ORGANIZATIONAL CULTURE AND MORTGAGE INSTITUTIONS' PERFORMANCE IN SOUTH-WEST NIGERIA

¹Ogadinma Desmond Omori, ²Ihemeje James Chinedu Ph.D, ³Kassah Virginia Ph.D

> ^{1,2,3}Department of Business Administration Faculty of Administration, Bingham University, Karu, Nasarawa State

> Correspondence: Ihemejejames@gmail.com Virginiakassah@binghamuni.edu.ng desmondoga@yahoo.com

Abstract

he rapid changes constantly occurring in the workspace in recent times has continued to force managers and organizations to look in-depth beyond common reward systems for factors that can bring about competitive advantages geared towards optimum organizational performance. This study is examines the effect of in South-west, Nigeria. Survey research design was used. The population of the study comprised of fifteen (15) mortgage institutions in south-west, Nigeria with 2,317 of employees. Taro Yamane's formula was used to determine the sample size of 387 employees of the mortgage institutions in southwest Nigeria. A close-ended questionnaire was designed on a five-point Likert scale to obtain primary data. Multiple linear regression was adopted in determining the fitness of the model, and the cause effect of the variables under consideration using Statistical Package for social sciences (SPSS) version 28. Out of the 387 questionnaires administered, 368 were valid and used for the analysis. The findings reveal that; Employee involvement in the decision-making process affect the performance of mortgage institutions in south-western Nigeria insignificantly; while consistency, mission statement and adaptability: all have significant effect on the performance of mortgage institution in south-western Nigeria. The study however, recommended that; Mortgage institutions in south-western Nigeria should embrace participatory management: way of engaging employee inputs in decisions relating to the organization as this will enable creative and innovative employees to contribute to the quality of decisions geared towards organizational success; the management of mortgage institutions in south-western Nigeria should have a steady improvement and coordination of systems amongst different departments and good superior-subordinate relationships integrated into the overall organizational strategy; the management of mortgage institutions in south-western Nigeria should ensure that their mission statement is specific and well understood by every employees' regardless of the employee status, as this will ensure every unit contribute towards the firms' goal; the management of mortgage institutions in south-western Nigeria should consider research and development as a function as this will increase knowledge and help the organization to be abreast with environmental changes that may take the organization unaware.

Keywords: Organizational culture, Employees Involvement, decision making, Adaptability, Consistency, Mission Statement, Organizational Performance.

INTRODUCTION

Nigeria, as an emerging economy, is characterized by a multitude of ethnic groups with distinct cultures. Similarly, 21st-century business organizations also exhibit diverse cultures that dictate the accepted practices regarding values, norms, and belief systems within a workplace. In today's world, this culture is known as organizational culture, which plays a crucial role in modern management and should not disregarded. The work environment has experiencing regular significant changes that are impacting the way firms operate. Organizations that possess extensive knowledge of operating environment compelled to regularly reassess their cultural patterns to fit with their overarching organizational objectives, due to the dynamic nature of this environment.

Lately, companies are increasingly prioritizing organizational culture to well-directed ensure company, sustainable operations, and lucrative connections with key stakeholders such as workers, customers, and investors. Irrespective of their sizes and sorts, many companies display distinct behavior that sets them apart from others. According Fiordelisi and Ricci (2018),organizational culture refers to a shared set of implicit understandings or meanings among a group of people that are specific and unique to that group. understandings transmitted to new members. Biswas (2015) further defines organizational the collective as programming that sets one organization apart from another. Eaton and Kilby (2015) also argued that organizational culture consists of the attitudes, experiences, beliefs, and values of the organization, which are acquired

through social learning. These elements govern the interactions between individuals and groups within the organization, as well as with external parties. The lack of a strong organizational culture is a major cause of low performance and productivity within corporate groups.

Hence, the term organizational culture is comprehensive concept contemporary management that has been examined by various scholars and researchers, including Hakami (2022), Edafetano (2020), Dandira et al. (2020), Ponnu (2015), and numerous others. These individuals have proposed diverse perspectives for organizational culture. The categories include: marketing culture (focused on competition), clan culture (supportive and hierarchical), adhocracy culture (flexible and innovative); mean-oriented measures. work-oriented measures. professional-oriented measures, open system culture, and pragmatic approach; consistency, mission. employee involvement in decision making, and adaptability; employee involvement, leadership, communication, external stakeholder involvement; adaptability, collaboration, result orientation, customer orientation, detail orientation, and integrity; compatibility; innovation and risk-taking, attention to detail, outcome orientation, people orientation, orientation, aggressiveness, stability; communal culture, fragmented culture, networked culture, mercenary culture, adaptability and culture. Nevertheless, Cura (2018) introduced the notion of organizational culture, focusing mission, consistency, on engagement, and adaptation, to examine their precise impact on the performance of mortgage institutions in Nigeria.

company that acknowledges employees' involvement in collaborative decision-making demonstrates a high level of respect for employees as important stakeholders. Α defined mission statement provides employees with a concentrated grasp of objectives that need to be accomplished to fulfill the company's goals. Adaptability, in this context, refers to the firm's capability and capacity to effectively handle and respond to the ongoing changes in the operational environmental elements. Consistency pertains the alignment synchronization of actions that are based on the fundamental principles of an organization.

The dynamic transformations taking place in the workplace have compelled managers and organizations thoroughly examine incentive systems and other elements that might provide competitive advantages, with the aim of achieving optimal organizational performance. Taslimi (2015) states that contemporary corporate companies operate under dynamic a unpredictable environment. enduring obstacles have compelled several firms to allocate significant time and financial resources towards these transformations in order to attain optimal performance. These problems have made traditional management practices ineffective in achieving high performance, leading firms to adopt new managerial approaches, including organizational culture. Certain organizations encounter challenges, specifically related inadequate to leadership style, employee high turnover, and unhealthy cultures such as discrimination, suppression of employee and absence of employee consultation in policy development. Other issues include lack of regulation,

shortage of skilled workforce, and insufficient management skills (Alessa & Alajmi, 2017).

Nevertheless, the comprehensive culture of an organization, which encompasses all aspects necessary for achieving the desired degree organizational of performance, cannot be overstated. Therefore, the prevalent values and beliefs in today's firms encompass the communication patterns, incentive systems, and training and development opportunities. Many organizations in the have century neglected thoroughly examine their organizational cultures, including factors such as the organization's ability to adapt to its external environment, the significant involvement of employees in important decision-making processes, consistency of their mission statement, and its alignment with best practices that are necessary for achieving exceptional organizational success.

Previous studies conducted by various researchers (Ponnu, 2015; Mousavi et al., 2015; Yamin and Nur 2017; Dandira, 2020) have examined the impact of organizational culture on organizational performance. These studies have yielded divergent results and perspectives, which can be attributed to variations in research location (Malaysia, Pakistan, Saudi Arabia, Zimbabwe, Abuja, Iran, Addis Ababa), sector (public private), industry (construction, SMEs, health, retail, deposit money banks, insurance), and time period. To the researcher's knowledge, no study has been conducted that examines the impact of employee involvement in decisionmaking, adaptability, mission, consistency as a combination of four proxies for measuring organizational culture on organizational performance in mortgage institutions Nigeria,

particularly in the south-west region. This study aims to investigate the impact of organizational culture on the performance of mortgage institutions in the south-west region of Nigeria, considering the current situation.

Objectives of the Study

The major bjective of this study is to examine the effect of organizational culture on the performance of mortgage institutions in South-west, Nigeria. The specific objectives are to;

- ascertain the effect of employee involvement in decision-making on the performance of mortgage institutions in Southwest, Nigeria.
- ii. assess the effect of consistency culture on the performance of mortgage institutions in Southwest, Nigeria.
- iii. evaluate the effect of mission statement culture on the performance of mortgage institutions in Southwest, Nigeria.
- iv. investigate the effect of adaptability culture on the performance mortgage of institutions in Southwest, Nigeria.

LITERATURE REVIEW

Culture, as defined by Sinaga et al. (2018), encompasses the values and conventions that dictate the behavior of individuals within a group. Consequently, organizations must prioritize the preservation regulation of these cultural elements. Kokila and Ramalingam (2015) assert that employees serve as the fundamental constituents of a company. The success and growth of a business relies on the effective and efficient performance of its employees. Culture serves mechanism for employees to identify

and align with the firm's values and conventions. Culture permeates every company, regardless of its size. Nongo (2016) said that culture plays a crucial role in comprehending any society or group. During the process of socialization, people integrate into groups. Groups has the ability to mold, sway, and ascertain the perspectives, opinions, outcomes, attitudes, and even actions of its members.

Bolboli and Reiche (2018) define culture framework of collective as assumptions, values, and beliefs that influence individuals' understanding of acceptable and unacceptable conduct. According Given to organizational culture may be defined as "the shared mental framework that sets apart the members of a particular organization from those in other organizations." Furthermore, organizational culture establishes a structure in which both individual and group conduct occur, particularly in relation to workers' communication, whether it is characterized transparency or secrecy, and if they are granted autonomy or acknowledgment accomplishments. their Organizational culture encompasses the shared values and ideas inside a company, which serve as a framework for understanding performance and establishing behavioral norms for its personnel (Kumar & Sharma, 2018). Organizational culture serves as a framework for guiding organizational actions, including the organization's vision, mission, and growth plan 2018). (Kwarteng & Aveh, Organizational culture refers to a framework of commonly assumptions, values, and ideas that dictate the behavior of individuals inside an organization. The shared values exert a significant impact on the individuals

inside the business, shaping behavior and performance in their respective roles (Kamaamia, Organizational culture refers to a collective system of values, assumptions, and ideas that are commonly held inside a company or institution (McShane & von Glinow, 2015). Organizational culture refers to the set of assumptions, beliefs, values, and conventions that are collectively shared by members of an organization (Newstrom, 2015). It is a system of values that is commonly followed by members of an organization differentiate from it organizations. Organizational culture encompasses the values, beliefs, and behavioral norms that are collectively embraced and shared by members of an organization. It serves as a framework guiding behavior within the organization and differentiates it from other organizations. Additionally, it helps address both external and internal challenges faced by the organization. This situation fosters a distinct and individualistic corporate culture. ensuring that it differs from others (Aryani & Widodo, 2020).

Ovseiko et al. (2019) argued that organizational culture encompasses the underlying assumptions, ideas, values, regulations, and practices that are associated with an organization. These cultures, however informal or unwritten, have a significant impact in shaping the cognitive processes, attitudes, and viewpoints of the personnel (Pujiono et al., 2020). Organizational culture is a collection of ideas that serve as a guiding force for a company's operations. These beliefs include employee engagement and commitment, coordination and integration, goal attainment, adaptive orientation, team cohesion, and reward orientation.

The core elements of company culture, employee engagement, including flexibility, consistency, and mission, are categorized into four distinct categories. The key factors for organizational success are internal focus, which involves employee participation and consistency, and external focus, which involves adaptability and purpose. Additionally, the level of flexibility is determined by employee involvement and adaptability, while the level of stability is determined by consistency and mission. (Kebede, 2020). Hartnell et al., as mentioned in Pathiranage (2019), argue that corporate encompasses elements such expansion, embracing risk, fostering innovation, promoting diversity, encouraging autonomy, demonstrating flexibility. Mousavi et al. (2015) and Imran and Ismail (2021) asserted that crucial indicators of organizational culture are engagement, consistency, flexibility, and mission. Jiddah et al., (2016) argue organizational culture encompasses several behaviors that are connected to an organization's values and belief particularly in terms systems, employee participation in decisionmaking, coherence, and adherence to the organization's mission. Organizations that prioritize culture as the driving force behind their operations, where employees adhere to clearly defined work ethics, and where like-minded individuals share similar beliefs and values, foster a sense of identity among employees. This, in turn, enhances their commitment to their work. These organizations are guided by values such as consistency, adaptability, and an effective communication system. In organizations with robust values, employees adhere to acceptable personal habits that align with the organization's strategic plan. They carry

out and complete assigned work according to desired standards, and exert maximum effort to improve performance. The creation, alteration, and fragmentation of organizational culture are ongoing processes aimed at guaranteeing the prosperity of the parent firm (Cancialosi, 2017).

Eaton and Kilby (2015) stated that company managers utilize organizational culture as a means to govern and regulate the working environment throughout the whole corporation. Organizational culture influences various aspects of a company, including operations, management style, organizational structure, information systems, and compensation systems. It also affects employees by influencing their confidence and motivation. It is important to note that organizational culture is closely intertwined with motivation and commitment. Organizational culture is foundational element that drives the growth and progress of a company, and it has a crucial impact on both the individual employees and the strategy implementation of the firm. A healthy organizational culture is crucial for a company's success and survival in the market face of competition. Nevertheless. deleterious organizational culture has the potential to dismantle a corporation from its very core. Often, individuals only recognize the extent of the damages when it is already too late, and rectifying the existing unfavorable condition will prove to be a challenging task. Hence, it is important for individuals, particularly high-ranking executives, to devote significant attention to the organizational culture and possess a thorough understanding of its effects on their respective firms (Morelli & Wang, 2020). When employees and

managers establish a mutual sense of respect and dignity, they may collaborate and leverage their collective expertise experience enhance to organizational performance (Miguel, 2015). Eaton and Kilby (2015)emphasized the significance proficient organizational culture stimulating and retaining competent people inside the business. Nevertheless, the Dennison model of corporate culture is implemented.

Employee involvement in decisionmaking.

The workers' participation demonstrates their strong feeling of ownership and dedication, as well as their active engagement in the decision-making process of the business. Additionally, it highlights their strong work ethic inside the organization (Ha, 2020). Goromonzi (2016) contended that the relationship between engagement and organizational success is notable, particularly when involvement is extensive. Employee engagement and advanced learning enhance accountability, while a sense of ownership strengthens responsibility and fosters an environment where employees experience autonomy and freedom in their work. Significant levels of engagement and active involvement foster a feeling of possession and accountability. Ownership fosters a heightened dedication to an organization and an increasing ability to function with more independence.

Consistency

Consistency pertains to the internal procedures and fundamental principles of an organization that facilitate problem-solving and efficiency within its boundaries. The features of consistency encompass cooperation, consensus, and a predominance of organizational members who actively contribute to the

culture of consistency. Additionally, explicit protocols collaborating with them, which encompass a well-defined set of rules and instructions (Imran & Ismail 2021). Organizations exhibit effectiveness when demonstrate consistency seamless integration. Behavior is based on a fundamental set of ideals, and leaders and followers are adept at achieving consensus and embracing varied perspectives. Additionally, the organization's operations are effectively coordinated and integrated. Consistent companies cultivate a mentality and establish organizational processes that internal an construct governance structure founded on consensus-driven support. This characteristic is assessed using three indexes:

Core Values: When the individuals inside the business collectively embrace a common set of principles that foster a distinct sense of belonging and provide unambiguous standards of conduct,

Agreement: when the members of the organization can achieve consensus on crucial matters. This encompasses both the fundamental degree of consensus and the capacity to resolve discrepancies when they arise.

Coordination and Integration: many departments and divisions within the firm may effectively collaborate to accomplish shared objectives. Organizational borders do not impede the completion of tasks (Kebede, 2020). The correlation between organizational culture and effectiveness offers a somewhat distinct interpretation. underscores Consistency advantageous influence of a "robust culture" on performance, asserting that a common framework of beliefs, values, and symbols, comprehensively grasped

by members of an organization, positively affects their capacity to achieve agreement and execute synchronized actions.

Mission

Macedo et al. (2016) argue that stable and strong organizations include a shared sense of commitment and a well-defined strategy for their future. This includes their intentions and plans, as well as their projected performance. Studies suggest that thriving organizations possess a distinct and unambiguous understanding of their purpose and trajectory, which delineates their aims and strategic objectives, and articulates a vision of their future state. A mission statement serves to establish the purpose and significance of an organization by delineating its societal function and external objectives. The organization's strategic plan establishes a distinct path and objectives that help determine the most suitable actions for both the company and its members. organization's sense of mission enables it to influence present actions by imagining a desirable future condition. However, this characteristic is assessed using three indices: Strategic direction and intent: Explicit strategic goals effectively communicate the organization's mission and provide a clear roadmap for individuals to contribute and leave a significant impact on the industry. Goals and Objectives: Establishing a welldefined set of goals and objectives that align with the organization's purpose, vision, and strategy is crucial. This ensures that all individuals have a clear sense of direction in their work. Vision: The organization possesses a collective perspective of an aspired future condition. The concept encompasses fundamental principles and deeply resonates with the individuals inside the business, offering them guidance and a

sense of purpose (Kebede 2020). The mission of an organization is a collectively agreed-upon statement that defines its purpose and provides guidance for its members. A sense of mission has two significant impacts on the running of an organization. Firstly, it offers purpose and meaning, along with many non-economic justifications for the importance of the company's activity. Furthermore, a sense of mission offers unambiguous guidance and objectives that provide the suitable path of action for both the organization and its people (Denison, Janovics, Young, & Cho, 2006).

Adaptability

According to Boylan and Turner (2017), an organization needs to have a set of norms and beliefs that enable it to effectively understand and respond to signals from its environment. This ability to translate external signals into internal behavioral changes is crucial for the organization's survival, growth, and development. Adaptability refers to the capacity of an organization to assess and comprehend the external conditions in which it works. Gaining insight into the operational conditions of the business can offer the chance to adapt, develop, and enhance awareness of the external environment, internal customers (i.e., personnel inside the organization), and external customers (Kassem et al. 2019). Adaptability refers to the ability to modify one's actions and is assessed through the presence of innovation (Boylan & Turner, 2017). Adaptable organizations effectively requirements the convert the organizational environment actionable steps. They engage in risktaking, derive knowledge from their errors, and enhance their capacity and expertise in effecting transformation. They are consistently enhancing the organization's capacity to deliver value

to its customers. Organizations that possess a high level of flexibility typically observe a rise in sales and an expansion of their market presence. To effectively adapt to these ongoing changes, firms must develop flexible strategies to suit evolving requirements. The ability to comprehend the corporate environment, promptly respond to prevailing trends, and forecast future alterations is essential and may be achieved by the use of the following indices: Customer Focus: The firm comprehends and responds to these consumers and foresees their future requirements. It indicates the extent to which the organization is motivated by a desire to meet the needs of their clients. Organizational learning refers to the process by which an organization receives, understands, and converts signals from its environment into possibilities for fostering innovation, acquiring knowledge, and enhancing its skills (Kebede, 2020).

Organizational Performance

Performance is a crucial factor in all types of organizations, whether it forprofit or non-profit. It pertains to the organization's capacity to efficiently and effectively accomplish its objectives by utilizing resources (Victoria et al, 2021). Performance may be assessed using both quantitative and qualitative metrics. This evaluation not only examines the outcomes of a specific unit or department within the company, but also considers the results or outputs attributable to the responsible parties. Managers require performance results in order to assess the individual achievements subordinates (Muktiyanto et al, 2020). For organizational culture to yield longlasting competitive advantages and hence contribute to consistent superior performance, three prerequisites must be fulfilled. Initially, it is vital for the culture

to possess inherent worth, as it should empower a company to engage in actions and exhibit behaviors that result in more sales, reduced expenses, improved profit margins, or in alternative manners, contribute to the financial growth of the firm. Given that superior performance is an economic term, culture must vield favorable economic outcomes in order to produce such performance. Furthermore, the culture should possess a unique quality; it should exhibit features and characteristics that are not prevalent in the cultures of several other companies. Ultimately, a culture must be difficult to replicate in order to be effective. Companies that lack these cultures are unable to engage in actions that would modify their cultures to incorporate the necessary Additionally, if they attempt to mimic these cultures, they will face certain disadvantages, such as damage to their reputation or lack of experience, in comparison to the company they are trying to imitate (Barney Olu, 2015).

Abolade (2018) defines organizational performance as the evaluation performance in relation predetermined goals and objectives. Organizational performance refers to a company's ability to effectively and efficiently utilize its resources to achieve its objectives, while ensuring consistency and relevance within its overall structure (Jenatabadi, 2015). An organization's performance is influenced by various factors, including the effectiveness of business processes, employee productivity, the successful achievement of objectives, the coordination between different business functions, and the alignment of these functions with the organization's strategy. Additionally, organizational culture and climate play a significant role promoting in organizational performance (Smith,

2019). The study on organizational culture and performance indicates that organizations that effectively cultivate their cultures are likely to experience improved productivity and enhanced quality of work life for their workers (Zaid & Atshan, 2023). Effective assimilation of culture inside the firm is a crucial factor in ensuring effective communication and enhancing performance (Idris, Wahab, & Jaapar, 2015). The assessment of organizational performance is considered crucial to a corporation's achievement and ability to innovate (Hussain et al., Organizational performance is contingent upon the efficacy of the actions undertaken by an organization (Chienwattanasook & Jermsittiparsert, 2019). According to Imran and Ismail organizational (2021),performance pertains to the operational efficiency and overall effectiveness of the organization.

Empirical Review

Ibrahim and Tsado (2022) examined how several types of organizational culture culture, adhocracy hierarchical culture, and market culture) impact the performance of construction businesses in Abuja. The objective was to enhance identify ways to the performance of construction firms. According to the criteria for selecting participants, a total of 80 individuals from the management team of the chosen construction business participated in the interviews. The research participants were interviewed in person using semistructured interview questions. The duration of each participant's interview ranged from 40 to 60 minutes. Additional data was obtained through follow-up member-checking and interviews interviews. The data was transcribed, analyzed, and triangulated after the data collection technique. The participants identified clan culture as the

most dominant organizational culture. Adhocracy and hierarchy were found to favored equally organizational cultures, following the prevalent clan culture, with market culture being the next in line. It was determined that organizational culture functions as a guiding and directing force for a corporation. Therefore, employers and workers in the construction business need to comprehend this. The primary suggestion derived from the study is that construction managers in relevant industries should take note of the a lack research findings, comprehension of efficient organizational significantly culture affects performance.

Hakami (2022) examined how several types of organizational culture (clan, adhocracy, market, and hierarchy) influence the performance of small and medium-sized enterprises (SMEs) in Saudi Arabia. In addition, the study employed a statistical and quantitative approach to gather data using a questionnaire, and subsequently utilized SPSS for data analysis. This study participation involved the employees from over 30 small and medium-sized enterprises (SMEs). The findings suggest a strong and direct correlation between the organizational culture and the performance of small and medium-sized enterprises (SMEs) in Saudi Arabia. The results indicate that the presence of clan, market, adhocracy, and hierarchical structures positively influence organizational effectiveness. Nevertheless, the hierarchical culture has the most substantial influence performance, with the clan culture ranking second, and the adhocracy and market cultures sharing equal statistical values in terms of effect.

Imran and Ismail (2021) investigated the correlation between different dimensions of organizational culture (namely engagement culture, consistency culture, adaptability culture, and mission culture) and performance of the Public Banking Sector in Pakistan. The survey gathered questionnaires from workers of 320 banks employed in public sector banks in Pakistan. The samples included of bank personnel of all genders, including males and females. The findings indicate a substantial correlation between organizational performance in Pakistan's public banking industry and many elements of organizational culture, including engagement culture, consistency culture, adaptability culture, and purpose culture. Analyzed the data using Smart PLS 3.2.9. This study is distinct from other studies. This study investigates the impact of several dimensions of organizational culture on nonfinancial indices of organizational performance in the banking industry of Pakistan, with a specific focus on public sector banks.

Mohammadi (2020) examined the impact of organizational culture, namely work engagement, compatibility, flexibility, mission, on enhancing organizational productivity using the Denison Model in District 19 of the Municipality of Tehran, Methodology: The research employed a descriptive-correlational approach, utilizing Denison's organizational evaluate culture questionnaire to organizational culture across four dimensions: job participation, compatibility, adaptability, and mission. these four aspects characterized by three specific study's indications. The population comprised all workers of District 19 of Tehran Municipality, with

148 individuals completing questionnaire. Upon careful examination of the data, the framework of the district's organizational culture was established. The findings indicate that the mission and interest in work have ratings of 3.14 and respectively, while adaptability and compatibility have a mean score of 3.12 and 3.07. Conclusion: The municipality of District 19 need a carefully designed strategy to fulfill its organizational purposes and strategic goals.

Kebede (2020) investigated the impact of Organizational Culture Organizational Effectiveness, specifically in terms of engagement, consistency, flexibility, and mission, within the context of Addis Ababa Fistula Hospital (AAFH). The researcher utilized an explanatory research methodology and employed stratified sampling, dividing the sample into five sectors based on AAFH functions. The approach of proportionate allocation based population size was employed to disperse the sample across each strata. The data was collected via a structured questionnaire from 154 current workers of AAFH, as well as through an in-depth interview with supervisors. The data gathered were analyzed using the Statistical Package for the Social Sciences (SPSS) version 25. To assess the reliability internal consistency of and Cronbach questionnaire, the alpha coefficient was calculated. Both descriptive and inferential statistics were employed to examine the data and interpret the findings. The regression results analysis indicate organizational culture accounts 55.0% of the variation in organizational performance. More precisely, dimensions of Adaptability and Mission sub culture have a strong and statistically significant impact on the success of the

company. The research findings and conclusions suggest several key recommendations to improve employee satisfaction and commitment at AAFH. These include investing in employees' capacity development, implementing a performance management system, and prioritizing AAFH's involvement and consistency practices.

Dandira (2020) examined the impact of organizational culture (specifically Employee Involvement, Leadership, Communication. External stakeholder involvement) on business performance in the retail sector in poor nations such as Zimbabwe, as noted by. A cross-sectional survey was done on 140 retail management personnel Chinhoyi, Zimbabwe. The data was collected by the utilization of a wellorganized questionnaire that consisted of Likert scale items. A Likert scale ranging from 1 (Strongly disagree) to 5 (Strongly agree) was employed to assess the items within each concept. The questionnaire consisted of five parts encompassing inquiries related to firm performance (FP), leadership (LD), communication (COM), employee external participation (EI), and stakeholder involvement (ESI). The study utilized structural equation modeling to examine the hypotheses. The findings suggest that business performance is favorably influenced by leadership, communication, employee participation, the involvement of external and stakeholders. It is advised management in the retail business should guarantee that communication channels are transparent and allow all employees to communicate freely. Organizations are urged to engage both employees and external stakeholders, since they may provide a diverse range of skills and experience that might be beneficial.

Cura (2018), conducted a study that focused on examining the influence of organizational culture, specifically its elements such as mission, consistency, engagement, and flexibility, on the overall performance of the company. The Denison model was utilized as a methodology to assess organizational culture and influence its organizational performance. A sample of 105 participants were selected from various departments of private colleges for the study. Statistical techniques of correlation and regression have been employed to analyze the data, and the resulting conclusions have been elucidated and interpreted. Research has shown a positive correlation above 0.5 between organizational cultural traits and organizational performance. The linear regression analysis confirms a relationship significant between organizational culture and performance, with a R square value of 0.254. This indicates that 25% of the variation in performance can be attributed to cultural Therefore, traits. improving organizational culture can lead to a 25% improvement in performance. conclusion highlights the relevance of the findings and identifies the limits of the research, which can guide future investigations.

Yamin and Nur (2017) examined the correlation between organizational culture, namely engagement, consistency, mission, flexibility, and effectiveness, at Labuang Baji Hospital and Stella Maris Hospital. The research employs an exploratory approach methodology, utilizing qualitative specifically employing a case study design. The interview and observation data were evaluated using the dominant matching technique. pattern findings revealed a robust organizational

culture at Stella Maris Hospital, characterized by high characteristics of consistency, flexibility, and mission. However, the dimension of engagement was found to be rather poor. The organizational culture of Labuang Baji Hospital is characterized by a lack of engagement, consistency, and mission, while being strong in terms of flexibility. Stella Maris Hospital demonstrates more effectiveness than Labuang Baji Hospital in terms of market share, service quality, profitability, revenue growth, innovation. Hence, corporate culture is intricately linked to organizational efficiency. This demonstrates that the robustness of an organizational culture is contingent upon the lucidity of its values and the comprehensiveness of its rules, which in turn influences the level of dedication exhibited by individuals towards the company.

Mousavi et al. (2015) investigated the impact of Organizational Culture, namely its dimensions of engagement, consistency, adaptation, and mission, on the performance of Iranian State Bank Branches. A total of 190 workers from all state banks in Bushehr city took part in current survey. The methodology was utilized to conduct a performance evaluation survey. This methodology assesses performance in two distinct domains: enablers and outcomes. The research's conceptual model was evaluated using Structural Equation Modeling. The validity of the surveys was checked by university academics and bank specialists, and its reliability was assessed using the Cronbach alpha coefficient. The bank branch managers completed performance assessment questionnaires, while the staff completed organization culture surveys. The findings indicated that only the elements of organizational culture, namely engagement

flexibility, had an impact on the performance of banks. The remaining components have an indirect impact on the performance.

Sengke (2015), examined the impact of several types of organizational culture (consensual culture, competitive culture, bureaucratic culture, and entrepreneurial culture) the on performance of Disperindag Sulut was examined. The data was statistically evaluated using the statistical software for social scientists (SPSS). The study methodology employed is multiple regression analysis, utilizing saturation sampling. The sample size consists of 98 respondents, including all employees of Disperindag. The study demonstrated a significant impact of organizational culture on organizational performance. Consensual culture, competitive culture, bureaucratic culture have profound impact on organizational performance. The employees Disperindag prioritize seeking a work environment that fosters performance improvement through team building programs, which aim to increase team spirit inside the firm. To enhance employee creativity and innovation for improved performance, it is necessary to bolster the entrepreneurial culture.

Theoretical Framework

Since the inception of the study of organizational culture, numerous theories emanated such as; Tharp's theory Organizational culture; Schein's Theory Organizational of Culture; and The Theory Organizational Excellence. However, more theories have evolved which include; the Denison Organizational Culture Model which serves as the underpinning theory considering it relatedness and impact on this study.

Denison Organizational Culture Model Denison (1990) delineated a model of organizational culture consisting of four key elements: (a) engagement, consistency, (c) adaptation, and (d) The four parts mission. of organizational culture model are crucial for establishing and sustaining efficient organizational culture inside the organization (Kotrba et al., According to Denison, engagement and consistency are internal characteristics that contribute to the development of a good corporate culture, while flexibility and mission are external variables. Mousavi et al. (2015)identified engagement as a crucial determinant of organizational culture's efficacy. Engelen et al. (2014) define involvement as the presence of honest communication, leadership that prioritizes employees, and robust interpersonal ties inside businesses. Within an efficient culture, organizational company managers foster a climate that promotes extensive employee engagement and active participation of members in significant organizational endeavors (O'Reilly et al., 2014). **Employee** involvement in the corporate decisionmaking process fosters a sense of ownership, trust, and loyalty towards the organization. This, in turn, leads to increased responsibility accountability for their actions (Denison, 1990). In a successful corporate culture, a feeling of ownership and accountability are integral components. Ownership, trust, and loyalty are crucial elements for inspiring people inside a business (Kotrba et al., 2012). The study results in the field of organizational culture indicate a direct correlation between increased employee participation in the decision-making process and improved performance (Hacker, 2015). Nevertheless, Givens (2012) contended that extensive engagement in several

activities leads to a dearth of expertise, making it challenging to ascertain the individual accountable for a certain task. Studies have demonstrated that the presence of consistency within a company is indicative of the efficacy of its organizational culture (Givens, 2012). The author suggested also maintaining consistency is a key element in establishing a robust corporate culture and enhancing employees' performance inside the firm. Nevertheless, Nongo and Ikvanyon (2012)contended although a strong degree of uniformity throughout the business does not have a direct impact on employees' dedication and productivity inside the firm. Adaptability refers to the capacity of company managers to recognize and react to the external environment 2010). This suggests that (Schein, company managers possess a strong enthusiasm and adaptability towards both internal and external influences, enabling them to effectively adjust the prevailing corporate culture to accept required modifications. The modification entails enhancing updating internal departments products in order to address external competition (Mousavi et al., 2015). An effective organizational culture encompasses a collection of underlying beliefs that the organization's members are exposed to and cultivate in order to address external challenges related to adaptability (Cian & Cervai, 2014). According to the adaptability principle, employees have the capacity to adjust, reorganize, and reintroduce internal processes, behaviors, and attitudes in reaction to external influences and demands (Denison, 1990). Adaptability is an essential aspect of corporate culture that plays a crucial role in enhancing

company success (O'Reilly et al., 2014). In a successful organizational culture, business managers establish mission by assigning organization's and significance to each purpose significant aspect of the mission (Givens, 2012). The mission include a distinct and well-defined direction and strategic decision-making and intent, as well as the aims and objectives of the company. These elements serve as a guiding framework for the operations of the business, as stated by Mousavi et al. (2015). Business managers utilize the business's purpose and vision establish the short and long-term objectives of the organization (Nongo & Ikyanyon1, 2012). The organization's mission serves as a guiding principle for both internal and external stakeholders (Raza et al., 2014).

Methodology

Survey research design was used. The population of the study comprised of fifteen (15) mortgage institutions in south-west, Nigeria with 2,317 employeesTaro Yamane's formula was used to determine the sample size of 341 employees of the Mortgage Institutions in southwest Nigeria. A close-ended questionnaire was designed on a five point Likert scale to obtain primary data. Multiple linear regression was adopted in determining the fitness of the model, and the cause effect of the variables under consideration using statistical package for social sciences (SPSS) version 28. A total of 400 questionnaires were administered in order to enable the researcher obtain a minimum sample of 341 valid responses. 387 responses received 368 questionnaires were valid and used for the analysis.

Model Specification

The following regression model was designed to guide the study:

OPF = $\beta_0 + \beta_1$ INV + β_2 CNY + β_3 MST + β_4 ADY + e

Where:

OPF = Organizational Performance

 β 0 = Constant term

 $\beta 1 - \beta 2 =$ Coefficient of the parameter estimates

INV = Employee Involvement Culture

CNY = Consistency Culture

MST = Mission Statement Culture

ADY = Adaptability Culture

e = Error Term

Regression Result

This section discusses the regression results which comprise of model summary, Anova and the co-efficient table in relation to organizational culture and it effect on the performance of mortgage institutions in South-west Nigeria. The results are therefore presented below:

Table 1: Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	
1	.781a	.610	.606	.494	

a. Predictors: (Constant), ADY, INV, MST, CNY

Table 1 shows the co-efficient of the regression R² with a value of (0.610) which means that (61%) of the variation in organizational performance can be explained by employee involvement in decision-making, consistency, mission

statement and adaptability. While the remaining value of (0.39) representing (39%) can be explained by other related factors not stated in the regression model.

Table 2 ANOVA

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	138.870	4	34.718	142.321	.000b
1	Residual	88.793	364	.244		
	Total	227.664	368			

a. Dependent Variable: OPF

b. Predictors: (Constant), ADY, INV, MST, CNY

Decision Rule: 5% level of significance

Table 2 shows the fitness of the previously stated model. The F-statistics value of 142.321 is statistically significant at the 5% level of significance since the tabulated p-value of 0.000 is less than

0.05. The upshot is that the model is well-fitted and the null hypotheses may be rejected, leading to the conclusion that organizational culture has a considerable impact on the performance of mortgage institutions in South-western Nigeria.

Table 3 Co-efficients^a

Coefficientsa

Model		Unstandardized Coefficients		Standardized Coefficients	Т	Sig.
		В	Std. Error	Beta		
	(Constant)	.447	.147		3.041	.003
	INV	.125	.072	.121	1.747	.082
1	CNY	.222	.091	.202	2.449	.015
	MST	.246	.080	.226	3.084	.002
	ADY	.295	.079	.278	3.757	.000

a. Dependent Variable: OPF

Table 3 shows the co-efficient of employee involvement in decisionmaking (0.125) which is positive and is insignificant in enhancing performance of mortgage institution in south-western Nigeria. OPF = 0.447 + 0.125log_INV shows that performance of mortgage institution in south-western Nigeria increases by 13% for every 1% increase in the employee involvement in decision-making; Second, the co-efficient of Consistency (0.222) is significant in improving the performance of mortgage institution in south-western Nigeria. OPF= 0.447 + 0.222log_CNY shows that the performance of mortgage institution in south-western Nigeria increases by 22%

Test of Research Hypotheses

The coefficient table indicates that employee involvement in decisionmaking, with a coefficient value of 0.125, has a positive impact on the performance of mortgage institutions in southwestern Nigeria. This is supported by the fact that the probability value of 0.082 is greater than the significance value of 0.05. Hence, employee participation in decision-making significantly impacts the performance of mortgage institutions in the south-western region of Nigeria. Consequently, the null hypothesis, which asserts that there is no significant effect of employee engagement in decision-making, is accepted.

at every 1% increase in Consistency; Third, the co-efficient of Mission Statement (0.246) is positive and significant in enhancing the performance of mortgage institution in south-western Nigeria. OPF= 0.447 + 0.246log_MST shows that the performance of mortgage institution in south-western Nigeria increases by 25% for every 1% increase in Mission statement; Last, the co-efficient of Consistency (0.295) is significant in improving the performance of mortgage institution in south-western Nigeria. $OPF = 0.447 + 0.295log_ADY$ shows that the performance of mortgage institution in south-western Nigeria increases by 30% at every 1% increase in Adaptability.

Conversely, the alternative hypothesis is rejected.

The coefficient of consistency has a positive value of 0.222, indicating a statistically significant relationship with a probability value of 0.015. The findings suggest that maintaining consistency has a beneficial effect on the performance of mortgage institutions in the southwestern region of Nigeria. Furthermore, the statistical analysis reveals that this relationship is statistically significant at a 5% level since the probability value of 0.015 is lower than the threshold of 0.05. Consistency has a significant role in the performance of mortgage institutions in south-western Nigeria. The Mission

Statement coefficient has a positive value of 0.246, with a probability value of 0.002. This suggests that maintaining consistency has a beneficial influence on the performance of mortgage institutions in the south-western region of Nigeria. Furthermore, this effect is statistically significant at a 5% level since the probability value of 0.002 is lower than the threshold of 0.05. Consequently, Mission Statements have a role in enhancing the performance of mortgage banks in the south-western region of Nigeria. The coefficient table indicates that the adaptability factor has a coefficient value of 0.295. This suggests that the mission statement has a positive impact on the performance of mortgage institutions in southwestern Nigeria, as the probability value of 0.000 is lower than the significance level of 0.05. This suggests that the adaptability mortgage institutions in south-western Nigeria has a significant influence on their success. Thus, the alternative hypothesis is accepted, whereas the null hypothesis is rejected.

DISCUSSION OF FINDINGS

The analysis of the study reveals that the performance of mortgage institutions in south-western Nigeria is significantly influenced by organizational culture, which is the major finding. Nevertheless, more discoveries are as stated:

The first discovery indicates that mortgage institutions in south-western Nigeria utilize employee participation to enhance organizational performance, however, this relationship is shown to be minor. This study contradicts the findings of Mousavi et al. (2015), who stated that only employees' involvement in decision-making and adaptability have a direct impact on the performance of banks, while the other factors have an indirect effect. Similarly, Yamin and Nur

(2017) found that the dimension of employees' involvement is weak.

The second hypothesis revealed that Consistency exerts a notable impact on the performance of mortgage institutions in the south-western region of Nigeria. Based on the research conducted by Cura (2018), there is evidence to suggest that there is a direct relationship between Consistency and organizational performance. Consequently, the result of the investigation led to the dismissal of the null hypothesis and the support of the alternative hypothesis.

The third hypothesis revealed that the Mission statement has a substantial impact on the performance of mortgage institutions in the south-western region of Nigeria. Kebede's (2020) research findings confirm that flexibility and Mission sub-culture characteristics have a strong and statistically significant impact on organizational success.

Ultimately, the outcome of the recent investigation demonstrates that Adaptability greatly enhances the performance of mortgage institutions in the south-western region of Nigeria. This conclusion aligns with the discovery made by Ponnu (2015), which reveals a large and favorable association between adaptability culture and performance management.

CONCLUSION

The study concludes that there is a favorable correlation between culture organizational and performance of mortgage institutions in south-western Nigeria. According to the specified metrics, the engagement of employees in decision making has a little impact on the performance of an organization. However, consistency, mission statement, and flexibility have a considerable impact on the performance

of a mortgage institution in southwestern Nigeria.

Recommendations

Based on the findings of the study, the following recommendations were postulated.

Mortgage institutions in south-western Nigeria should embrace participatory management by way of engaging employee inputs in decisions relating to the organization as this will enable creative and innovative employees to contribute to the quality of decisions geared towards organizational success.

The of mortgage management institutions in south-western Nigeria should have a steady improvement and coordination of systems amongst different departments and good superior-subordinate relationships integrated into the overall organizational strategy.

The management of mortgage institutions in south-western Nigeria should ensure that their mission statement is specific and well understood by every employee regardless of the employee status, as this will ensure every unit contribute towards the firm goal.

The management of mortgage institutions in south-western Nigeria should consider research and development as a function as this will increase knowledge and help the organization to keep abreast with environmental changes that may take the organization unaware.

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