

**IMPACT OF CROSS-CULTURE MANAGEMENT ON THE PERFORMANCE OF SELECTED
BANKS IN NIGERIA**

BY

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DECLARATION

I hereby declare that this research project was written by me and it is a report of my research work. This work has not been presented elsewhere for the award of any academic degree in any institution. All quotations are indicated and sources of information specifically acknowledged by means of bibliography.

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CERTIFICATION

This research work entitled “impact of Cross – Culture Management on the Performance of Selected banks in Nigeria” meets the regulation governing the award of degree of Master in Business Administration (MBA), Nasarawa State University Keffi for its contribution to knowledge and literary presentation.

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This project is dedicated to Almighty God for His mercies and guardians throughout course of this study

ABSTRACT

Culture diversity becomes an important issue in managing the contemporary worldwide workplaces. In fact, it has become a necessity for managers to take this challenge by fully utilizing the potential capabilities of multi-cultural workforce in order to achieve organizational effectiveness. This study examines the effect of cross-culture management of quoted Deposit Money Banks (DMBs) in Nigeria. The study adopts descriptive research design using cross sectional data collected using questionnaire. It was found that cross-cultural management in terms of ethnicity management, religion management, language management, attitude management, is positively related to organizational performance with statistical significance. It implies that organizational performance increase as managing diverse culture in workplace increase. The study concludes that lack of segregation in terms of ethnicity and religion influences positively. In the light of these, the study recommends among others that quoted DMBs in Nigeria should pay more credence to managing religious differences is guaranteed. The study also recommends that DMBs in Nigeria should make efforts towards ensuring that language and staff attitude are highly managed to be able to boost their performance. When there is no language discrimination, the staff attitude towards ensuring high performance in the quoted DMBs will improve.

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CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Cultural diversity or multiculturalism and its effects on organizational behavior are not a new phenomenon. Although there has been considerable variation in terms used to describe societies or organizations which include within their boundaries diverse cultures, ethnic racial and gender groups. Historically, monolithic organizations, as opposed to multicultural organizations, have been created by many top executives in order to attain their corporate visions and missions. Such organizations are characterized by leaders who psychologically force the culture of the organization upon their workers (against theirs)

There has now been growing recognition for contemporary managers to develop a universal focus to management practices, as narrow view is inappropriate due to diversity in culture which often time poses some serious challenges for managers in today's organization. Approaches, perceptions, practice and concept of management, differ in various cultures as a result of the globalization of business operations with its attendant cultural issues in management practices opportunity to enter into contribute to, and learn about a new ways of thinking about the management of people, resources and process in organization about working with and through people across a range of national and international business and management backgrounds. This will enable management professionals clearly identify with the impact of different cultural values on management and leadership styles in different cultures globally.

Hicks and Gullet (1978) observed that a general applicability of management fundamental is culture bound as many applications to organizational and leadership were inappropriate to local

situation. The native culture and personality play a significant role in organizational success. Cultural differences do affect managerial behavior and practices such as planning, organizing, staffing and controlling. It is observed that culture influences management practices mainly through motivation, respect, reward system, promotion and authority. (Bagwell.Kyle and Ramey, Garey 1994).Ewanlen, Ogendengbe and Rebman (2012) posit that the way of doing things in one culture may not always be the same in another culture. Hence what is good in one culture may be bad in another, as people tend to act, perceive, see things and do things in different time and at different places, Ewanlen et al (2012) further asserts that Cultural differences do affect managerial behavior and practices such as planning, organizing, staffing and controlling. In line with this view, Donnely, Gibson & Ivancevich. (1984) affirm that Culture also affects interpersonal relations as seen in negotiation; hence it is essential that being aware of cultural difference is a prerequisite for personal and organizational success.

However, Schein (1992) opined that organizational culture is even more important today than it has been in the past due to increased competition, globalization, mergers, acquisition, takeovers, alliances and various workforce development which have created a greater need for coordination and integration across organizational units in order to improve efficiency, quality and speed of designing, manufacturing and delivering product and services, product strategy and process innovation and ability to successfully introduce new technologies, such as information technology, effective management of dispersed work unit and increasing workforce diversity, and managing of workforce diversity facilitation and support teamwork. In the same vein, Dasanyaka and Mahakalanda (2008) noted that there is greater need to adapt to external and internal changes of organizational culture because it has become imperative today as the world is moving towards knowledge based economy. Maximizing the values of employees as

intellectual assets, requires a culture that promotes their intellectual participation and facilitates both individual and organizational learning new knowledge creation and application, and the willingness to share knowledge with others (Dasanyaka&Mahakalanda, 2008).

Arising from the forgoing, few countries have implemented a policy of diversification by inviting workers from different cultural backgrounds and introducing equity policy regardless of race, religion and color in employment opportunities. Therefore, the labour markets of most developed as well as comparatively dynamic emerging countries are becoming increasingly multicultural and multiethnic. A strategic response to these changes is to manage this diversity by focusing on efficient use of all workers capabilities regardless of their cultural background (Thornhill, Lewis, Millmore& Saunders. 2000). Performance factors in terms of moral, legal and economic values become the types of organizational goals that can be achieved by managing diversity (Cox, 1993)

With globalization and the increasing need for organizations to develop business and cooperation across their national boundaries, it has become imperative for them to solicit for a more dynamic cultural model. Corporations are now accepting and valuing a multicultural workforce wherein companies' employees include members of a variety of ethnic, language, racial, religious and gender background. Attention are now given to the challenges and opportunities associated with the growing trend towards culturally diverse workforces, which is a key factor in overall business success. Therefore, this study focuses on the effect of cross-cultural management on performance of Quoted Deposit Money Banks in Nigeria.

1.2 Statement of Problem

The discriminatory attitude of some workforce, individual identity and lack of cooperation amongst workers has been extended by workers in same divers organization beyond limits,

which may dampens morale with negative performance. Nigeria as a nation is a multi-ethnic, multi-cultural, multi-lingual and a multi-religious state, though some are more dominant or pronounced. The talent ability and other desirable characteristics are equally distributed throughout a nation's population and everyone has equal opportunity to work in organizations. Nigerians banks employ workers belonging to a particular culture's their attitudes very different from each other. It points to the direction that bank unlike their own, which requires them to manage this diversity for the organizations and the individuals within them achieve their goals` objectives.

Ogbo and Kifordu (2014) observed that the heightened pace of global integration brought about technological and economic forces has made it necessary for Nigerian banks to employ the services of cultural diverse workforce and for the banks to invest reasonable time and resources in cross-cultural management in terms of (ethnicity management, religion management and attitude management) on the performance of Deposit of Money banks (DMBs) in Nigeria.

1.3 Research Questions

The study shall provide answers to the following research questions:

- i. What is the effect of ethnicity management on the performance of Quoted deposit Money Banks (DMBs) in Nigeria?
- ii. What is the effect of religion management on the performance of Quoted deposit Money Banks (DMBs) in Nigeria?
- iii. What is the effect of language management on the performance of Quoted deposit Money Banks (DMBs) in Nigeria?

- iv. What is the effect of attitude management on the performance of Quoted deposit Money Banks (DMBs) in Nigeria?

1.4 Objectives of the Study

The purpose of this study is to assess the effect of cross-cultural management on the performance of deposit money banks in Nigeria. Specifically, the study intends to achieve the following objectives:

- i. To assess the effect of ethnicity management on the performance of Quoted Deposit Money Banks (DMBs) in Nigeria.
- ii. To examine the effect of religion management on the performance of Quoted Deposit Money Banks (DMBs) in Nigeria.
- iii. To evaluate the effect of language management on the performance of Quoted Deposit Money Banks (DMBs) in Nigeria.
- iv. To assess the effect of attitude management on the performance of Quoted Deposit Money Banks (DMBs) in Nigeria.

1.5 Statement of Hypotheses

The study is further guided by the following hypotheses:

- i. H_{01} : Ethnicity Management has no significant effect on the performance of Quoted Deposit Money Banks (DMBs) in Nigeria.
- ii. H_{02} : Religion Management has no significant effect on the performance of Quoted Deposit Money Banks (DMBs) in Nigeria.

- iii. H_{03} : Language Management has no significant effect on the performance of Quoted Deposit Money Banks (DMBs) in Nigeria.
- iv. H_{04} : Attitude Management has no significant effect on the performance of Quoted Deposit Money Banks (DMBs) in Nigeria.

1.6 Significance of the study

This study will be useful to organizations and researchers in many ways. Firstly, the study will benefit the management of Banks and other firms within Nigeria and beyond, especially on the effect of cross-cultural management on workers and organizational performance. It will give them an opportunity to learn from the banks as the plan to expand their operations into national and international market.

Secondly, the study will be useful to the bank managers. They will also be able to get more clear understanding on the influence of cross cultural differences on banks performance. By reviewing what happens to other organizations, they will be able to bench mark for the best practices.

Finally, the study will form a basis for academic comparison among the western firm and African firms concerning cross cultural differences in international business. The findings will also be a significant contribution to the existing body of knowledge on cultural differences and organizational performance as well as a reference material for further research on related topics.

1.7 Scope and Limitation of the study

This study examines the effect of cross-cultural management on performance of quoted Deposit Money Banks in Nigeria. The study focuses on quoted Deposit Banks in Nigeria which shares is actively traded in the floor of NSE as at 2015 and has zonal office in Abuja. Namely; Access Bank Plc, Diamond Bank Plc, EcobankPlc, Fidelity Bank Plc, First Bank of Nig, First City Monument Bank Plc, Guaranty Trust Bank Plc, Skye Bank Plc, Stanbic IBTC Bank, Sterling. UBA Plc, Union Bank Plc, Unity Bank Plc, Wema Bank Plc, and Zenith Bank Plc.

However, questionnaire used to gather primary data does not measure what the respondents actually believe or experienced, given the fact that participants may forget important issues. The researcher also encountered problems of obtaining data from respondents since some of the required responses were touching on transparency, confidentiality and privacy.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

In this chapter, relevant existing literature on cross cultural management and performance are reviewed. Specifically, the chapter dwells on the concept of cross cultural management, concept of organizational performance. The chapter will also review a number of empirical studies and present the theoretical framework upon which the study rest. Finally, the summary of the chapter will be presented at the end of the chapter.

2.2 Concept of Cross-cultural Management

Adler (1991) defines Cross-cultural Management as the description, comparison and interaction of organization behavior within countries and cultures, organizational behavior across countries and cultures; and between co – workers and other people from different countries and culture. Put differently, Adler (2008) defines it as the aspect of management that explains the behavior of people how to work in organizations around the world and shows people how to work in organizations with employees and client populations from different cultures.

According to Edwanlen, Ogedengbe, and Rebman (2012) Cross Cultural Management is the study of the behavior of people in organization located in cultures and nations around the world. It focuses on the description of organizational behavior within countries and cultures, on the comparison of organizational behavior across countries and cultures and most importantly on the interaction of people from different countries working with the same organization or within the

same environment. Ewanlen et al (2012) noted further that the implication is that often time different meanings, interpretations may be given to similar activities in two different cultures but the diverse nature of the workforce accounts for the variations of interpretation given to employee behaviors depending on its cultural settings. Cross-Cultural Management is the ability of a manager to achieve success for an organization by making the best use of the similarities and differences among employee in terms of age. Cultural background, physical abilities and disabilities. Race, ethnicity, religion, sex, as well as in terms of personality, values, attitudes, perception and cognitive style. Individuals who think towards deep level diversity are more likely to perceive themselves as similar, rather than dissimilar to members of their workgroup on unobservable qualities (Liao, et al. 2008). Cross-cultural Management mainly deals with concepts such as values, ethnicity, religion, language, attitude, assumptions, behaviors and organizational outcomes such as motivation (Streers& Sanchez-Runde, 2002). Some other concepts employed in cross-cultural management are derived from social psychology, sociology, anthropology, cognition, perception and attributions. Some of these concepts are most relevant and they include Cognition, perception, attribution, attitudes, values norms and rules. Lahey,(2001) stated that Cognition encompasses the intellectual process through which information is obtained, transformed, stored, retrieved and used. Gudykunst. (1994) posit that perception may be defined as our awareness of what is taking place in the environment or as one's experience of an event or the process by which a person sense reality and comes to a particular understanding or view, Gudykunst, (1994) defines attributions at the attempts made by people to explain others' behavior. In other words, attribution signifies determining why events occur and the reason may be either personal or situational.

Adler. (1991) observed that attitudes are formed through direct, personal experience, genetic and physiological factors and third determinants like parents and groups, and mass media, and are not necessarily predictive of behavior. Unlike attitude. (2001) identify that values are general in nature: they do not focus on a specific event, but they cover many attitudes.

Rokeach. (1973) defines values as enduring belief that a specific mode of conduct or end-state of existence is personally or socially preferable to an opposite or converse mode of conduct or end-state of existence. Hofstede (1994) further explains that values as broad tendency which is exhibited by people to prefer certain states of affairs over others. Gudykunst. (1994) stated that Norms are guidelines of how we should or should not behave. They have a basis in morality. According to Hofstede (2001) rules are guidelines for the ways we are expected to communicate and are not based in morality.

Management of cultural diversity has been suggested as the human resource strategy enabling the effective management of the workforce diversity created by demographical changes generally in the late 1980s and the early 1990s. fleury (1999) explain cultural diversity management as an organizational answer or reaction to the need for competitiveness and to the increasing variety of the workforce. In the same vein, it has been stated that management of cultural diversity implies a holistic focus in order to create an organizational environment that allows all the employees to reach their full potential in pursuing the organizational goals.

The essence of this concept is a whole, comprised of member of organizations possessing distinctive characteristics from each other, and these distinctions, as emphasized earlier, can contain plenty of visible or invisible factors (Groeschl and Doherty. 2002). Cultural diversity

management, besides not being direct, has presented an improvement parallel with the increasing importance of multinational or global business. The reason for this, particularly cultural diversity, is that it gains a deeper meaning and dimension in this type of business and that it can affect all the elements of multicultural organizations. Cultural differences have become central to cross-cultural management research (Sparrow and Wu. 1998; Frey-Ridway, 1997).

Cross-cultural management, as a new perspective about differences in the workplace, emerged in the USA and became very influential in the UK in the 1990s. What gives great impetus to the managing diversity model has been the increasing assertion that valuing difference makes business sense (Iles. 1995). On the other hand, some resources claim that most of the organizations are inefficient in managing the gradually growing workforce diversity. Some views put forward the idea that many multinational firms are unsuccessful in international charging and cultural disunity problems, such as the disharmony between social values and beliefs, and the work style and traditions of organization play a great role in this failure (Simeon and Fuiju, 2000; Joiner, 2001; Selmer, 1999; Yavas, 2001; Montagliani and Giacalone, 1998: 1/9; Iverson, 2000; Moore, 2002).

2.3 Concept of Organizational Performance

There is no single accepted definition of performance; the concept of performance has gained several meanings, as it is perceived by different users. Performance is the execution or accomplishment of work, tasks or goals to a certain level of desired satisfaction. According to Liagrovas and Skandalis (2008) there are still debated among several disciplines regarding how

the performance of a firm can be measured and the factors that affect financial performance of company. Performance is success, performance is the result of an action, and performance is a state of competitiveness of the company, achieved through a level of effectiveness and efficiency that ensures a suitable market presence. Performance also depends on the level of achievement of a company's strategic objectives, based on the creation of value, productivity and business effectiveness. Firm performance is actually achieved by balancing and merging the four forces, the efficiency of production processes, satisfying shareholders, ensuring customers satisfaction and company growth and development capacity, degree of innovation and use of opportunities.

A company can be categorized as a global performance if it can satisfy the interests of all stakeholders. For example, managers are interested in the welfare and to obtain it, because their work is appreciated accordingly. Owners want to maximize their wealth by increasing the company's market value; current and potential shareholders perceive performance as the company's ability to distribute dividends for capital investment, given the risks they take. Commercial partners look for the solvency and stability of the company; credit institutions want to be sure that the company has the necessary capacity to repay loans on time a stable job and to obtain high material benefits. Finally, the state seeks company to be efficient, to pay its taxes, to help creating new jobs and so on.

Organizational performance is the extent to which the organization is achieving its goals and objectives (Osaze and Anao, 2000). Shell (2010) explains organizational performance as the extent to which the organization is fulfilling the promises it has made to its shareholders. Organizational performance is defined in terms of the ability of an organization to satisfy the desired expectations of three main stakeholders comprising of owners, employees and customers (Aluko. 2003). Company's performance can be evaluated in three dimensions. The

first dimension is company's productivity, or processing inputs into outputs efficiently. The second is profitability dimension, or the level of which company's earnings are bigger than its costs. The third dimension is market premium, or the level at which company's market value exceeds its book value, (Walker, 2002). Therefore, this study views performance in the three dimensions as evaluated by Walker (2001)

2.4 Cross Cultural Management and Organizational Performance.

According to Denison and Mishra (1995) an important factor influencing the challenges, understanding and interpretation of the appraisal process, its development, implementation, and other appraisal related elements and functions in organizations, is related to important organizational outcomes such as performance. According to Brooks (2006) an intimate knowledge of cross-culture should improve managerial ability to analyze organizational behavior in order to manage and lead people in organizations. Brooks (2006) stated further, cross-cultural management practices enable managerial ability to analyze organizational behavior which translates into superior corporate performance. Krietner and Kinichi (2004) observed that managing cultural diversity is very important in harmonizing the differences and similarities of workers so that the organization and the individuals within them can achieve their goals and objectives.

McShane and Glinow (2005) observed that cross-cultural management practices help employees to understand organizational events, and employees can communicate more efficiently and effectively thereby, reaching higher level of cooperation with each other because they share common mental models of realities. Aluko (2003) pointed out that cross-culture management practices influence organizational performance. To this end, Jones (1996) cited in Aluko (2003)

suggested that the reliability of cross-culture and organizational performance encourages the identification of relevant determinants of organizational performance.

In compliance with this thought, some indicators were used to assess the impact of cross-culture practices on organizational performance. Zakaria (1997) cited in Aluko (2003) contend that one of the relevant determinants of organizational performance is employee behavior. He further observed that some of the cross-cultural factors that determine employee's behavior such as the family background, beliefs and religion, values, attitudes and perception of work, commitment to work; norms and collectivism versus individualism have positive impact on workers. According to Aluko (2003) when exhibit positive work value and attitudes in organization, this will reduce the incidences of lateness to work and absenteeism, labour turnover are very low, the level of commitment to work is relatively high while the premium and emphasis placed on the achievement of power, wealth and prestige made the workers more effort at work.

Ojo (2009) emphasizes the impact strong powerful culture has on organizational performance. He posited that strong culture have been hailed as key to improve performance. However, strong culture has almost always been the driving force behind continued success in business. Accordingly, strong culture firms are said to generate an almost tangible social force field of energy that empower employees and drives the organization towards employees and drives the organization towards superior performance. Scaffold (1988) cited in Ojo (2009) have connect strong shared values with commitment to self-confidence, ethical behavior and reduced job stress.

On the other hand, Barney (1986) argued that for firm's culture to provide sustained competitive advantages and thus by implication. Be source of sustained competitive advantages and thus by implication, be source of sustained superior financial performance certain conditions must be

fulfilled; the culture must be valuable, it must enable a firm to do things and behave in ways that lead to high sales, low costs high margins or in other ways add financial value to firms. However, Barney (1986) posits further that superior financial performance is an economic concept; hence for culture to generate such performance, it must have positive economic consequence. As such, Barney (1986) suggest that culture must be rare; it must have attributes and characteristics that are not common to the cultures of multiple firms. Therefore such culture must be imperfectly imitable and firm without these cultures cannot engage in activities that will change their culture to include the required characteristics and if they try to imitate these cultures they will at some disadvantages e.g. reputational, experience etc. compared to the firm they are trying to imitate (Barney 1986).

Effectiveness entails doing things right is an organizational performance factor. Umyimadu. (2006) posit that effectively managing cultural diversity will help to lowers costs and improve employees' attitudes. Costs are lowered in three ways; firstly, it reduces health care expenses. Secondly, it reduces absenteeism. Thirdly, employee recruiting and training expenses can be reduces by effectively managing workforce diversity (Kreitner and Kinichi. 2004). Effectively managed workforce diversity has a positive effect on sales, market share and corporate profits. This is because work force diversity is the minor image of consumer diversity. These culminate in higher sales. Bigger market share and higher corporate profits (Kreitner and Kinichi. 2004).

Research such as Hofstede cited in Schultz et al (2003) have revealed that cross-cultural management promotes creativity, innovative problem solving and productivity. This occurs through the sharing of diverse ideas and perspectives. Kanter (2006) was one of the first to investigate this relationship. She found that innovative companies deliberately used heterogeneous teams to solve problems and they employed more women and people of colour

than less innovative companies. This is because managed diverse groups possessed a broader base of experience and perspectives (Kreitner and Kinichi, 2004). This is what Bransford, (2000). Asserts that cross-cultural management would promote understanding and congenial acceptance towards the realization of overall goals of the organization through performance.

Many organizations throughout Nigeria are ensure of what it takes to effectively manage diversity. This is partly due to the fact that top management only recently became aware of the combined need and importance of this issue. Managing a diverse or a multicultural organization that truly value diversity. This is because not all people in organizations value diversity. According to Aluko and Patrick (2013) as a rule, people are most comfortable with those like themselves and emphasizing diversity may undersmine that comfort level.

There are certain common barriers to effectively undertake cross cultural management. Ely and Thomas, (2001) identified the following as the factors that pose challenges to cross culture management in an organization: i. Inaccurate Stereotypes and Prejudice, ii. Lack of Political savvy on the Part of Diverse Employees iii. Difficulty in Balancing Career and Family, Resistance to Change.

Given such realities, organizations need to go beyond simple recognition of cultural diversity to active cross cultural management. Managing diversity is a comprehensive managerial process for developing an environment that works for all employees belong to a culture, including those from the organization's traditionally dominant cultural group. Thomas (1991) indicated that diversity involves "recognizing that other people's standards and values are as valid as one's own", and noted that for most organizations, valuing and managing diversity requires nothing less than cultural transformation. This is a prodigious task, for it requires people especially those

of the dominant culture to let go their assumptions about the universal rightness of their own values and customary ways of doing things and to become receptive to other cultures.

In this regards, Aluko and Patrick (2013) noted that cultural diversity in the work place mirrors many of the same issues at play in the realm of international business. In international business interactions, people who have learned differing conceptions of normative behavior are forced to suspend judgment of one another. Cultural norms shift relative to language technological expectations, social organization, face-saving, authority conception, non-verbal behavior and the perception of time. In addition, since the ability to compete successfully in the “new” global economy depends on the ability to tap the skills and insights of increasingly diverse workforce all over the world, organizations must, therefore, be involved. Owing to mergers and international cooperation as well as migration flows which lead to multicultural societies, companies and institutions will increasingly have to take into account the foreign personnel, foreign laws and foreign market parties (Aluko& Patrick, 2007). They must recognize that diverse employees possess cultural competencies for example, language skills and cross-cultural expertise that represent a sustainable source of competitive advantage. Organizations that continue to focus on what worked in the past and do not pay attention to current and future market demographics are excluding significant sources of profit.

Internationalization and international business relations require that the modern manager possess or acquires specific skills in order for him/her to be able to cooperate adequately with colleagues, manager, or partners in other countries. The manager needs those skills to deal with a range of person who have been influenced by another background, education, training and culture, at least, in which one can recognize similarities as well as differences with one’s own culture. (Burggraaf 1998). In this context, Aluko and Patrick (2013) posited that after establishing

this, the organization stands to enjoy the following benefits; the full utilization of her human resources; reduced interpersonal conflict among employees of all backgrounds as respected for diversity increases, enhanced work relationships based on mutual respect and increased employee knowledge levels and across all functions, greater innovations and flexible as employee of all cultural backgrounds participated more fully in key decision-making and problem solving groups and finally, improved productivity as more employee effort is directed at accomplishing tasks and less energy is spent managing interpersonal conflicts and cultural clashes.

A combination of workforce demographic trends and increasing globalization of businesses has placed the management of cultural differences on the agenda of most corporate leaders. Moreover, literature is both consistent and clear in demonstrating the power and potential of the culturally diverse organization. The key to tapping the advantages of multiculturalism and avoiding its pitfalls is to create an organization in which members of all socio-cultural backgrounds contribute and achieve their full potential. To achieve this leaders face a dictotomy in maintaining a balance between meeting the objectives and goals of the organization, on one hand, and retaining the individual cultures of employees, on the other.

However, since the goal of diversity is not just to identify people of different backgrounds, rather to treat people as individuals mutual respect between the various groups in an organization for one another's culture this problem can be overcome. Experts (Fernandez 1993; Rice, 1994; Carnevale& Stone, 1994) indicated that business owners and managers who hope to create and manage an effective, harmonious multicultural workforce should remember the importance of the following: Setting a good example, Communicate in writing, TrainingProgrammes, and Recognize individual differences. Shauber (2001) assert actively Seeking Input from Minority Group, Soliciting their opinions and involvement of minority groups on important work

committees, etc., is beneficial not only because of the contributions that they can make but also because such overtures confirms that they are valued by the company. There must be an improvement in its supply of diverse workers through aggressive recruiting. It must break the “glass ceiling” and increase the number of women and minorities in the management levels through career development, mentoring, and executive appointment. Its performance appraisal and reward systems should reinforce that importance of effective diversity management (Cox. 1994).

Making room for Social Events such as, Company sponsored social Christmas parties, etc. can be tremendously useful in getting members of different ethnic and cultural backgrounds together and providing them with opportunities to learn about one another. Cox (1994) indicated that flexible work environments which he characterized as a positive development for all workers could be particularly beneficial to people from non-traditional cultural background because their approaches to problems are more likely to be different from past norms. Experts recommend that business owners and managers establish and maintain system that can continually monitor the organization’s policies and practices to ensure that it continues to be a good environment for all employees. Jorgesen (1993) further opines that this should include research into employees needs through periodic attitude surveys. From the foregoing, it can be seen that diversity presents challenges to business leaders who must maximize the opportunities that it presents while maximizing its costs.

In the same vein, Yi Gong (2008) put forward the following as a strategy for overcoming the barriers of cross-cultural management; Overcoming the Stereotypes and Increasing Fairness, Blending Cultural Diversity with a Dominant Organizational Culture. Dealing by a Human Resource Program or Strategy and Adopting an Employment Relationship Program. Emulti (2001)

posited that the following strategies can also help managers to break cultural barriers and reap advantages from cultural diversity; Creating programs that increase awareness of cultural diversity, Improving positive attitudes toward differences among diverse groups, realizing the same view points and relations among different ethnic groups, Being flexible in communication and expressing personal concerns and confusions when facing cultural obstacles. In addition to these strategies, another important and effective approach to manage cultural diversity in the workforce is to adopt an employee relationship management system. To integrate minority workers into the workplaces, managers should accept the cultural differences by all the employees and create good relationship with them. Some programs can help to build up the relationship, which include; teaching other language to local employees, Celebrating different religious or traditional holidays of minority employees in the workplace, involving minority employees' families into some company activities, and emphasizing the importance of minority workers to the companies (Baum, Devine, and Hearn 2007). In doing this, Managers should make effort to build one-on-one relationship with employees, understanding where they came from by having conversations with them during the down time or some social events. Most minority employees prefer being listened to and respected. Therefore, increasing communication with these minority employees and providing environment of understanding and appreciating these employees can effectively obtain their trust and loyalty. Once they become self-motivated, their productivity would also be enhanced accordingly (Gong 2008).

According to Lim and Noriega (2007) another factor ensuring affective management of cultural diversity is training program. Diversity training is defined as "a means of establishing respect and developing sensitivity for all of the differences among employees and customers Aluko (2003) observed that to become competitive and successful, to work effectively in environments outside

their native culture, to significantly reduce the potential costly failure caused by cultural differences problems. Diversity management training and multicultural education teach employees about various cultures. These training programmes help to diminish stereotypes and allow trainees to see the cultural differences and the truth about other cultures. By the training employees will show more respect to other with different cultural backgrounds, and achieve more understanding of others belief and their traditions (Gong 2008).

The training program emphasizes communication and educational training, which has positive impact on both minority and non – minority employees. Since multicultural workforce include every job position from the top management down to low level employees. Diversity management training should be conducted in all levels but not only in the entry level or skilled level (Emuti 2001). Specific training programs aiming at managing cultural diversity should be carefully designed. Continually enforced, and gradually improved. Moreover, according to Ahmed (2006) it cannot be ignored that for any training program that has the chances of long-term success. Upper level management must be involved to ensure the implementation of diversity practices.

The importance of top management taking the lead role in an organization, defines top management's behavior that is supposed to determine how the organization as a whole are perceived by stakeholders. Aluko (2003) observed that Unethical, aggressive, arrogant behavior on the part of top management system as whole in most organization in Nigeria. According to Hodgetts and Luthans (1994) cultural impact on management is reflected by basic values. Attitudes, belief and behavior of the people that exist in organization. Culture can affect technology transfer, managerial attitudes, managerial ideology and even government business

relationships moreover, culture affects how people think and behave in most Nigeria organization. Hence, between top management behavior and organizational culture is that top management must identify personally with the defined organizational culture, as lack of identification and subsequent deviant behavior will leads to uncertainty both internally and externally. Richard. Carlos. And Luciara (2010) observed that traditionally, global managers have been advised to deal with cultural conflicts by adapting to the other culture. Hence, academic and management training programs have long recognized a fairly typical pattern of behavior and accommodation of managers overseas for instance. That is, mangers assigns overseas initially experience stress and anxiety as a result of being immersed in an unfamiliar environment (This is referred to as culture shock). However, with time, they learn new ways of coping and eventually feel more comfortable living in the culture of the host country. They are able to be effective in dealing with people from another country by learning the foreign culture in depth an behaving in ways that are appropriate to that culture (Richard, Carlos, and Luciara 2010).

The culture of a society describes the pattern of behavior which relates to the values and beliefs that are developed over a period of time. The cultural impact of management on organization is reflected in the basic beliefs and managers. The most common aspect is how people think and behave (Lguisi, 2004) for example in a South Africa which is made up of a population of well over 42 Million people, comprising of about 75% Blacks, 12% Whites, 9 coloured and 3% Indians is already known as is a cultural dinner nation (Akuwunm&Akhaba, 2014). This diversity goes on. As population grows and long exposure to western education and management persist, it has influenced different styles of management in South Africa (Richmond &Gestrin. 1998).

However, Ewanlen, Ogendengbe and Rebman (2012) observed that Ghana, comprises of about 100 Linguistic and cultural groups whose major ethnc groups are Akan, Ewe, Mole-Dagbana,

Guan and Ga- Adangbe. These ethnic groups share a common cultural heritage, history, language and origin. The major languages are Twi, Fante, Ga, Hausa, Dagbani, Ewe, and Nzema with English Language as the official language. The management style prevalent in a culturally diverse society like Ghana can be appraised in line with the common characteristics of African society and Hofstede's (1980, 1991) classification of social cultures. Moreover Ewunle, et al (2012) noted that organization power in Ghana is based on clear system of hierarchy as autocratic leadership style is common place as a result of organization hierarchy and respect for age in Africa, Hence, authority is rarely questioned and decision making is highly centralized as absolute objectives rests with God. Managers are paternalistic in nature as they show adequate concern for the welfare of the subordinates and harmony is thus maintained

It is a recognized fact that culture differs widely within the same country not only in countries that are large and differs but also within geographically small and relatively homogeneous countries. It is imperative for a manager that wants global presence to place strong emphases on the external environment. Hardly therefore can firms ignore the global environment, even if the firm has no plan to operate abroad. Increasingly, firms are now known to employ people from different nations with different cultural background within and outside its global environs (Adewunmi&Akhaba, 2004).

Osifo and Osifo (2011) stated that understanding of a firm's corporate culture could also aid management in facilitating joint venture and mergers, recruitment and promotion of the right staff. Culture may also influence hiring of staff in case of succession, policy and response to the market, increase of profitability and growth non-economic factors like internal cohesion and corporate perception. Some argue that advertising messages are helping to break down distinct

cultural difference and international values, causing the world to become increasingly homogeneous (Robbs, 2008).

Many of these advertisements and cultural influence have become a common place in Nigeria, influencing dressing, speech patterns and general behaviors. Management style has also been influenced by various multinational companies present in Nigeria and host of Nigerians relocating to Nigeria from different part have studied and/or worked under different systems. This is gradually changing the landscape of management in Nigeria into a more westernized pattern. Managers must now need more than ever before to be knowledgeable of worldwide development and trends in management, business, world economy and politics (Agbonifoh&Inegbenebor, 2005). Nigeria business manager stand to gain a lot by becoming global management specialists. Prest (2005) has concluded that global trends represent best practice in leading edge organization.

2.3 Empirical Literature

Adewunmi and Adekule (2014) investigated the impact of cross-cultural management on organizations. The study purely employed primary sources of data collection. The statistical instrument employed for testing the hypotheses formulated is the Analysis of Variance (ANOVA). The finding revealed that managerial behaviors have effect on cross-cultural management in Nigerian organizations and also culture has impact on organizational performance. The weakness of the lies on the arbitrary selection of respondents from management staff without resource to employees and customers, also the population sample of the study is not adequate enough to be a perfect representation of the population of the study. Thus it becomes very difficult and unsafe to generalize based on the findings of the study.

Popa (2012) presented a study on the relationship between culture and performance which led him to conclude that employees' attitude towards work is influenced by both organizational culture and style of management. A further study was done by Alajmi (2011) as (cited in Belinda, 2015) presented results showing that the differences in national culture of power distance and uncertainty avoidance have an effect on services provision through service delivery gaps in terms of information flow, style of management, control, communication policy, specification driver and boundary system.

A study by Eren-rein (2004) demonstrated how a multinational company that acquired an Israeli company that develops and produces medical instruments changed organizational culture of the acquired company. The study identified a cultural gap between the two companies, with the Israeli company being higher on the cultural dimensions of attention to detail and conformity to rules and standard as compared with the acquiring company.

Another study revealed that the only variable that had a purely direct effect on performance was innovative culture; Lilies (2008), while competitive culture had both a direct and indirect effect on performance.

On the other hand, Taras (2011) study suggested that companies that make even moderate adjustments to selection, training and work design system based on national cultural value differences in a normally functioning organization are likely to yield 10-20 percent improvement in performance, translating into several million dollars of additional revenue annually.

Schwartz (1994) has identified seven cultural-level dimensions of values' conservation, intellectual autonomy, effective autonomy, hierarchy, Egalitarian, commitment, mastery, and harmony, which have been used to predict cultural differences, including focus on control and work-related issues,

such as the sources of guidance that manager relied on, and capital structure have identified two cultural-level dimensions from an analysis of managerial values. Studies from both field of anthropology and management science have concluded that most human behavior is mediated by culture (Hofstede, 1984).

Nevertheless, there are a growing number of scholars who are becoming disconnected with this notion, instead advancing the argument that cultural differences are overrated and insignificant. Furthermore there is little evidence to illustrate the impact of culture on international business. A growing number of studies that culture does not pervade all aspects of beliefs and values that the individual possesses, thus contributing to the general argument that cultural influences are limited (Markoczy, 2000).

Miebi (2014) examined the effect of workforce diversity management on corporate performance of manufacturing firms in Nigeria. Primary data was collected from forty-two registered firms in south-south Geo-political zone in the Nigeria, using five point Likert Scale questionnaire and personal interviews. The Spearsman Rank Order Correlation and hierarchical Multiple Regression Model were used to analyze the data. The findings revealed that there is a positive relationship between cultural diversity management and corporate performance.

Despite the attempt made by the study to establish the relationship between cultural diversity management and organizational performance, the study suffers from number of weakness. The study was carried out in only one Geo-political zones in Nigeria. Which is not a good sample size. South-south has a similar culture which also renders the result weak. Similarly, the study failed to reveal the number of questionnaires distributed and retrieved.

Furthermore, the study suffers from a number of issues which include the use of responses to establish relationship between variables. Similarly, the mere presence of correlation between the variables of the is not in any way suggestive of the direction of influence sine correlation does not reveal which variable influences the other. Lastly, the conclusion of the study may not have been derived from data analysis because of the inability of correlation to explain causality. The fact that the sampling procedure was not systematic, gave rise to the arbitrary selection of sample size that is inadequate to provide a rigorous study of cultural diversity. Thus it is likely that the analysis were not properly done which by implication will affect the authenticity of the result.

Mast, Rashid, Muhammad and Mohammad (2013) examine the impact of cross cultural diversity management on organizational effectiveness and competitive advantage in an organization. A content analysis method was used in this study. The outcome of the research indicates a significant and positive correlation of an effective cultural diversity management practices on competitive advantages and organizational effectiveness. However, a close look at the methodology of the study revealed a number of shortlists. First and foremost, the study failed to employ the right measures of the variables to establish the relationship. Furthermore, the fact that the method do not put into consideration the weaknesses embedded in other studies before drawing conclusion. This equally makes it difficult to rely on the findings of the study.

In a nutshell. There are relatively few studies that have sought to empirically establish the connection between cross cultural management and organization performance in Nigeria banking sector. Though the work of Adewunmi and Adekunle (2014) and Miebi (2014) relates to this study, but the current study focused on quoted Deposit Money Banks in Nigeria

2.4 Theoretical Framework

There are various cross-cultural management theories that have provided by different theorists. Three theories provide the theoretical background for the study. These theories

that include: Social Identity Theory, High and low Context Theory of culture and Hofstede's Cultural Values Model.

2.4.1 The Social Identity Theory

Tajfel (1978) asserts that group membership can enhance ways individuals behave within the in-group. The theory is concerned with the existence of multiple identities. The variability of the degree to which people identify with a social group and the role of the social context in social identification (Deaux. 1993).

This theory does not only explain one's self concept. But it also addresses the ways in which people view others. As group members are motivated to maintain their social identities, they tend exhibit a favourable bias towards others who appear to have similar characteristics (Tajfel and Turner, 2004; Turner and Halam. 2001) it is the quest for positive distinctiveness which social identity theory propose that underlies many of the behavioral, evaluative and perceptual biases which are frequently observed in inter group contexts. Individuals tend to develop a lot of identities as they move through the stages of their lives. They tend to define themselves in terms of their gender, region, ethnicity, age, background or profession and put on different identities in different circumstances. In line with this thinking Osaghae and Suberu (2005) observed that in Nigeria. By virtue of its complex web of politically salient identities and history of chronic and seemingly intractable conflicts and instability. Competing groups tend to adopt exclusionary, winner-take all strategies. With persons having crisscrossing and recursive identities of which the ethnic, religious, regional and sub-ethnic (communal) appear to be the most salient. Thus. Members of a group can decide to identify themselves as religious rather than 'ethnic'. as individuals and groups may be from time to time depending on the level and scope of conflict or uncertainty.

Strong group identification can predict whether discriminatory behaviour will or will not occur within a work setting particularly with regards to diversity. Mustapha (2005) asserts ethno-linguistic and regional identities remain strong in Nigeria as private sector bureaucracies in the media. Banks the formal sector economy, and even civil society continue to manifest

considerable ethnic bias. Explanations of prejudice and discrimination focus on how being a member of a specific group helps to magnify one's sense of self-esteem

2.4.2 The High Context and Low Context Theory of Culture

it was stated by Hall and Hall (1973) that the most essential factors for having a successful cross-culture management system is to consider an efficient culture communication. Herein the management or the manager of the company must take it sure that there are open avenues for people to communicate efficiently. Hall and Hall (1976) have been able to identify two categories of culture which have an impact on business operations and organization performances. Such categories include the High Context Culture and the low context culture. High Context categories are regarded to have a very high established homogenous view in terms of religion values. Nationality and beliefs and attitudes (Hall & Hall. 1976). This form of culture can be easily recognized among Arab countries and Japanese style of management. In his regard, the communication aspects are given consideration such as gesture and body language on one hand. The low context culture notes that the concept of communication is more identified in formal written words like what can be seen in the United Kingdom and United States.

3.4.3 Hofstede's Cultural Values Theory

Geert Hofstede has been the most influential cross-cultural management scholar in the last two decades. His (1980: 1984: 2001) research on work-related values has had a major impact on national culture research. Its goal was to understand the influence of national culture on an organization, and how to use this culture more accurately. Hofstede's analysis focused on the levels of basic assumptions and values are aimed comparing different on the national cultural level.

Factor analysis of attitude data at the country level yielded four distinct factors around which Hofstede constructed four dimensions: individualism (the focus placed in the self, versus the group) and masculinity (the value placed on being assertive versus being nurturing), power distance (The degree of human equality that is expected in a culture) and uncertainty avoidance (the degree to which uncertainty is tolerated in a culture) were identified through "eclectic analysis" which selectively combined items based on theoretical expectations (Smith Dugan, and Trompenaars, 1996). A fifth dimension, "Confucian dynamism" or long-term orientation versus the future), was subsequently developed by a different set of researchers in an Asian Context.

The researchers sought to avoid a western bias in identifying dimensions and are often associated with the four dimensions developed by Hofstede (Chinese Culture Connection. 1987). This culture framework has dramatically influenced the field of cross-cultural research, resulting in numerous studies that have utilized this dimension over the years (Hofstede, 2001; Kirkman et al... In Press; Sondergaard. 1994)

2.5 Summary

The chapter reviewed literature on the concepts of culture and cross culture management. Role of cross culture management on organization performance, significance of cross cultural management in organization effectiveness, challenges and opportunities of cross cultural management. Strategies for cross management in an organization. Effect of management behaviour on cross cultural management practice in Nigeria perceptions on cross cultural management around Africa and impact of globalization and cross cultural management practice in Nigeria. Furthermore, the chapter reviewed local and international studies on the relationship between cross cultural management and organizational performance such as Adewunmi and Adekunle (2014). Miebhi (2014) and Mast et al (2013) finally the chapter discussed the social identity Theory High context and low context theory of culture. Five dimension of Culture and theories on which the study rests

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter explains the methodology employed by the research in the study. It dwells specifically on research design. Population and sample techniques. Methods of data collection, procedure for data analysis and model specification, justification of the study and summary.

3.2 Research Design

This study adopts a descriptive research design in examining the effect of cross-cultural management on performance of banks with a specific focus on quoted deposit money banks in Nigeria. To explore the effect of variables performance and the nature of the relationship that exists between the variables. The researcher considered it appropriate because generally, it can be used to effectively investigate problems in realistic settings like banks in question.

3.3 Population and Sampling Techniques

The study is on the effect of cross-cultural management on the performance of quoted deposit money banks in Nigeria. The banks include: Access Bank Plc., Diamond Bank Plc, EcoBankPlc, Fidelity Bank plc, First Bank Plc, First City Monument Bank Plc, Guaranty Trust Bank Plc, Skye Bank Plc, Stanbic IBTC Bank, Sterling Bank Plc, UBA Plc, Union Bank Plc, Unity Bank Plc, Wema Bank Plc, and Zenith Bank Plc.

Simple random sampling technique was used to select 14 senior staff from each sampled Bank. The choice of this sampling technique by researcher is driven by the fact that it ensures that at each point of selection there is an equal and independent opportunity for such member of the population to be included in the sample. The sample obtained using this method is very representative of the entire population (less sample error). As a result, the findings using random sample can easily be generalized to large population.

3.4 Methods of Data Collection

This study employed primary sources of data. Questionnaires were used in the data collection. The questionnaires were structured in five sections namely section A,B,C,D and E. face validity Test, and Cronbach's Alpha Reliability Text was conducted to ascertain the goodness of quality of the questionnaire instrument. This was achieved with the aid of statistical package for social sciences (SPSS). As all the variables under consideration were person to be above 0.6 as recommended by Sekaran (2008) to facilitate effective distribution of the questionnaire, research assistants (once each from the banks) were recruited. The research assistants were the staff of the various banks and were appropriately brief on the purpose of the study. The population and sampling techniques for the study. They were also trained on how to distribute and retrieve the copies of questionnaires in Union Bank Nigeria PLC, was purely handled by the researcher himself:

3.4.1 Reliability and Validity

Face validity and reliability text was carried out to ensure the validity and reliability of the instrument. The reliability was insured by texting the instrument for the reliability of values (Alpha values) as recommended by Cronbach, (1946) Cronbach recommends analysis for Alpa values for each variable under study should not be less than 0.6 for the statements in the instruments to be deemed reliable. Consequently, all the statements under each variable were subjected to this text and were proven to be above 0.6. the validity of the data collection instruments was done with the help of Questionnaires.

Scale Reliability of Variables

Variables	Cronbach's Alpha
Ethnicity management	0.87
Religion management	0.81
Language management	0.78
Attitude management	0.72

Organizational Performance	0.89
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Source: Researcher's performance

The table above (3.1) revealed that all the Variables have Values above 0.6 mark recommended by sekaran. Therefore all the variables in the instrument are deemed reliable.

3.5 Procedure for data Analysis and Model Specification

The data collected from the respondents through questionnaire were presented in the tables and figures and analyzed, as earlier indicated. The effect of cross-cultural management, religion management, language management and attitude management were tested using Ordinary Regression with the aid of statistical package for social sciences (SPSS). A Regression or a bivariate regression analysis is a statistical technique that uses information about the relationship between an independent or predictor variable and a dependent or criterion variable. And combined it with the algebraic for a straight line to make prediction (hair, Bush &Ortinau, 2000).

Thus, Linear Regression Models are given below:

$$PERF_i = \alpha_0\beta_{ETHNIC_i} + \mu \dots\dots\dots 1$$

$$PERF_i = \alpha_0\beta_{REL_i} + \mu \dots\dots\dots 2$$

$$PERF_i = \alpha_0\beta_{LANG_i} + \mu \dots\dots\dots 3$$

$$PERF_i = \alpha_0\beta_{ATT_i} + \mu \dots\dots\dots 3$$

Where:

ETHNIC = Ethnicity Management

REL = Religion Management

LANG = Language management

ATT =Attitude Management

α = Intercept or Constant

β = Slope of the Regression Line

i = Denotes cross – sectional Dimension

μ = Individual Specific Disturbance effect (error term), do not vary over time

Decision Rule

In order to estimate the regression analysis model. SPSS was used. The procedure involved specifying the dependent is the independent variable. In this case. Cross-cultural management is the independent variable while performance is the dependent variable. When SPSS was run and from the output, the values of the constant (β_0) coefficient of regression (β_1) were obtained. In addition the output showed the T statistics and P values for the coefficients which resulted in either rejecting or failure to reject the hypotheses at a specify level of significance. The p value is a probability of getting a result that is at least extreme as the critical value. The null hypothesis was rejected if the P-value is less than or equal to the critical value. Also the output showed the coefficient of determination (R^2), which measures the proportion of the dependent variable that can be explained by the regression model. At the P-values of less than or equal to critical value the null hypothesis is rejected that there is slope between the variables. The linear relationship exists when the P-value or significance level is less than or equal to the critical value.

3.6 Justification of Methods

The choice of the descriptive research design was justified by the fact that the study is based on the sample of a specified of a specified target population of interest which the research wish to generalize the results obtained from the sample to the population from which the sample was drawn and sought to establish relationship between two variables. Similarly, the Regression Model became the appropriate model of the study because; there is only one dependent and independent variables involved. The choice of the variables utilized by the study was necessitated by the fact that it is about the best measures of cross cultural management and performance known to the researcher.

3.7 Summary

The study adopts descriptive research design using data from questionnaire to explore the effect of independent variable (performance). Regression Analysis was used to test hypotheses with the aid of SPSS.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter covers the presentation and analyzes of data collected from the sample quoted DMBs in Nigeria. In this case, 2010 questionnaires were administered to the junior and senior staff members of each of the sampled banks. Out of which 200 were retrieved, thoroughly scrutinized and found usable. The study hypotheses were analyzed at 5% level of significance.

4.2 Ethnicity Management and Organizational Performance

Table 4.1: Responses on Ethnicity Management and Organizational performance

Response	Ethnicity Mgt.	Organizational Performance	Total Frequency
Strongly Agree	89	86	175
Agree	97	103	200
Disagree	11	8	19
Strongly Disagree	3	3	6
Total	200	200	400

Source: Field Survey, 2016

Table 4.1 presents data with respect to ethnicity management and organizational performance of quoted DMBs in Nigeria. The total number of respondents that agreed that ethnicity management has significant effect on the performance of quoted DMBs in Nigeria is 97 while 89 of the strongly agreed. 11 disagreed and 3 strongly disagreed.

Model Summary

Model	R	R Square	Adjusted R	St. Error of the
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1			Square	Estimate
1	756 ^a	572	522	38933

ANOVA^b

Model	Sum of squares	df	Mean Square	F	Sig.
1 Regression	209.813	1	209.813	1404.413	000 ^a
Residual	30.806	198	084		
Total	240.619	199			

a. Predictors: (constant), Ethnicity Mgt.

b. Dependent Variable Performance

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.209	384		3.151	002
Ethnicity Mgt.	994	219	934	4.538	000

a. Dependent Variable: Performance

The regression line $PERF = 1.209 + 994ETHNIC$ indicates that the performance of quoted DMBs in Nigeria will increase by 0.994 units for every 1 unit increase in Ethnicity Mgt. (ETHNIC). The significant value or P-value of 0.000 is less than the t-value of 0.05. The study, therefore, rejects Null Hypothesis that the effect of Ethnicity Mgt. on the performance of quoted DMBs in Nigeria is significant. This is corroborate by the correlation coefficient (r) of 0.756 that shows a strong relationship and the coefficient of determination (R^2) of 0.572 which indicates that about 57.2% of variation in the performance of quoted DMBs in Nigeria can be explained by Ethnicity Management or the ability of

the regression line to predict the organizational performance is about 57.2%. In the absent of ETHNIC, the performance of quoted DMBs in Nigeria will stand at 1.209 as indicated by constant. (a).

4.3 Religion Management and Organizational Performance

Table 4.2: Responses on Religion Management and Organizational Performance

Response	Religion Mgt	Organizational Performance	Total Frequency
Strongly Agree	58	86	144
Agree	108	103	211
Disagree	22	8	30
Strongly Disagree	12	3	15
Total	200	200	400

Source: Field Survey, 2016

Table 4.2 presents data with respect to Religion management and organizational performance of quoted DMBs in Nigeria. The total number of respondents that agreed that religion management has significant effect on the performance of quoted DMBs in Nigeria is 108 while 58 of them strongly agreed. 22 disagreed and 12 strongly disagreed.

Model Summary

Model	R	R Square	Adjusted R Square	St. Error of the Estimate
1	.875 ^a	.766	.732	48236

a. Predictors: (Constant), Religion Mgt.

ANOVA^b

Model	Sum of	df	Mean Square	F	Sig.
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	squares				
1 Regression	229.214	1	299.214	1453.735	000 ^a
Residual	42.403	198	088		
Total	271.617	199			

a. Predicators: (constant), Ethnicity Mgt.

b. Dependent Variable Performance

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.946	243		8.008	000
Ethnicity Mgt.	1.002	342	.833	2.929	000

a. Dependent Variable: Performance

The regression line $PERF = 1.946 + 1.022REL$ indicates that the performance of quoted DMBS in Nigeria will increase by 1.002 units for every 1 unit increase in Religion Mgt. (REL). The significant value or P-value of 0.000 is less than the t-value of 0.05. The study therefore, rejects Null Hypothesis that the effect of regulation Mgt on the performance of quoted DMBS in Nigeria is significant. This is corroborate by the correlation coefficient (r) of 0.875 that shows a strong relationship and the coefficient of determination (R^2) of 0.766 which indicates that about 77% of variation in the performance of quoted DMBS in Nigeria can be explained by Religion Management or the ability of the regression line to predict the organizational performance is about 77%. In the absent of religion Mgt. the performance of quoted DMBS in Nigeria will stand at 1.946 as indicated by constant (α).

4.4 Language Management and Organizational Performance

Table 4.3: Response on Language Management and Organizational Performance.

Response	Language Mgt	Organizational Performance	Total Frequency
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Strongly Agree	88	86	174
Agree	97	103	200
Disagree	10	8	18
Strongly Disagree	5	3	8
Total	200	200	400

Source: Field Survey, 2016

Table 4.3 presents data with respect to language management and organizational performance of quoted DMBs in Nigeria. The total number of respondents that agreed that language management has significant effect on the performance of quoted DMBs in Nigeria is 97.88 of them strongly agreed. 10 disagreed and 5 strongly disagreed.

Model Summary

Model	R	R Square	Adjusted R Square	St. Error of the Estimate
1	.787 ^a	.619	.583	27286

a. Predictors: (Constant), Language Mgt.

ANOVA^b

Model	Sum of squares	df	Mean Square	F	Sig.
2 Regression	207.376	1	207.376	1196.867	.000 ^a
Residual	40.373	198	.204		
Total	247.749	199			

a. Predictors: (constant), Language Mgt.

b. Dependent Variable Performance.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	998	184		5.424	.000
Ethnicity Mgt.	856	264	.821	3.242	.000

a. Dependent Variable: Performance

The regression line $PERF = 0.998 + 0.856LANG$ indicates that the performance of quoted DMBS in Nigeria will increase by 0.856 units for every 1 unit increase in Language Mgt. (LANG). The significant value or P-value of 0.000 is less than the t-value of 0.05. The study therefore, rejects Null Hypothesis that the effect of Language Mgt. on the performance of quoted DMBS in Nigeria is significant. This is corroborated by the correlation coefficient (r) of 0.787 that shows a strong relationship and the coefficient of determination (R²) of 0.619 which indicated that about 62% of variation in the performance of quoted DMBS in Nigeria can be explained by Language Management or the ability of the regression line to predict the organizational performance is about 62%. In the absence of Language Mgt. the performance of quoted DMBS in Nigeria will stand at 0.998 as indicated by constant (α).

4.5 Attitude Management and Organizational Performance

Table 4.4: Responses on Attitude Management and Organizational Performance

Response	Language Mgt	Organizational Performance	Total Frequency
Strongly Agree	64	86	150
Agree	95	103	198
Disagree	28	8	36
Strongly Disagree	13	3	16
Total	200	200	400

Source: Field Survey, 2019

Table 4.4 Presents data with respect to attitude management and organizational performance of quoted DMBs in Nigeria. The total number of respondents that agreed that attitude management has significant effect on the performance of quoted DMBs in Nigeria is 95.64 of the strongly agreed. 28 disagreed and 13 strongly disagreed.

Model Summary

Model	R	R Square	Adjusted R Square	St. Error of the Estimate
1	.705 ^a	.497	.475	20564

a. Predictors: (Constant), Attitude Mgt.

ANOVA

Model	Sum of squares	df	Mean Square	F	Sig.
3 Regression	211.342	1	211.342	1065.876	.001 ^a
Residual	41.283	198	.2084		
Total	252.625	199			

a. Predictors: (Constant). Attitude Mgt.

b. Dependent Variable: Performance

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1. (Constant)				4.909	.000

Attitude Mgt	.805 .675	.164 265	.084	2.547	.005
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a. Dependent Variable: Performance

The regression line $PERF = 0.80510.675ATT$ indicates that the performance of quoted DMBS in Nigeria will increase by 0.657units for every 1 unit increase in Attitude Mgt (ATT). The significant value or P-value of 0.000 is less than the t-value of 0.05. The study therefore rejects Null Hypothesis that the effect of Attitude Mgt on the performance of quoted DMBS in Nigeria is significant. This is corroborated by the correlation coefficient r of 0.705 that shows a strong relationship and the coefficient of determination (R^2) OF 0.497 which indicates that about 50% of variation in the performance of quoted DMBS in Nigeria can be explained by Attitude Management or the ability of the regression line to predict the organization is about 50% in the absent of Attitude Mgt, the performance quoted DMBS in Nigeria will stand at 0.805 as indicated by constant (α)

4.6 Discussion of Findings

It is evident from the above results and analyses that, cross cultural management in terms of ethnicity management, religion management, language management, attitude management is positively related to organizational performance with statistical significance. This implies that the performance of quoted DMBS in Nigeria increases with effective cross cultural management. This finding is consistent with the findings in previous studies such as Aluko (2003); Ahmed (2006); Kanter (2006); Ojo (2009); and more recently, Aluko and Patrick (2013) who emphasize the impact cross cultural management on organization performance. They posited that strong cultural management has been hailed as key to improved performance. However, strong culture management has almost always been the driving force behind continued success in businesses. The finding of this study tallies with theory of social Identity. The theory asserts that group membership can enhance ways individuals behave within the in-group. The theory is concerned with the existence of multiple identities. The variability of the degree to which people identify with a social group and the role of a Social context in social identification (Deaux. 1993). This theory does not only explain one's self concept. But

it also address the ways in which people view others./ as group members are motivate to maintain their social identities. They tend to exhibits a favourable bias towards others who appear to have similar characteristics 9Tajfel & Turner, 2004; Haslam, 2001).

Furthermore, the result of the analysis indicated that, religion management has more positive influence on organization performance than other variables, Ethnicity management revealed to be the second most influential, followed by language, management, and then attitude management.

4.7 Summary of Findings

The study revealed that cross-cultural management in terms of ethnicity management, religion management, language management attitude management in positively related to organizational performance with statistical significance. It is also indicated that, religion management has more positive influence on organization performance than other variables. Ethnicity management revealed to be the second most influential, followed by language management, and then attitude management.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATION

5.1 Summary

This study examines the effect of cross cultural management on the performance of quoted DMBs in Nigeria. The study adopts descriptive research design in examining the effect of cross-cultural management in terms of ethnicity management. Religion management, language management. And attitude management on performance of banks with a specific focus on quoted deposit money banks in Nigeria. To explore the effect of independent variables (Cross-cultural management) on the dependent variables (Performance), and the nature of the relationship that exist between the variables. The study adopts a descriptive research design. The researcher considered it appropriate because generally, it can be used to effectively investigate problems in realistic settings like banks in question.

These questionnaires were distributed to 210 members of staff of the sampled banks. Namely ACCESS Bank Plc, First City Monument Bank Plc, Guaranty Trust Bank Plc, Skye Bank Plc, Stanbic IBTC Bank Plc, Sterling, UBA Plc, Union Bank Plc, Unity Bank Plc, Wema Bank Plc, and Zenith Bank Plc.) The study uses only quoted DMBs in Nigeria.

Simply sampling techniques was used to select 14 staff members of each of the banks. The choice of the sampling technique by the researcher is driven by the fact that it ensures that at each point of selection; there is an equal and independent opportunity for each member of the co-operation to be included in the sampling

The study employs primary sources of data. Questionnaire was used in the collection of the data; face validity test and Cronbach's Alpha reliability test were conducted to ascertain the goodness or qualities of the questionnaires instrument. This was achieved with the aid of statistics package for social sciences (SPSS)

The effect of cross-cultural management on the performance of banks in terms of ethnicity management, religion management, language management, and attitude management was tested using Ordinary Regression with the aid of statistics package for social sciences (SPSS)

The study revealed that, cross-cultural management in terms of ethnicity management, religion management, language management, attitude management is positively related to organizational performance with statistical significance. It is also indicated that, religion management, has more positive influence on organization performance than other variables. Ethnicity management revealed to be second most influential followed by language management, and then attitude management.

5.2 Conclusions

Based on the finding that, ethnicity management is positively related to the performance of quoted DMBs in Nigeria, the study concludes that, lack of segregation in terms of ethnicity influences positively the performance of quoted DMBs in Nigeria. Conclusion is also drawn that, lack of segregation in terms of language could effectively boost the performance of quoted DMBs in Nigeria. Finally, the study concludes that, if language is made up to be a barrier, the performance of the quoted DMBs is said to increase. This, general conclusion is made that, religion management influences the performance of quoted DMBs in Nigeria than other variables, followed by ethnicity then language and attitude.

5.3 Recommendations

In the light of the above results and discussions, the study recommends that: Quoted DMBs in Nigeria should intensify their effort towards managing religious differences in order for them to enhance the performance of their banks. This is to say that, when there is no religious difference, the likelihood of improved performance is guaranteed. It is worthy to note that, banks can better improve as religion has not been a barrier.

Quoted DMBs in Nigeria should intensify effort towards ensuring that ethnicity management has been in place to increase the performance of quoted DMBs in Nigeria. It is sufficient to say that, Quoted DMBs in Nigeria that have ethnicity management culture are better able to boost their performance than those without.

Quoted DMBs in Nigeria should also put in place more effective strategies towards ensuring that. Language and staff attitude are highly managed to be able to boost their performance. When there is no language Discrimination, the staff attitude towards their colleagues and customers which ensures high performance in the quoted DMBs will improve.

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APPENDICES

APPENDIX 1: QUESTIONNAIRE

CROSS-CULTURAL MANAGEMENT

Statement Items	Strongly Agreed	Agreed	Disagreed	Strongly Disagreed
Section A: Ethnicity Management				
1. Recruitment process in my bank is done based on qualification and experience for the job regardless of ethnic affiliation.				
2. Employees in my bank are assessed based on their ability to perform regardless of their ethnic affiliation.				
3. Making jokes about others ethnic group which may upset them is not allowed in my bank				
4. My bank ensures providing equal opportunities for promotion and personal development to all employees regardless of their ethnic affiliation.				
5. My bank permits native dressing on a particular working day provided it does not prevent the employees from doing their job effectively.				

Section B: Religion Management				
6. Question concerning applicants' religion or religion holiday during the recruitment is not permitted in the bank.				
7. Making offensive utterances about other people's religion is not condole in my bank.				
8. The dress code in my bank does not in any way conflict with the dress requirement of any religion.				
9. My bank provides time and facilities for the employees whose religion requires their followers to pray at certain during the day.				
10. My bank offers equal opportunities to all employees to improve regardless of their religion affiliation.				
Section C: Language Management.				
11. My bank does not permit the use of native language among employees while in the office.				
12. Corporate language used in my bank for interaction among employees is English Language				
13. Programme to improve English Language skill is organized at time interval in my bank				
14. My focuses on recruiting employees with good command of English Language.				
15. My bank disallowed the use of cruel Language among Employees in the office				
Section D: Attitude Management				
16. I am given a real opportunity to improve my skill in this bank.				
17. I am given the training I need to do my job effectively in this bank.				
18. My bank adequately recognizes me for my contributions and respects my opinion.				
19. My superior officer assists me to identify my development needs.				
20. My bank compensates me fairly for the work I do and I do not intend to leave now.				
Section E: Organizational Performance				
21. The employees turnaround time in my bank has consistently reduced.				
22. The cost of employment in my bank has reduced as a result of reduction in workforce turnover rate.				
23. There has been improvement in service delivery in my bank				
24. My bank now have more branches and costumers across the country				
25. The profit of my bank is increasing consistently and encouraging				

Case Processing Summary

		N	%
Cases	Valid	200	100.0
	Excluded ^a	0	0.
	Total	200	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics: Cronbach's Alpha Test on Religion Management

Cronbach's Alpha	N of Items
812	5

Reliability Statistics: Cronbach's Alpha Test on Ethnicity Management

Cronbach's Alpha	N of Items
871	5

Reliability Statistics: Cronbach's Alpha Test on Language Management

Cronbach's Alpha	N of Items
784	5

Reliability Statistics: Cronbach's Alpha Test on Attitude Management

Cronbach's Alpha	N of Items
722	5

Reliability Statistics: Cronbach's Alpha Test on Performance

Cronbach's Alpha	N of Items
891	5