factor especially as practiced by the fanatics. The current case at hand is the religious sect that terms itself “Boko Haram” that has terrorized the country since 2011. Thus religious issues have serious implications for the smooth operations of the banks. The Nigerian technological environment is an emerging one. The Nigerian banks have invested heavily in technology. Technology however comes with retrenchment effect. The question of who is to be retrained, redeployed or retrenched is also a serious issue that affects the workings in the industry.

Finally the economic environment under which the banking industry operates is critical to the success or otherwise of the sector. The global economic downturn, galloping inflation, unemployment, and declining business have great implications for the financial sector of the economy. It is against this backdrop that the question of the business environment became imperative in understanding the interplay of



postmodern organization and service delivery in the banking industry. Some of the data used here were gathered through the questionnaire administered on the staff of the banks, while most of the information was gathered through the in-depth interviews conducted on the Heads of Operations of the banks studied.

**Table 4.46: Distribution of respondents by their views on the notion that the surveillance activities of the CBN contributes to worker empowerment in the banking industry**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly agree	76	20.5
Agree	193	52.0
Disagree	53	14.3
Strongly disagree	49	13.2
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

In Table 4.46, 76 (20.5%) of the respondents strongly agreed that the surveillance activities of the regulatory authorities, particularly the CBN contributed to staff empowerment in the banking industry, 193 (52%) agreed, 53 (14.3%) and 49 (13.2%) disagreed respectively. Thus, majority of the respondents believed that the surveillance activities of the CBN and the NDIC have helped to promote workers empowerment in the industry. This was made possible by the reforms of CBN that all have postmodern undertone that encourage workers empowerment.

**Table 4.48: Frequency distribution of respondents by their views on the notion that the surveillance activities of the CBN have enhanced service delivery**

Responses	Frequency	Percent
Strongly agree	68	18.3
Agree	218	58.8
Disagree	62	16.7
Strongly disagree	23	6.2
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

As table 4.48, shows, 68 (18.3%) of the respondents strongly agreed that the surveillance activities of the CBN and the NDIC have helped in efficient service delivery in banking sector; 218 (58.8%) agreed, 62 (16.7%) and 23 (6.2%) disagreed and strongly disagreed respectively. It can be seen that majority of the respondents believed that the surveillance activities of the CBN and the NDIC have helped to promote efficient service delivery in Nigerian banks. Although the in-depth interviews supported this view, there were some reservations expressed by some Head of Operations (HoPs) interviewed. Below is the response of one of the HoPs typical of the responses of the others:

There is no doubt that the CBN policies have helped improve the service delivery in this sector, however, some of its policies have created more problems for the banks as some of the policies are politically motivated to witch-hunt some banks....Some of them seem to promote a hidden interest. The CBN has also created more tension in the industry as no one knows where it will come out (Male HoP, 2011).

Another respondent pointed out that: “the CBN has plunged the industry into more uncertainty because of its unpredictable policies”. This submission shows that although the CBN has contributed to the growth of the sector, it has also created a level of uncertainty which is seen as one of the problems in the sector.

**Table 4.48: Frequency distribution of respondents according to their views on the notion that CBN regulations and supervision prevent sharp practices in the banking industry**

<b>Responses</b>	<b>Frequency</b>	<b>Percent</b>
Strongly agree	68	18.3
Agree	218	58.8
Disagree	62	16.7
Strongly disagree	23	6.2
<b>Total</b>	<b>371</b>	<b>100.0</b>

**Source:** Field Survey, 2011.

As table 4.48 shows, 68(18.3) and 218 (58.8%) of the respondents respectively, strongly agreed and agreed that CBN regulations and supervision have helped in guarding against sharp practices and other abuses by bank operatives. Twenty three of the respondents, representing (6.2%) and 62 (16.7%) respectively, strongly disagreed and disagreed with the statement. The HoPs interviewed also agreed with the above notion but went further by admitting that the CBN regulations and supervision could only reduce fraud and sharp practices, they cannot eliminate them. They argued that even the CBN contributes to some of the corporate sharp practices experienced in the industry. One of them observed: “the CBN also makes regulations that allow sharp practices when it gives deadlines that are not feasible, there is no option than for the practitioners to cut corners to meet targets”.

The Heads of Operations interviewed consented to the fact that the regulatory bodies, particularly the CBN have great influence on the operations of the banks. They believed that the success or failure of the banks’ policies rest greatly on the influence

of the regulatory bodies. They also pointed out the influence of the larger environment in determining the success of bank organization. They agreed that the banking industry operates within the Nigerian larger society and that whatever affects the larger society also affects the institution within it of which the banking industry is a part as captured by the response of one of the HoPs:

My bank operates within an industry that is highly regulated by various bodies ranging from CBN, NDIC, EFCC, NFIU etc. It also does not operate in isolation from the Nigerian system which we are all aware is saddled with all kinds of issues from economic to political, socio-cultural and security. All of these factors culminate in the success and shortcomings experienced in the industry despite the postmodern practices adopted (Male HoP, 2011).

This corroborates the functionalist notion that the society is a system with many other subsystems and that if there is malfunction in one subsystem, it will definitely affect other subsystems and the entire society. Thus the external environmental factors of the banks have significant effects on the operations of the banks. The problem of corruption ravaging Nigerian society and the worship of wealth without minding the source affect employees of the banks also as members of the same Nigerian society. This may partly explain series of fraud committed in the industry and the bad corporate governance. As Robert King Merton explains in his Strain Theory, if legitimate means of achieving one's goals is difficult, people result to illegitimate means to achieve same goals. This explains why, in spite of the introduction and implementation of the global postmodern practices in the banking industry, and their attendant improvement in service delivery, the turbulence in the industry still persists.

In as much as the self service electronic channels are being encouraged, the security of funds, confidentiality of transactions and prompt resolution of complaints that arise from the use of electronic channels is still an issue. Corruption within the polity and societal reverence for the rich and the affluent without minding the sources of such wealth are factors militating against the postmodern practices. Our business environment is not favourable. The over bearing regulations from regulatory authorities, coupled with security issues, electronic theft and scams are major issues affecting the smooth operation in the industry (Female HoP, 2011).

The in-depth interviews also confirmed that the banks' culture encourages the implementation of the postmodern principles. This shows that the banks' internal culture is favourable to the implementation of the best global practices in the industry. In other words, the culture of the banks is not really a problem for the successful implementation of the postmodern practices. This was the views of the HoPs interviewed captured in one of the responses:

Yes. Our culture encourages the implementation of the mentioned management practices. Managers, through interaction with customers provide feedback to management which helps in taking decisions concerning customized services to suit customers' need. There is information flow through electronic means, there is relative staff empowerment, our work is team based, and opinions of staff are somehow respected (Female HoP, 2011).

The HoPs also confirmed the influence of the CBN on the operations of the banking industry in Nigeria. The apex bank has a great influence on the matters concerning the banking industry including their introduction and implementation of these postmodern principles. This is captured in the following view expressed by one of the interviewees:

The CBN has played very prominent roles in shaping not only my bank but the industry at large. To aid the electronic banking regime, CBN procured POS (Point of Sale) machines and deployed to banks including mine. They also put control measures in place and regularly request for customer complaints and number of days it takes to resolve them. This has put the bank on the spot to resolve issues within the shortest possible time (Male HoP, 2011).

The respondents also attested to the encouragement of employee empowerment in their banks, but with strings attached. This may not be unconnected with the level of trust in the industry. As earlier pointed out, the spate of corruption and fraudulent activities in the Nigerian society at large makes absolute trust rather impossible. Again, some of the factors that prevent the banks from scoring very high in quality service delivery include: system failure, cash retract, lack of access to internet, etc.

These explain why the banks still experience congestion in their banking halls. This was captured as explained by one of the HoPs:

The empowerment of bank employees come with some strings attached. Any decision to be taken outside what the bank policy stipulates must be backed up with approval from the appropriate authority....

I believe the congestion in the banking hall is a result of increasing customer base and it also borders more on the confidence of the customer on the safety and security of electronic channels like the POS, ATM, electronic fund transfer and internet banking. Inability of the bank to promptly resolve issues such as cash retracts, system downtime and failed transactions is also another reason why some customers still prefer to queue in the banking hall and be sure to access their funds not minding the stress of waiting to be served....(Male HoP, 2011).

From the foregoing analyses of the in-depth interviews, it has been revealed that the Nigerian banks have elements of what it takes to have successful implementation of postmodern organization in the banking industry. However, the banes of the quality service in the industry are the environmental factors ranging from deficient infrastructure, technological development, illiteracy and socio-cultural values of the country at large.

## **4.6 Discussion of Findings**

### **4.6.1. Introduction**

This section discusses the findings of this study. It focuses on how the objectives of the study were realized and how the research questions were answered. The discussion was carefully done based on the qualitative and quantitative results obtained and supported with relevant literature.

Having observed the trend in the banking industry with keen interest, it was realized that in spite of the recurrent reforms in the sector by the regulatory authority, the CBN, the problems in the sector continue unabated. The banks, in order to catch up

with global trends have embraced postmodern organization by adjusting their organizational structure and culture to accommodate the intricacies of the postmodern practices. The banks have invested heavily in information technology to enhance their electronic banking. All these have a major objective of improving their quality service delivery.

It is against this backdrop that this study examined the extent of postmodern organization and practice in terms of structure and culture in the Nigerian banking industry and how the postmodern practices have impacted on the service delivery of the sector. The examination did not stop at the extent of postmodern organization in the industry, it also examined the role of the Nigerian business environment in the success or otherwise of the postmodern practices and the implication for service delivery in the banking industry.

#### **4.6.2. Extent of Postmodern Organization in the Nigerian Banking Industry**

This study set out to ascertain the extent of postmodern organization in the Nigerian banking industry. It was established in the findings that postmodern organization exists in the Nigerian banking industry to a large extent. However, Ojo (2010) and Kanu (2010) argue that the postmodern features are foreign transplanted without considering the Nigerian socio-cultural values and business environment. Postmodern organization is tailored toward customer satisfaction through quality service delivery. It is also to reward employees who play a strong role in influencing organizational direction and decision making (Bennet and Bennet, 2004). Thus out of the 371 bank staff respondents, over 97% of them agreed that the administrative policies of the banks were customer-oriented. From this result, it clearly shows that customers are

the reason for the existence of the banks. Thus, winning and retaining customer is the responsibility of everyone in the industry.

It was also established that employee involvement in decision making is also a postmodern culture in the banking sector. Over 87% of the bank employees agreed that employee involvement in decision making was an integral part of administrative structure of the banks. This is inconsistent with bureaucratic structure that bothers on centralization of authority. One of the Heads of Operations interviewed summarized the employee involvement in the banking industry thus:

The branch managers, heads of operations and other unit heads are given a level of privilege to take certain decisions concerning their units, but such decisions must be in agreement with subsisting rules of the bank. However, any decision taken that backfires, the officer faces the music. This is why any discretionary decision taken is immediately communicated to the immediate superior who in turns communicates it to the other higher officers that matter. This helps to indemnify the staff that took the initial decision, should any issue arise from the decision in future (Male HoP, 2011).

The implication of this statement however, is that, although the bank has employee involvement as part of their organizational culture, a level of hierarchical (bureaucratic) elements are still very much in operation as captured by another Head of Operations interviewed:

Employee involvement is part of our bank's culture but the ultimate decision is taken from our head office as any decision taken has to be approved by the boss you report to. We are also careful in taking decisions to avoid problem as some have led to the termination of appointment of some managers. You cannot blame the management for this because experience has shown that some managers had taken detrimental decisions that had cost the bank millions of naira. You know, decision making are predicated on trust, some have betrayed the trust leading to fraud and other mismanagement and also led to loss of valuable customers (Female HoP, 2011).

The caption above shows that employee involvement, a postmodern culture is operated in principle in the Nigerian banking industry. Employee involvement is predicated on trust. However, considering the culture of corruption that pervades the



Nigerian society, the banking sector not exempted, has made absolute trust impossible in the sector. Thus the culture is embraced with reservations. On the other hand, the little window of discretion allowed is not in most cases exploited by the employees for fear of job loss in case it backfires. This in part explains why the banking halls are still congested in spite of the electronic banking services in the sector. This is so because decisions that are to be taken expressly have to go through processes. On the whole, employee involvement in decision making is more realized when most of the decisions taken at the head office are a result of the aggregation of the suggestions harnessed from the branches as confirmed by one of the banks' operation managers interviewed:

Most of the customer-oriented decisions taken at the head office are the aggregation of the suggestions and complaints got from the branches. This is so because, the employees at the branches are the actual people who interact with the customer and who understand the needs of the customers. Since we implement the decisions of the bank and primarily involved in the quality service delivery, the management collates the feedbacks of the success or otherwise of their policies and thus give listening ear to our suggestions. This is the area where we the employees actually influence decision making (Male HoP, 2011)

It is clear from the above that employee involvement in decision making is a part of the organizational structure in the banking industry in Nigeria, but it is implemented with reservations. Since the ultimate decisions are taken at the top management level, it then means that this aspect of decentralization, a postmodern feature is not fully implemented. This implies that element of bureaucratic organization is still very pronounced in the seemingly de-bureaucratized banking sector in Nigeria.

Other features of postmodern organization in the banking industry such as flat span of control where there is less emphasis on superiority of the boss; knowledge and information driven platform; recognition of employee creativity; automated

operation; electronic banking; outsourcing (use of contract staff); multi-skilling; among others are evident in the banking industry. However, they are in operation in different degrees. Currently, electronic banking with all its dimensions is in ascendancy. The banks have invested heavily in electronic banking. The heavy investment in online banking has the assumption that online services provide customers with convenience, interactivity, relatively low cost and a high degree of customization and personalization: all these have enhanced customer satisfaction and retention more effectively than offline-based services (Khalifa and Liu, 2001). Truly, the investment has positively impacted on service delivery in the banking industry. This was confirmed by Segun Agbaje, the Managing Director of GTbank when he attributed the good outing of his bank to concerted efforts to improve efficiency in an increasingly competitive operating environment. He further attributed the growth in their customer base and transaction fees to the use of technology and innovation in servicing the bank's expanding customer base (Tell, May 7, 2012 pp.33).

#### **4.6.3. Postmodern Organization and Service Delivery**

Many scholars and practitioners have highlighted the need for better service quality in banks (Uppal, 2011). Several researchers have also suggested the adoption of latest banking technology as a means of improving customer services (Sundaram, 1984; Nageswar, 1987; Nageshwar and Parmod, 1990; Brahmanand and Narayana, 1990; Seshasai, 1999; Gani and Bhat, 2003). The banks have to provide quality service to their customers for survival, as well as to have competitive advantage, reiterated Uppal (2011). The ability of banks to continue and survive in the market depends on their ability to respond to the requirements of change in a globalized world that is confronted with uncertainties. There is a close relationship between the banks' ability

to continue and survive and their ability to provide services that fit in with the increasing and changing needs of the customers. To also survive, organizations such as banks, have to work hard to find effective ways to counter external changes and influence (Al-Hawary *et.al*, 2011). Al-Enayzy (2002) had earlier contributed that quality service is no longer a mere consistence of the services with the technical standard specifications. Rather, it has included the customers' needs, expectations and requirements of services.

Al-Hawary *et.al* (2011) argue that the importance of achieving high service quality lies in the number of economic and non economic benefits resulting from quality commitment and lies in eliminating its problems and the causes of the problems. It is the responsibility of organizational administrations and people working in the organization. GroEnroos (1983) conceptualized technical quality as involving what is provided and functional quality as involving how it is provided. Parasuraman *et.al* (1985) also described service quality in terms of gap between customers' expectations of service and their perceptions of the service experienced.

The five dimensions of service quality discovered in the work of Zeithaml *et.al* (1990) as earlier discussed in the literature are tangibles, reliability responsiveness, empathy and assurance (Brensinger and Lambert, 1990; Carman, 1990; Crompton and Mackay 1989; Parasuraman *et.al* 1985, 1988; Woodside *et.al* 1989; Parasuraman *et al* 1991). The tangibles dimension corresponds to the physical environment aspect, including the banks' physical facilities, equipment, dress of their employees, decors and communication material. All these tangible factors are said to meet global

standard as opined by the HoPs interviewed. A response by one of the HoPs typical of the responses of the others:

You can see for yourself that our physical facilities are of standard, you can also observe the dressing of our staff that they are clean, our equipments are up-to-date, and we can boast of effective communications also (Male HoP, 2011).

The reliability dimensions correspond to the service outcome aspect, which connotes the ability of banks to provide the services accurately and dependably as promised. This also was said to be relatively commendable considering the level of infrastructure available in the system. The HoPs observed that the major factor affecting their operations is dearth of infrastructure, particularly electricity and internet failure that have often led to systems failure. These are some of the macroenvironment factors that Thompson *et.al* (2010) observed to have impact on an organization's business situation and have significant impact on the organization's direction and strategy. Responsiveness is willingness of the banks' staff to help customers and to provide requested service promptly. This can only be achieved where there are no administrative bottleneck and where employees are well motivated. As Grint (2005) has argued, organizations work best where employees' and organizations' goals are mutually compatible. The level of employee empowerment also determines his promptness in solving customers' problems. Assurance has to do with the knowledge and courtesy of the employees and their ability to inspire trust and confidence in the customer towards their organization. This also tells on the level of employee motivation. Empathy is the ability to provide a caring and personalized attention to each customer. All the above five quality service dimensions are evident in the Nigerian banking industry. Even when they are not willingly carried out, they are performed at least for fear of sanction.

Customer satisfaction is an important concern for organizations and is highly connected to service delivery (Bolton and Drew 1991; Cronin and Taylor, 1992; Taylor and Baker, 1994; Spring and Mackoy, 1996). It has also been emphasized that customers' evaluations of the service quality are critical to service firms that aim to improve their marketing strategies (Cronin and Taylor, 1992; Jain and Gupta, 2004; Ofor and Simonson, 2001).

The question as to whether postmodern organization contributes to quality service delivery in the banking sector in Nigeria was answered. The essence of the application of the postmodern features is to improve quality service in the industry. Quality service according to Ashis (2000) is the ability to satisfy the customer's requirements and needs to the fullest and be able to replicate this in an on-going basis. Quality service is not a one-off thing, it is not just about fixing problems, it has to do with quality consciousness which must be ingrained as an accepted business norm by everyone concerned with service decisions and implementation. In this case, the customers are the reason for the existence of the banks and are in the best position to assess the quality service delivery in the banking industry.

From the bank employees' perspective, the postmodern organization has improved the quality of their service delivery. They professed that their ATM services have reduced overcrowding in banking halls (mean=3.24, SD = 0.80) and about 85% of the respondents agreed to this. However, this is a far cry from what is observed in the banking halls today. The banking halls are always filled up. This claim differs from what was got from the in-depth interviews conducted. About 98% of the Heads of Operations (HoPs) interviewed confessed that the impact of the electronic banking,

especially the use of ATM technology, has not been felt in terms of reducing the crowd in the banking halls, as the banking halls continue to experience, more than ever, overcrowding. The reasons for this as explained by one of the HOPs were attributed to increasing customer base, system failure, cash retract, fraudster activities, inadequate customer education and ignorance.

The reason why there was disparity between the questionnaire response and in-depth interviews opinion may not be unconnected with the usual practices of the bank to protect their banks so as to see them to be efficient in their services. On the other hand, the interviewee realized that the researcher was on ground to witness things by himself. Thus it was difficult to fake information. Although, to some extent, electronic banking has noticeable impact on the bank customers, the impact is still at observation level. Some of the reasons why the electronic banking has not significantly reduced overcrowding in the banking halls are, among others, the problem of cash retract, illiteracy on the part of the customers, hacking of the debit cards, network problem, systems failure, some customers see going to bank as status symbol, and the fact that electronic banking which emphasizes self service is alien to our culture of continuous interaction (Ojo, 2010).

The bankers claimed that their quality services have won them series of awards, which is an open recognition of their quality service delivery. Flexibility, one of the features of postmodernism, encourages personalization of service as against impersonalization and rigidity of ideal bureaucracy. This in turn facilitates customized service to the customer and eventually engenders customer loyalty and retention. Thus the respondents of the banks observed that their flexibility and special

touch offered their customers have positively impacted customer confidence and loyalty to their banks. The culture of seeing the customer as the reason for their existence has made customer-oriented services the major concern of the banks. However, this policy has been carried too far in most of the banks to the extent that customers are listened to and believed by the management of the banks to the detriment of the bank employees. This has led to disaffection among the staff which has demoralizing and alienating effects on the workers.

It was established from customers' perspective that the banks have improved tremendously in their service delivery better than what obtained in the 1980s and pre-merger period. About 90% of the customers attested that they were specially treated now than ever in their banks. They confessed the quality of the customized services they enjoyed in the bank currently compared to what obtained in the 1980s and pre-merger period. This is a testimonial that the CBN reform to recapitalize the banks is working. Again, the steady progress in quality customer service could be attributed to the success of postmodern practice which emphasizes customization instead of mass production and personalization that allows for special touch instead of impersonal relationship of ideal bureaucracy. Thus customers now have confidence in the banks that their money is now safe in the banks. They now have easy access to their accounts anytime anywhere as a result of self-service occasioned by electronic banking. This is another breakthrough of postmodern organization in the industry.

#### **4.6.4. Nigerian Business Environment and Postmodern Organization**

The role of the Nigerian business environment in the success or otherwise of postmodern organization in the Nigerian banking industry cannot be overemphasized. Here we have internal business environment and external business environment. The internal environment comprises of all the resources that make up the organization: men, materials, money, time, etc. while external environment comprises of the economic, social, political and technological factors in the task environment (Fajana, 2002; Thompson, Strickland and Gamble, 2010).

With regard to the internal environment of the banks, the human resource is a crucial one. The research established that there was slightly more male staff than female with different qualifications, both bank related and non bank related, which confirmed the trans-disciplinary nature of recruitment in the industry. The material resources of the banks have also improved compared to what obtained in the 80s and pre-merger period, but still inadequate to cope with the global requirement for successful implementation of postmodern organization. In terms of money available to the banks, it could be said to be inadequate as the banks are continually recapitalizing. This has also led to continuous mergers and acquisitions. Again, the time frame given to these banks by regulatory authorities particularly the CBN is usually short for any meaningful headway; this has made banks to engage themselves in sharp practices to meet deadlines. Also, the bank employees only have resumption time but no specific closing time. This is part of the uncertainty on the part of the workers. Any extra hour is not usually compensated. This is alienation, and it has a serious implication for the loyalty of the staff to the organization.



Current trends in the socio-cultural work environment include changing demographic profile of the workforce, changing lifestyle, increased dependency burden, the emergence of sophisticated fraudsters, the continued use of the influence system, continuous decline in the quality of the products from our educational system, and kindred matters (Fajana, 2002). All the above factors have serious implications for the success of global practices in the banking industry. These factors explain why the Nigerian banks seemed to embrace the global postmodern structure and culture, yet having serious management problems. Postmodern organization works better when some of the above factors are at minimal level. The lifestyle of Nigerians of which bank employees are not in exemption is rapidly changing; people want to live in choice areas, wear the best clothes, ride the best cars, and even throw expensive parties. People engage in this extravagant lifestyle without question: Nigerian social values do not currently frown at the sources of affluence. The sorry case is the fact that there exist little or no societal sanctions against fraud and other financial or operational malpractices (Fajana, 2002). Cases of financial crime are just celebrated at the onset but nothing is heard thereafter. The banks employees operate in this volatile work environment and this to a large extent influence their behaviours both at work and within the society. This was captured in the response of one of the banks' Head of Operations interviewed why responding to the spate of fraud and malpractices thus:

Most of the employees embrace funny and interesting lifestyle; they live above their means, take loans to travel abroad on vacations, live in expensive apartments in choice areas of the city, and all sort of affluent lives coupled with dependency burden from family and friends. This lifestyle has tempted some to engage in fraudulent activities. However, the entire blame is not on the bank employees, the society and the bank itself have their own share of the blame. Things including cost of getting to work are rising without any measure to cushion the effect; the banks watch things especially cost of living rise up without wage review; staff are called to duties at any time without adequate compensation. All these erode the purchasing power of the employees and it takes God not to think of malpractice and fraud (Female HoP, 2011).

This explains the socio-cultural environment in which the Nigerian banks operate. These factors have serious implications for the success of the postmodern practices predicated on trust as practitioners of such extravagant lives and pressure to conform will be hard to entrust with depositors' money. This explains, in part, why the banks experience challenges in corporate governance. No wonder the banks' chief executives are thrown out of office at will for poor performance and poor corporate governance.

The Nigeria political environment could be said to be relatively unstable, though better than the period of military regime. The effect of political uncertainties in Nigerian workplace is possibly an indirect one (Fajana, 2002). Frequent change in government policies and policy summersaults affect customer patronage of the banks. It also creates uncertainty in the banks. This policy/reform issues affect depositors attitude, thus bank cash asset dwindles. This explains the unabated bank distress and continuous mergers and acquisitions. This in turn affects the welfare of the bank workers since the fortune of the bank employer is partly a determinant of staff welfare. Thus, the bank employees continue to suffer the uncertainties of job security, poor living conditions and general stress and tension which eventually lower their morale.

#### **4.7. KEY FINDINGS**

- i. The findings from this study and available literature show that indeed there are overt postmodern features in the Nigerian banking industry. This means the extent of postmodern organization in the Nigerian banks is high.

- ii. It has also been confirmed by both the staff and the customers of the banks that the application of the postmodern practices has improved the quality service delivery in the industry, particularly the electronic banking which allows bank customers to access their accounts anywhere at any time.
- iii. There was appreciable evidence that electronic banking with all its dimensions is one of the pronounced features of postmodern features in the industry.
- iv. It was established that there was appreciable level of employee involvement in the running of the banks, even though it was mainly in principle more than in practice.
- v. Impersonalization was also discovered to have given way to customized services.
- vi. It was also found out that there was appreciable flat span of control in the industry in contrast with hitherto hierarchical structure. It was discovered however that this was being implemented with reservations.
- vii. There was appreciable element of de-specialization evident in the level of multi-skilling necessitated by the multitasking nature of the work in the banking industry.
- viii. The study also revealed that there was significant feature of adhocism. A significant number of the workforce was contract staff, referred to as Staff on Outsource Function (SOF) in some banks.
- ix. It was also revealed that in spite of the enormous features of postmodern practices, there were still appreciable features of bureaucratic organization in the banking industry.

- x. One of the ironic findings was that the electronic banking was among other reasons to decongest the banking hall, but in spite of the electronic banking services, the banking halls still experience long queues on a daily basis.
- xi. Most of the postmodern features are foreign and not compatible with Nigeria's banking business environment.
- xii. There were no enough infrastructural facilities that could support the effective application of the postmodern organization.
- xiii. The business environment of the banking industry with all its connotations greatly affected the quality service delivery in the sector.
- xiv. The regulatory bodies of the banks, particularly the CBN and its allies embrace postmodern organization in the banks. Their policies affect the success or otherwise of the banks.
- xv. The socio-cultural, political and economic environment has significant effect on the effective implementation of the postmodern organization in the banking industry.
- xvi. The confidence in the banking industry has improved. The CBN has demonstrated through its numerous reforms that have continually assured Nigerians that no customer could lose his/her money due to distress any more. This, with the improved service delivery, has increased the banks' customer base.
- xvii. It was also found that the improved service delivery in the banks did not translate into clean bill of health for the banks. Hence the continued reforms in the industry that bother on environmentally induced poor corporate governance.

- xviii. The study also reveals that the introduction and the implementation of the postmodern practices only focused on improved service delivery and excellent customer service, but silent on employee welfare.
- xix. Most importantly, it was established that there was postmodern organization in the banking industry and this has improved their service delivery but not translated into clean bill of health in the sector. The main discovery that made this so was the fact that the banks lack the requisite foresight and ability to cope with uncertainty that go with postmodern practices.
- xx. It was also found that the bank employees have a significant role to play for the postmodern organization to work in the banking industry.
- xxi. From the in-depth interviews, it was established that a level of modern and postmodern organizations still needed to be combined in the Nigerian banking environment.

# **CHAPTER FIVE**

## **SUMMARY, CONCLUSION AND RECOMMENDATIONS**

### **5.1 Summary**

The banking industry as well as its financing mode constitutes an effective means in the industrialization process of most countries that are now economically advanced, and which Nigeria aspires to catch up with (Ojo, 2010). The banks have no doubt, invested heavily in technology to meet up the global demands of the current trends in the industry. In spite of all these efforts of the banks to catch up with the global practices, the banking industry still manifests more problems than solutions. Thus, in spite of recapitalization, the application of the postmodern practices as earlier enumerated, and series of reforms by the regulatory body to enhance healthy operation and quality service, the turbulence in the banking industry continues unabated. It is against this backdrop that this study undertook to unravel the reasons behind the above trend in the industry.

The issue of quality service delivery and the quest for meaningful stability in the banking industry bring to the fore the role of postmodern organization and the business environment in which the industry operates, owing to the fact that the organizational structure and the business environment with all its dimensions have significant roles to play in the success or otherwise of the banking sector. This study, therefore, investigated the organizational culture and structure as well as the business

environment in which the banks operate to determine their contributions to the success or otherwise of the banking operations.

Specifically, the study identified various postmodern practices the banks have adopted in order to catch up with global practices and to efficiently provide quality services to their customers. It also examined the role of the business environment in the observed outcome of the banks' organizational structure. To these end, some important questions were asked. The questions bothered on the extent of postmodern organizations in the industry, the contributions of these postmodern practices to quality service delivery in the sector, comparing the modern era to postmodern era, the role of business environment in the success of the postmodern features and the customers testimonials on the quality service in the sector.

The archives were explored to see the contributions of scholars in the various dimensions of postmodernism and its tendency towards quality service delivery generally in the service industry and particularly in the banking sector. This led to the digging into scholars' optimism, pessimism and normative views about postmodernism. Contributions of scholars also covered the environmental factors in the success or otherwise of the postmodern practices in the banking sector in Lagos State, Nigeria.

Four interrelated theoretical frameworks were explored to explain this study. They are: Postmodernism which is the core theory of the study, Complexity Theory – a part of the broad postmodern organizational theory, Theory Z and Agency-Structure Theory. Postmodern theory was used to explain its connotations as both an epochal

shift from modernism and as an extension of modernism, its main features differentiating it from modernism and its assessment. Complexity Theory explains that business life in the twenty-first century was more complex, more global and operated greater velocity than ever before. Complex theories deny the viability of any mechanical laws with universal and predictable application to social organizations: organizations are not machines but living organisms. The essence of complexity theories is to explain that self-organization or local interaction generates patterns - and thus no blue-print is necessary. In other words, while the traditional understanding of management is that of designing and executing predictable patterns or plans, it now appears that such plans are both unnecessary and counter-productive. Postmodern organizations operate a non-linear system which does not require such plans. The relevance of this framework is the Complex Adaptive Systems (CAS) required to cope with this non-linear nature of global business dynamics which seemed to be a bane in Nigerian banking sector.

Theory Z by William Ouchi assumes that the best management style involves employees at all levels of the organization. Specific characteristics included in Theory Z are: less specialized career paths, informal control, group decision making, and concern for the individual rises above work-related issues. This theory satisfies both lower order and higher order needs. Apart from the postmodern features of the theory, it emphasizes on employee involvement and welfare. Thus employee welfare and involvement are critical factors in the success or otherwise of the postmodern practices in the banking sector. Agency-Structure theory by Anthony Giddens explains further the tenet of theory Z. It argues that all social action involves



structure, and all structure involves action. It explains the role of the actors in the success or otherwise of the postmodern structure.

Survey method which involved the use of questionnaire was adopted together with in-depth interviews. There were two sets of questionnaire; one was administered on the banks' employees while the other was administered on the banks' customers. The in-depth interviews were conducted on the heads of operations of the six banks studied. This was because they were the ones directly involved in the implementation of the postmodern practices and their feedbacks to their management form the basis upon which decisions are taken at their head offices. The data gathered were analyzed using SPSS. Descriptive statistics was used to present the data.

Twenty one major findings were recorded in the study. The core of these findings was that there was, to a large extent, postmodern organization in the banking industry in Nigeria. There was appreciable level of flat span of control, flexibility, de-specialization, customized services, self-service in place of staff handling, electronic banking in ascendancy, high-tech services, and employee involvement among others. It was also found that the adoption and application of these postmodern practices have improved service delivery in the banking sector. The Nigerian business environment was also found to have both positive and negative effects on the success of the postmodern organization in the industry. It was discovered from the findings that emphasis was placed on customer satisfaction at the expense of staff motivation and welfare. It was revealed that most of these postmodern practices were alien to Nigerian business environment, hence the maladjustment in the sector. Another major

finding is the poor market orientation that affects delivery of quality service to their numerous customers.

## **5.2. Conclusion**

The ideal bureaucracy of Max Weber has been drastically modified in order for organizations to remain relevant in the face of the prevailing circumstances at global level. However, the application of its replacement evident in postmodern practices have also met with greater crises in the Nigerian banking industry as a result of the peculiar environmental factors earlier mentioned that have hindered quality service delivery. It is also to be mentioned that ‘the ruling ideology of an epoch is also the ideology of the ruling class’. In this case, the functioning of the Nigerian banking industry is at the mercy of the incumbent Central Bank governor. The sector is governed by politics. Some of the problems encountered in the industry are caused by the regulatory authority. The regulations of the CBN are carried out without prior consideration of market orientation which is vital in the service industry. Some of these policies are rolled out to the banks to experiment with which later backfire. This explains some of the policies summersaults we have experienced in the industry. Therefore, market orientation in the industry should not be the responsibility of the banks alone, the regulatory body must also be involved; it must reflect in their regulations and reforms so as to bridge the gap between customer expectation in terms of service desired and service available. This is because some of the things the regulatory body expects the banks to implement may not be in the interest of the customers and the shareholders. If this is not corrected, the problem in the industry may linger.

Investment in technology and its application have left the numerous bank customers with the option to harness the benefits of technology in the industry. However, availability and the utilization of these technological facilities is a function of many factors which include but not limited to the following: the level of education of the customers, not only in terms of degrees but enlightenment and orientation, willingness to use the available electronic facility, socio-cultural factors which include going to the banking hall as status symbol, infrastructural factor and systems support which is an important factor in the success of electronic banking. This infrastructural factor is a major bane in the application of the postmodern features particularly electronic banking in Nigeria.

Postmodern organization works better with organizational democracy rather than organizational bureaucracy. However, organizational democracy is still far from being realized in Nigerian organizational environment, the banking industry inclusive. This has been attributed in part, to a philosophy of management described and prescribed by the early and influential management theorist, Chester I. Barnard. Barnard (1938) posited that managers were the ones best qualified to distribute, at their discretion, the resources of work organization. This is to affirm that the Nigerian banking industry is trying to eat its cake and to have it. If postmodern features are truly to be embraced, they are to be embraced with its vital apparatuses. This problem cannot be divulged from the larger Nigerian society with fragile political democracy. This is part of the environmental and socio-cultural factors affecting the implementation and success of the postmodern organization in the sector. Thus the success of a system is a reflection of the larger society. The corruption in the country also impacts on the trust in the banking sector. Trust is one of the foundations upon

which postmodern practices in the banking sector is built. Corruption has made good corporate governance elusive in the industry. No wonder chief executives of banks at one time or the other in Nigeria had been thrown out of office: some to prison custody.

Furthermore, according to Gring (2005), organization works best where members and organization beliefs, actions and goals are synergized and mutually compatible. For organizations to succeed there must be links between the emotional needs of individual employees and the organizational need for integration. Customer focus at the expense of employee motivation and welfare portend danger in the industry. If employees are not motivated, their productivity would be affected which might in turn culminate into industrial sabotage in form of fraud. The effect may also be transferred to their homes leading to threat to marriages, family disorganization and other social vices. Thus how motivated and fulfilled the employee is, also determine how successful quality innovation will be. However sophisticated technology and its application may be, employee factors are very essential for its success. The work environment needs be humanized and employees treated as valuable human and not as mere factor of production or a machine.

The problems experienced in the banking industry, according to the findings of this study are not as a result of the presence or absence of postmodern organization. They are not even so connected to service delivery. The problems are systemic and are mainly emanating from the macro-environment factors already discussed. It could be deduced also from the study that the Nigerian society is not ripe for some of the postmodern features, particularly the electronic/internet banking. This is so because the infrastructural facilities that are to support the implementation are nonexistent or

at best inadequate: there is poor power supply; lots of the bank customers have no access to internet, and most importantly some are unable to operate the self-service system encouraged by e-banking.

Again, epistemologically, postmodernism is predicated on trust, but it has been proved time without limit that trustworthy executives are few, if any at all in the banking industry. This is evident in the sacking of many bank executives in 2009, with some of them still serving various jail terms for malpractices and poor corporate governance. Instead of developing sophisticated infrastructure and technology, the Nigerian business environment is developing sophisticated fraudsters without sophisticated law enforcement authority to match. When cases of fraudulent activities arise, they are mostly politicized because those involved are seen as sacred cows.

It is worthy of note that success or failure of modern or postmodern organization does not end at implementation. The macro-economic factors as discussed earlier have greater impact on the success of any management, leadership and organizational theories. This explains why bank failed even in United States of America where the requisites for the success of postmodern organization are evident.

It is also concluded here that modern organization typical of bureaucracy can never be jettisoned. It can only be modified or complemented to meet situations as they present themselves. Thus, this study agrees with Onyeonoru (2005: 34) who posits that “Significant elements of modern organization such as rationalization and formalization are still holding sway in the emergent organizations, albeit in different forms. Perhaps, neo-bureaucratic organization may, be more appropriate term for notions of postmodern organization”.

By and large, the turbulence in the Nigerian banking sector is not limited to the shortcoming of quality service delivery alone. The endemic problems in the industry are embedded in the business environment (particularly the external environment), bad corporate governance, organizational injustice and inability to manage uncertainty by the operators of the banks.

### **5.3. Recommendations**

The results of this study have both policy and academic implications for the reduction if not total eradication of the recurrent problems in the Nigerian banking sector. The Nigerian banking sector can perform better in delivering quality service to the customers, stakeholders and the economy at large. The following recommendations are therefore suggested to improve the quality in the sector.

- i. Most of the postmodern features are alien to our society and culture and the level of our social, political, economic and infrastructural development. The practitioners in the banking sector should employ only the features of postmodern practices that are adaptable to our business environment.
- ii. No organization can grow beyond the quality of its employees. The bank employees should be treated first as human rather than mere factor of production. There have been unpalatable cases of staff layoffs in the sector especially as a result of merger and acquisitions. This has increased the fear of job loss and consequently job insecurity. With this rate of staff turnover, it is possible for staff to consider other illegitimate means of coping with job insecurity. This may explain the spate of fraud among the staff of the banks apart from the endemic problem of corruption in the society.

- iii. It is also recommended that the regulatory authority, particularly the CBN, should have a thorough knowledge of market orientation in the banking industry before regulations and reforms are carried out. This will go a long way to forestall hasty and wrong policies and it will prevent policy summersaults such as have been experienced in the sector in the past.
- iv. The world is an ever dynamic market. The management in the industry should understand and learn more about how to handle uncertainty. The world itself is full of uncertainties, and since the goal of the banks is to catch up with global trends, the operators of the banking industry should not be caught unawares at any sudden change.
- v. The policy concerning the financial sector should not be politicized. It must be objective and enduring. No particular bank should be witch-hunted.
- vi. The principle of organizational justice must be followed. There must be justice, equity and fairness in the banks' work environment.
- vii. Effective market orientation is recommended to effectively gather information about the customers and analyze them for efficient service delivery.
- viii. The already tested and efficient of the postmodern practices should be retained and the failed ones should be left at the point of experiment.
- ix. The Nigerian business environment is not fully ripe for total organizational bureaucracy that is predicated on trust. The elements of ideal bureaucracy that are still applicable in the Nigerian situation should be combined with the practicable and culture friendly postmodern practices.
- x. Postmodernism generates its patterns: no blue-print. What has been observed in the Nigerian banking industry is that the industry is not allowed to generate its adaptive pattern; instead it imports foreign patterns with the postmodern

practices. This, if not taken into cognizance will continue to hinder the full benefits of postmodern organization.

- xi. As a sub-system of the Nigerian society, the unabated problems of the banking industry are located in the business environment. Until there is appreciable infrastructural development, constant power supply, drastic reduction of corruption if not totally eradicated, political and economic stability, no management structure can work effectively in Nigeria.
- xii. One of the major problems of the industry is handling uncertainties that accompany postmodernism. The banking industry must understand that postmodernism is full of uncertainties. This is lacking in the industry and is also part of their major problems.
- xiii. For any organization to achieve reasonable goals with postmodern practices, staff motivation and welfare should be treated as important as customer service. Almost all the efforts of the banking industry in Nigeria are focused on customer service to the detriment of staff welfare. More so, technology comes with the painful challenge of worker layoffs. This has unreasonably been carried out in the industry creating unnecessary tension and job insecurity. The banks still treat their employees as mere factors of production, not as humans. The reverse should be the case. This is a critical factor that enhances quality service delivery.
- xiv. Postmodernism, because of its dis-organization, in nature requires a great sense of understanding and coordination. This is also found to be deficient in the banking industry in Nigeria. This is blamed on incompetence of some of the practitioners, and disconnect between the management teams and the staff on the field who implement the policies. It is therefore, recommended that the



process of recruitment in the industry be based on postmodern human resource principle which shifts HRM role from that of protector and screener to the role of a planner and change agent (Banergee, 2010) so that competent personnel be placed on the appropriate desk for quality service delivery.

- xv. Finally, it should be of note that bureaucracy as propounded by Max Weber still has no replacement in spite of its shortcomings; it can only be modified or complimented for better efficiency and quality service. This is because all the characteristics of ideal bureaucracy are evident in every organization. They are either modified or subverted. Whether overtly recognized or not, every organization has superiors and subordinates; appointments are still based on qualification; promotions are still based on individual recognition since it is not every member of a team that is promoted at the same time. Thus there is really no epochal change from modernism to postmodernism, rather, there is modification of modernism for better efficiency.

#### **5.4. CONTRIBUTION TO KNOWLEDGE**

- i. This study has helped to chart a new understanding of the adoption and application of postmodern practices in a developing country like Nigeria. This was achieved through the establishment of the fact that most of the postmodern organization were foreign transplanted. For them, therefore, to achieve meaningful impact, the local environment needs to generate its own patterns to be able to adapt these 'alien' practices to local peculiarities.
- ii. The study has also provided information on the extent of postmodern organization and its impact on service delivery in the Nigerian banking industry. To the best of our knowledge, this had not been researched by any known scholar before this

study. The study has shown that if the postmodern organization was properly implemented with specific understanding of local peculiarities, it has the capacity to transform service delivery in the sector.

- iii. Furthermore, the study has provided information on the extent to which postmodernism would replace or complement modernism in the Nigerian banking industry. It has been discovered in this study that most of the features of postmodernism would have been adaptable to the Nigerian banking industry, but for the level of Nigerian infrastructural and technological development. The contribution of this study here is that the level of development of any society will determine the feature of postmodern organization that will succeed in the society. Thus it is possible that more of modern features will thrive over postmodern features in less developed societies than in advanced societies.

## **5.5 LIMITATIONS OF THE STUDY**

In the process of carrying out this study, the researcher was faced with a number of challenges.

- i. The first was the challenge posed by his work. There was the challenge of combining his tight schedule at work with the research work.
- ii. There was also the problem in data gathering as the main targets of the work were bankers who have little or no time to attend to non work related issues such as the filling of questionnaire.
- iii. There was dearth of local materials for consultation as to the best of my knowledge; no work had been done on this topic in Nigeria.
- iv. There were also time and at times financial constraints.

In spite of the limitations, the work was successfully carried out. The data was successfully gathered and systematically analyzed and the validity of the result justifies the effort and energy expended.

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# APPENDIX 1

COVENANT UNIVERSITY  
COLLEGE OF DEVELOPMENT STUDIES  
SCHOOL OF HUMAN RESOURCE DEVELOPMENT  
DEPARTMENT OF SOCIOLOGY

**QUESTIONNAIRE (For Bank Staff)**

**Dear Sir/Ma,**

I am from Covenant University, Ota. I am currently carrying out a research on Postmodern Human Resource Management in the Banking Industry: A study of selected banks in Lagos, Nigeria. I would be grateful if the questions in the questionnaire are correctly and objectively answered. Any information you supply is purely for academic purpose and will be treated with utmost confidentiality.

Thank you.

Frederick Olusola Ahmadu

**Section 1: Respondent's Socio-demographic Data**

1. Sex: Male ( ) Female ( ).
2. Age: -----
3. Marital Status: Single ( ) Married ( ) Separated ( ) Divorced ( )  
Widowed ( )
4. Religion: Christianity ( ) Islam ( ) Traditional ( ) Other, please specify---  
-----

5. Educational Qualification: ND ( ) HND ( ) Bachelor Degree ( ) Higher Degree ( )
6. Course of Study: Please specify-----
7. Professional Qualification(s): Please Specify-----
8. Income per annum-----
9. Job status: Full staff ( ) Contract staff ( )

**Section 2:**

To what extent do you agree or disagree with the following assertions concerning the management approach, its structure and operation in your bank? Please use the following scale; Strongly Agree (SA), Agree (A), Disagree (D), Strongly Disagree (SD)

**Extent of Post-modern Organization in the Bank**

	Items	SA	A	D	SD
1.	The administrative policies of this bank are customer-oriented				
2.	Employees are involved in decision making in this bank.				
3.	This bank employs people from non-bank professions				
4.	There is less emphasis on boss-subordinate relationship in my bank.				
5.	Decision making are not centralized.				
6.	Information are efficiently disseminated though electronic system.				
7.	Only tested and trusted staff are involved in decision making in this bank.				
8.	Much emphasis is placed on customer satisfaction and staff welfare.				
9.	The administration in my bank is not based on hierarchy but diffused.				

10.	Our customers enjoy customized services.				
11.	Operations in my bank are highly electronic.				
12.	Internet banking is highly embraced in my bank.				
13.	Emphasis is placed more on teamwork than on individual activities.				
14.	Employment in my bank is based on what you can offer than on particular specialization.				
	<b>Items</b>	<b>SA</b>	<b>A</b>	<b>D</b>	<b>SD</b>
15.	The structure of administration in my bank encourages friendliness and cooperation among staff.				
16.	There is a great deal of employee involvement in decision making in my bank.				
17.	I am given a free hand to take decisions concerning my job				
18.	Most employees in this bank can work in any department of the bank because we are all multi-skilled.				
19.	Our bank culture is customer friendly.				
20.	I can work in any department of the bank				
21.	The regulatory body effectively checks staff and management operations.				
22.	I am always appreciated when I perform well on my job				
23.	I get away with some mistakes because my boss did not know.				

### **Efficient Service Delivery**

	<b>Items</b>	<b>SA</b>	<b>A</b>	<b>D</b>	<b>SD</b>
24	Workers involvement in decision making has improved our service delivery				
25	Our internet banking has been efficient and hitch free				
26	Our bank has no disciplinary issue with the Central Bank				

27	Our bank's ATM services are excellent				
28	Our services are highly commended by our customers				
29	Network failures affect our services to our customers				
30	Our customer loyalty is a result of our efficient service delivery				
31	The shareholders are satisfied with our service delivery				

**Work Environment**

	Items	SA	A	D	SD
32	The regulatory environment of our bank could be said to be conducive				
33	CBN regulations enhance efficiency in the banking industry				
34	There is adequate control system to check excesses of staff.				
35	Our organizational culture encourages customer and staff friendliness				
36	The administrative structure of my bank is conducive for smooth operation				

What management approach do you think encourages efficiency in the banking industry?

.....

.....

.....

.....

What do you think are the major administrative challenges of the

banks?.....

.....

.....

.....

## **APPENDIX 2**

**COVENANT UNIVERSITY**  
**COLLEGE OF DEVELOPMENT STUDIES**  
**SCHOOL OF HUMAN RESOURCE DEVELOPMENT**  
**DEPARTMENT OF SOCIOLOGY**

### **QUESTIONNAIRE**

**Dear Sir/Ma,** (for bank customers)

I am from Covenant University, Ota. I am currently carrying out a research on Postmodern Organization and Service Delivery in the Banking Industry: A study of selected banks in Lagos, Nigeria. I would be grateful if the questions in the questionnaire are correctly and objectively answered. Any information you supply is purely for academic purpose and will be treated with utmost confidentiality.

Thank you.

Frederick Olusola Ahmadu

#### **Section 1: Respondent's Socio-demographic Data**

1. Sex: Male ( ) Female ( ).
2. Age: -----
3. Marital Status: Single ( ) Married ( ) Separated ( ) Divorced ( )  
Widowed ( )



4. Religion: Christianity ( ) Islam ( ) Traditional ( ) Other, please specify---  
-----
5. Educational Qualification: HND ( ) Bachelor Degree ( ) Higher Degree ( )
6. How long have you been banking with this bank? .....
7. Can you recommend this bank to other person? Yes ( ) No ( )

**Section 2:**

Please respond to the statements below as to how efficient and effective this bank and its services are. Use the following ratings

Strongly Agree –SA

Agree –A

Disagree-D

Strongly Disagree -SD

**Efficient Service Delivery**

S/N	Statements	SA	A	D	SD
1	This bank is very efficient in meeting customer needs				
2	I get the quality service the way I want it in this bank				
3	My bank has improved in service delivery				
4	There are too many protocols to get things done in this bank				
5	I can recommend my bank to others because of its efficient services				
6	The problems I encounter in this bank are mainly caused by me				
7	I am convinced that my money is safe with this bank				

8	The staff are friendly, approachable and attend to customer needs promptly				
9	This bank is unique in service delivery				
10	I have confidence in this bank				
11	I patronize this bank because of its efficient service delivery				
12	My accounts are easily accessible in this bank				
13	The electronic banking of this bank is very efficient				
14	The ATM services of this bank are very efficient				
15	This bank is customer friendly				

# APPENDIX 3

COVENANT UNIVERSITY

COLLEGE OF DEVELOPMENT STUDIES

SCHOOL OF HUMAN RESOURCE DEVELOPMENT

DEPARTMENT OF SOCIOLOGY

## INDEPTH INTERVIEW GUIDE

Name of Interviewer-----

Date-----

Name of Interviewee-----

Position of Interviewee-----

### **Interview with the Head of Operations**

This interview is being conducted as a part of my doctoral research. The aim of this session is to find out about your bank's organizational structure, culture and business environment: its leadership style, workers and customers relationship and how all these translate into quality service delivery. I believe that you are in a position to provide the necessary information particularly on the adoption and application of the current global practices in the banking industry because you implement the policies of your bank. I am particularly interested in the structure and organization of your bank, your business environment and your service delivery.

If it is okay with you, our conversation will be tape recorded so that I can capture all the details and yet carry on an attentive conversation with you. I also guarantee the

confidentiality of your comments so please answer the following questions to the best of your knowledge.

1. Can you briefly describe your responsibilities in your organization as the Head of Operations?
2. It has been observed that banks generally have gone through the process of de-bureaucratization by adopting flat structure instead of the hitherto hierarchical structure. If your bank has experienced this, could you please educate us why your bank has employed this management structure and how effective and beneficial it has been.
3. Your bank has employed some postmodern practices such as employee involvement in decision making, empowerment of managers, internet and electronic banking, accessibility of customers to staff, mutual cooperation among staff. How efficient and effective are these postmodern practices implemented?
4. Would you say the adoption of these features has improved your service delivery? If yes, in what ways?
5. Upon all these new management approaches, why is it that there are still problems in the banking industry that call for all the reforms?
6. Do you think the business environment in which your bank operates encourages the application of all these postmodern practices that are operated on trust?
7. In your opinion, what will you say are the effects of your business environment on your bank's operation?
8. Every organization has its culture. Do you think your organizational culture encourages the implementation of these new management practices?

9. What has been the role of the CBN and other regulatory bodies in the effective operation of your bank?
10. It is believed that bank employees are now empowered especially in decision making, what is your opinion about this?
11. To what extent will you say that there is decentralization of power in your bank?
12. We observe that your banking hall is still congested with customers; will you say it is a result of failure of electronic banking?
13. Are there factors affecting the effectiveness of your electronic banking?

Thank you so much for your time.

## **APPENDIX 4**

### **List of the Consolidated Banks in Nigeria**

- 1 Skye Bank Plc.
- 2 Guaranty Trust Bank Plc.
- 3 Zenith Bank Plc.
- 4 Access Bank Plc.
- 5 Diamond Bank Plc.
- 6 Ecobank Plc.
- 7 Stanbic IBTC Bank Plc.
- 8 Sterling Bank Plc.
- 9 Mainstreet Bank Plc.
- 10 Enterprise Bank
- 11 Wema Bank Plc.
- 12 First Bank Plc.
- 13 Key Stone Bank Plc.
- 14 Standard Chartered Bank
- 15 Union Bank Plc.
- 16 Unity Bank Plc.
- 17 First City Monument Bank Plc
- 18 Fin Bank Plc
- 19 Fidelity Bank Plc
- 20 Citi Bank
- 21 United Bank for Africa Plc.