

# Effects of Organizational Communication on Employee Performance: A Case of the Agricultural Development Bank, Tamale.

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## ABSTRACT

Whenever there is an aggregation of people, there is bound to be communication. Communication is the only way information can be passed on from one person to the other; through the use of both verbal and non-verbal means. The organization, like every other social group uses communication in their daily activities; in interactions between superiors and subordinates, as well as among colleagues, both formally and informally. The objective of this study was to identify the effect organizational communication has on the performance of employees and the Agricultural Development Bank; that is, the three branches in the Tamale Metropolis, Tamale Main, Aboabo and Kaladan were selected for the study. The design used for this study was the case study. Employees of all three branches were sampled with the combination of both the simple random sampling and stratified sampling. The simple random sampling was used to acquire 30 respondents out of a population of 50 for the administering of interviews, while the stratified sampling was used to sample 6 respondents from among both senior level and junior level employees to be interviewed. Therefore a combination of questionnaires and interviews were used to collect data from employees of the bank. Both quantitative and qualitative methods were used for analyzing the data that was collected, with the use of tables and figures to represent the data. The study showed that information about the bank is published on the website and so employees have a lot of knowledge about the performance of the bank. Results also showed that formal, top-down channel of communication, is predominantly used in the bank. Recommendations were therefore recommended that the bank also makes use of the bottom-up channel of communication.

**Key words:** Communication, Organization, Performance, Information and Relationship

## 1.0 INTRODUCTION

Communication is the process by which information is exchanged between a sender and a receiver (Johns, 1988). It involves passing of a message from a sender on the one hand, to a receiver on the other, through a medium. This medium could be through a telephone call, a paper; as in a letter or a memo and any other desired means.

Types of interpersonal communication includes; oral communication- that is sending messages or information by word of mouth; written communication- which involves sending information that is written; and nonverbal communication- in which information does not constitute words but other nonverbal means such as body language (Steers, 1991).

Just like every other social group, the organization has to make use of communication to function. According to Johns (1988), communication is important because it defines the nature of organizations, because it is part of so many important organizational processes, and because it comprises so much of the time usage of organizational members.

Good communication practices are at the heart of every successful business. Communication serves two essential functions in every organization. It disseminates the information needed by employees to get things done and builds relationships of trust and commitment. Without it, employees end up working in silos with no clear direction, vague goals and little opportunity for improvement. Successful projects and change programs are a rarity and real leadership is scarce (businessperform.com, 2012).

Understanding the communication process is vital for managers because a great deal of the managerial task involves communicating effectively (Umstot, 1984). It is through communication that managers are able to carry out their managerial function of planning, organizing, directing and controlling.

The aim of communication in modern management is to create a closer understanding between all employees, including managers that a complete awareness of aims, up to date information and job responsibility will enable each member of staff to be fully productive when effectively motivated. Organizational communication consists of corporate communication which includes newsletters, reports, management briefings, emails and personal communication involves face to face discussion between individuals outside work structure.

The Agricultural development bank, like all other organizations, relies on communication among employees to function. Management carries out its directives by giving out the necessary information to employees, and employees also give feedback to their superiors. There is also interdepartmental exchange of information for members of the bank to be able to carry out their tasks appropriately.

## 2. Problem Statement

Every social group, be it a family, a group of friends, a community or an organization, requires very much the use of communication in order to thrive. Giving and receiving information is very vital for the performance of roles; for it is through this that people acquire appropriate ways of acting.

The Agricultural Development Bank (ADB) in recent times has gained popularity as one of the government banks in Ghana that have achieved a lot of success. The bank has over the past few years gained a significant increase in customers and it has also opened more branches across the country. With the increasing number of branches comes a significant increase in the workforce of the bank. It is obvious that for the staff of the bank to carry out their duties there is a heavy reliance on communication. All the bank branches have to network in order to be able to provide identical services to their customers. Similarly within each branch there is the need for communication amongst the staff for coordination.

Management has the duty of organizing communication within the bank; in other words the kind of communication that is found in an organization is as a result of the strategies employed by management. Whichever way communication is carried out within the organization has the potential to impact how employees carry out their duties, leading either to an improvement in performance or deterioration in performance.

This study sought to find out the situation that pertains in the bank, with respect to how communication is carried out, as well as how it affects the performance of employees.

## 3. Research Questions

- i. How do employees perceive the effectiveness of communication in the bank?
- ii. How well are employees informed on organizational issues?
- iii. Which channels are most predominant for information dissemination in the bank?
- iv. How satisfied are employees on the level of communication within the bank and how does it affect their performance?

## 4. Methodology

A quantitative data was collected from various sources for this study. The Research design adopted for the collection and analysis of data was a case study and all the branches of the Agricultural Development Bank in the Tamale metropolis were chosen. A Case Study design entails the detailed and intensive analysis of a single case. Stake (1995) indicates that a case study research is concerned with the complexity and particular nature of the case in question

The source of data to be collected will be from the primary sources. Primary sources provide first-hand testimony or direct evidence concerning a topic under investigation. The data was collected from the workers of the bank, who partake in the communication process and so possess the required knowledge concerning what goes on in the bank and how it affects their performance. This data was collected through the use of questionnaires and structured interviews.

The target population was made up of the staff of Agricultural Development Bank within the Tamale metropolis. The study population was the staff of the three branches within the metropolis. The bank has 50 employees who cut across management, middle level employees and lower level employees. It is made up of various task performing employees with different portfolios, as well as both male and female employees.

Out of the 50 employees of the branch of the bank, 30 employees were sampled for the purpose of carrying out this research. Of the 30 sampled, 6 were interviewed while the other 24 were administered questionnaires. Two sampling techniques were employed to ensure an effective data collection. The first was the random sampling. This refers to that method of sample selection which give each possible sample combination an equal opportunity or probability of being selected and each item in the entire population having an equal chance of being included in the sample. This was used to sample the 30 employees out of the population. The next technique used was the stratified sampling to select the sample for the interview. . The population was divided

into two strata, senior staff and junior staff. Three employees were sampled from each stratum making a total of six employees for the interview.

Questionnaires, as well as structured interviews, were used to collect data from respondents. A questionnaire is a form or a document containing a number of questions on a particular theme, problem, issue or opinion to be investigated. The use of questionnaires was appropriate for this study because it is economical. It also reduces biasing error as a result of the absence of the interviewer and also provides some degree of anonymity for respondents. This is especially important when sensitive issues are involved. It also afforded the bank workers who have very limited time to spare, the chance to answer questions in their own time and quickly as well.

The structured interview follows a systematic order of pattern with a set of questions; interview questions, which are identical for all the respondents. It entails the administration of an interview schedule by an interviewer. The same questions are asked in every interview. Structured interviews also allow for the researcher to get in depth and elaborate responses to questions.

The use of these two tools offered the researcher the opportunity of having both a quantitative and a qualitative insight into the situation in the bank.

The data collected from the study area was analysed using both qualitative and quantitative techniques of data analyses. Content analysis was used mainly for descriptive purposes of the information gathered from the structured interviews. For analyzing the data collected through administering the questionnaire, SPSS was used. SPSS is a statistical package that includes statistics like; Descriptive statistics- cross tabulation, frequencies and descriptive. These statistics provided the opportunity to adequately analyze the data to arrive at informed conclusions.

## 5. Analysis and Presentation of Data

This section discusses the presentation and analysis of data obtained from the field. Frequencies tables and charts were used to assess the effects of organizational communication on employee performance in the three branches of the Agricultural Development Bank in Tamale.

This section is divided into six sections. Section 1 covered the socio-demographic background of respondents; Section 2 reviews the perception of the employees on the effectiveness of communication within the bank; Section 3 analyses how well informed employees are on organizational issues; Section 4 focuses on identifying the most predominant channel of communication used in the bank; Section 5 discusses employees' satisfaction with communication in the bank and its implication for job performance; and Section 6 covers recommendation on how communication can be improved in the bank.

**Table 1: Sex of Respondents**

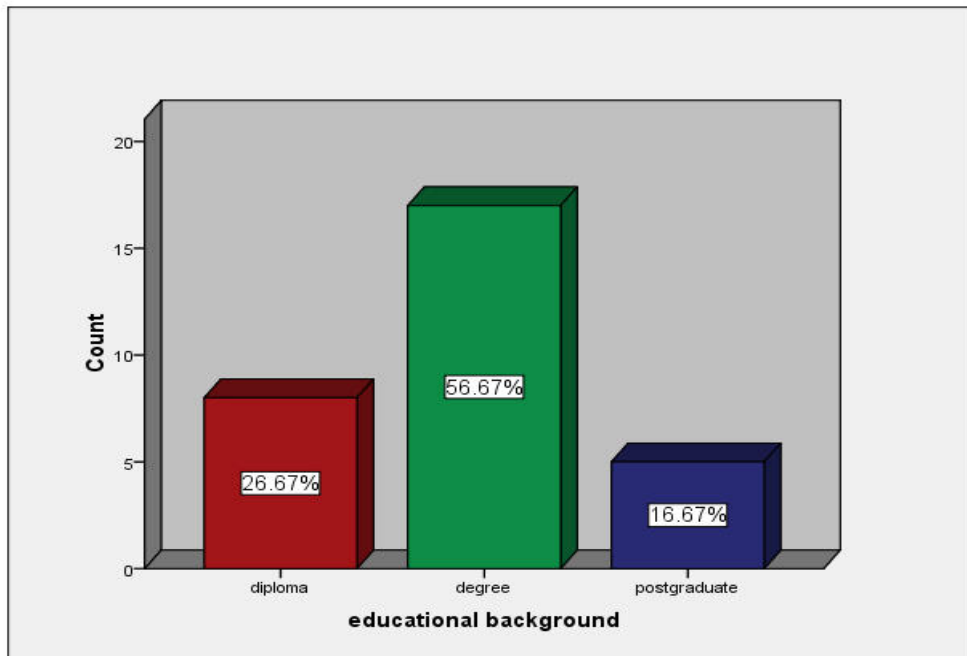
branch of respondents		sex of respondent		Total
		male	female	
tamale main		5	5	10
	% within branch of respondent	50.0%	50.0%	100.0%
aboabo		4	6	10
	% within branch of respondent	40.0%	60.0%	100.0%
kaladan		2	8	10
	% within branch of respondent	20.0%	80.0%	100.0%
Total		11	19	30
	% within branch of respondent	36.7%	63.3%	100.0%

*Source: field survey, 2013*

Table 1 above displays the sex and the branch of respondents simultaneously. It was revealed that, in the Tamale Main branch, the respondents were made up of 5 males and 5 females representing 50% each. In the Aboabo branch, 4 respondents were male representing 40% of the respondents in that branch, while 6 were female

representing 60%. In the third branch, Kaladan, 2 of the respondents were male while 8 were female representing 20% and 80% respectively. In total the number of male respondents from all branches was 11, representing 36.7% and that of the females was 19, representing 63.3%. From the data above, it can be deduced that more of the employees sampled were females.

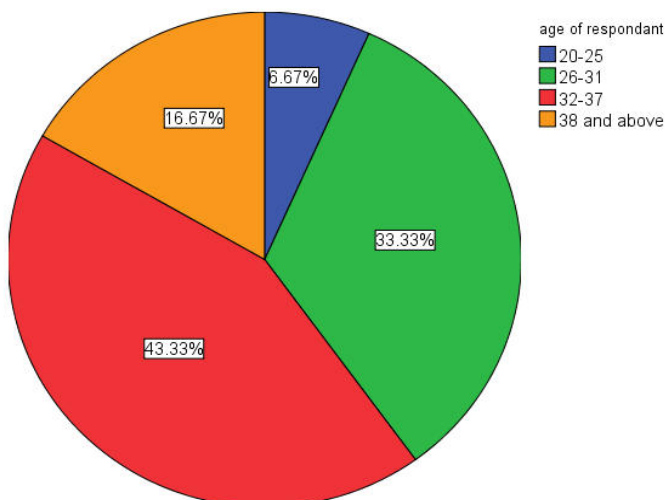
**Fig 1: Educational Background**



*Source: field survey, 2013*

From figure 1 it can be seen that out of the 30 respondents that were sampled, 8 possessed a diploma, representing 26.7%; 17 possessed a degree representing 56.7%; while 5 representing 16.7% possessed a postgraduate qualification of some sort. It is evident that the majority of the employees within the bank possess a degree.

**Fig 4: Age of Respondents**

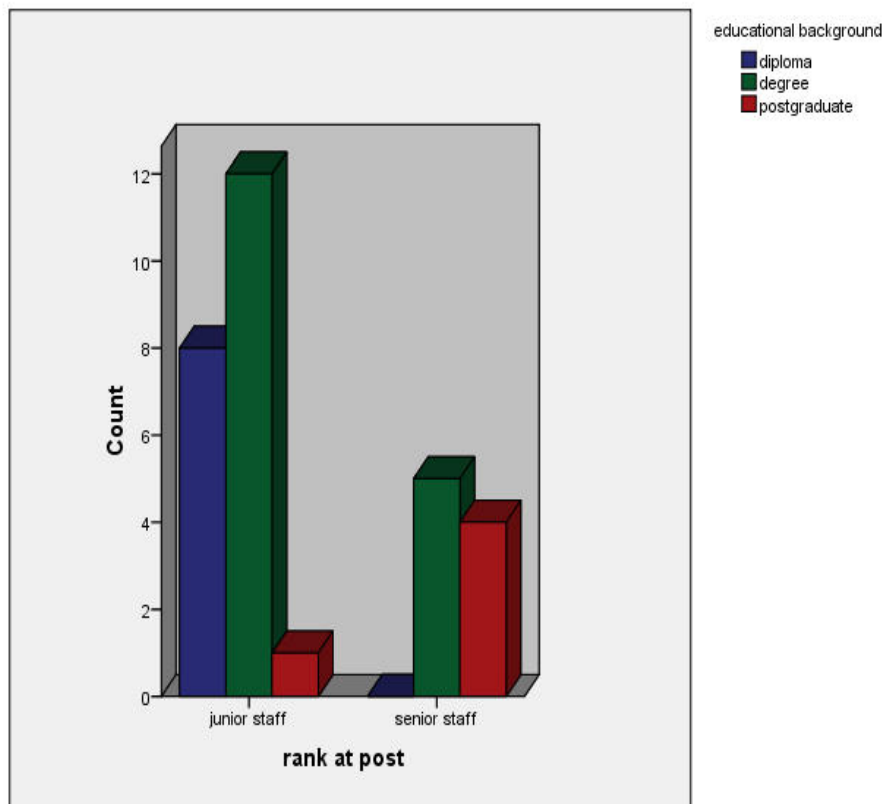


*Source: field survey, 2013*

The data in figure 2 shows that a larger number of respondents fell between the ages of 32 and 35, with a total of 13 respondents, representing 43.3% of the total number of respondents. 10 respondents representing 33.3% of the total were within the ages of 26 and 31, with 5 of the respondents representing 16.7% being 38 years and

above. The least number of respondents, 2, were between the ages of 20 and 25, with 6.7%. What this means is that most of the employees within these three branches of the bank are above 25 years and below 37 years of age.

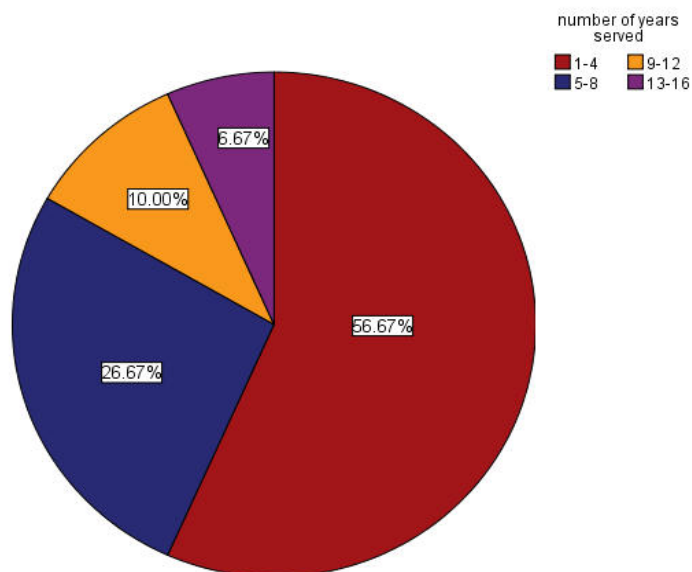
**Fig 3: Rank of Respondents**



*Source: field survey, 2013*

According to figure 3, of all the respondents 21 were junior staff, and of these 21, 1 possessed a postgraduate qualification, 12 possessed a bachelor's degree and 8 possessed a diploma. 9 respondents were senior staff and of these 5 possessed a bachelor's degree while 4 possessed a postgraduate qualification. In other words more of the respondents were junior staff and more possessed first degrees.

**Fig4: Number of Years Served**



*Source: field survey, 2013*

Figure 4 presents us with a picture of the number of years that respondents have worked with the bank. According to the data, most of the respondents have worked for between 1 and 4 years for the bank, with a total of 17 respondents representing 56.7%. The smallest number of respondents made up of 2 people, have worked for the bank for between 13 and 16 years, representing 6.7%. The rest are; 8 respondents having worked for between 5 and 8 years and representing 26.7%; and 3 respondents having worked for between 9 and 12 years and representing 10% of the total number of respondents.

### 5.1. The Perception of Employees on the Effectiveness of Communication in the Bank

**Table 2: Bank Communication with Employees**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid very good	5	16.7	16.7	16.7
good	25	83.3	83.3	100.0
Total	30	100.0	100.0	

*Source: field survey, 2013*

Table 2 displays responses to the question how good did respondents think the bank was at communicating with them. A majority of the respondents, 25 out of the 30 representing 83.3%, felt the bank was good at communicating with its employees. The remaining 5 representing 16.7% felt the bank was not just good but very good at communicating with its employees. The deduction here is that workers of the bank are comfortable with the methods the bank employs in communicating with its employees.

**Table 3: Bank Listening to Employees**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Very good	3	10.0	10.0	10.0
good	25	83.3	83.3	93.3
poor	2	6.7	6.7	100.0
Total	30	100.0	100.0	

*Source: field survey, 2013.*

Table 3 summarizes responses to the question how is good is the bank at listening to its employees. Based on the responses obtained, 25 of the 30 sampled representing 83.3% were of view that the bank was good at listening to its employees. Another 3 representing 10% responded that, the bank was very good at listening to its employees, and then 2 respondents representing 6.7% responded that in their view the bank was poor at listening to its employees. The rationale for asking this question was because listening forms an integral part of communication, and therefore if the bank only gave out information and did not listen to the views of its employees then communication would not be effective.

Judging by the answers that were generated in this category, it is evident that the employees of the bank are quite satisfied with the way communication takes place within the bank. Results obtained from the interview also add more details to the perception of the effectiveness of communication. From the interviews conducted the senior staff expressed that with the way the bank carried out its activities it was essential for the right information to go back and forth between superiors and their subordinates, and they felt that judging by the improvement of the bank's performance in recent times it was safe to say that they were doing well with regards to communication among employees. The junior staff interviewed equally felt content with the way employees communicated among themselves. It can therefore be concluded that that employees within the bank are satisfied with communication in the bank.

## 5.2. How Well Informed Employees Are On Organizational Issues

**Table 4 How Information is Disseminated**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid very well informed	4	13.3	13.3	13.3
well informed	14	46.7	46.7	60.0
poorly informed	12	40.0	40.0	100.0
Total	30	100.0	100.0	

*Source: field survey, 2013.*

Table 4 summarizes answers to the question that sought to find out how well informed respondents were on the banks future plans. A majority of 14 representing 46.7% of the respondents answered that they were well informed about the future plans of the bank. 4 respondents representing 13.3% answered that they were not just well informed, but very well informed about the future plans of the bank. Another 12 respondents representing 40% answered that they were poorly informed when it came to the future plans of the bank.

More employees are aware of the future plans of the bank, this could be information that is derived from the bank's annual report online, and so every employee and even outsiders is privy to such information.

**Table 5: informed about bank's financial performance**

	Frequency	Percent	Valid Percent	Cumulative Percent
very well informed	1	3.3	3.3	3.3
well informed	18	60.0	60.0	63.3
not well informed	11	36.7	36.7	100.0
Total	30	100.0	100.0	

*Source: field survey, 2013.*

Table 5 summarizes answers to the question that sought to find out how well informed respondents felt they were on the bank's financial performance. A majority of 18 representing 60% of the respondents answered that they were well informed about the financial performance of the bank. 1 respondent representing 3.3% answered that they were not just well informed, but very well informed about the financial performance of the bank, while 11 respondents representing 36.7% answered that they were poorly informed when it came to the financial performance of the bank.

What this means is that, most employees have information on the financial performance of the bank. This could be because the bank is required to publish its statement of accounts and so that information is out there.



**Table 6: informed about bank's performance**

	Frequency	Percent	Valid Percent	Cumulative Percent
very well informed	4	13.3	13.3	13.3
well informed	26	86.7	86.7	100.0
Total	30	100.0	100.0	

Source: field survey, 2013.

Table 6 summarizes answers to the question that sought to find out how well informed respondents felt they were on the bank's general performance. All respondents felt they had adequate knowledge about the performance of the bank. A total of 26 representing 86.7% answered that they were well informed about the bank's performance, while 4 respondents representing the remaining 13.3% felt they were very well informed about the performance of the bank.

At the end of every year an annual report is published by the bank, this report contains information pertaining to the performance of the bank over the last year and so this could be a reason why employees are so informed.

**Table 7: informed about activities in other departments**

	Frequency	Percent	Valid Percent	Cumulative Percent
well informed	11	36.7	36.7	36.7
not well informed	18	60.0	60.0	96.7
not informed at all	1	3.3	3.3	100.0
Total	30	100.0	100.0	

Source: field survey, 2013.

Table 7 summarizes answers to the question that sought to find out how well informed respondents felt they were about activities in other departments. A majority of 18 representing 60% of the respondents answered that they were not well informed about activities in other departments. 11 respondent representing 36.7% answered that they were well informed about activities in other departments, while 1 respondent representing 3.3% answered that they were not informed at all when it came to the activities of other departments.

Inferring from the results in this category it is evident that information dissemination is done taking into consideration what a person requires for completing their task, in other words employees are only informed about issues that concern them. It is however also possible that because the bank puts up its annual report online that employees could get performance information from that source, but are unaware of what pertains in other departments because they do not require that information to work.

From the interviews conducted, the senior staff expressed that junior staff are not too well informed about the future plans of the bank because these plans are conceived at a very high level and so it trickles down to the junior staff in bits of information they require to do their duties. Regarding the financial performance most of the interviewees said it was published and so those interested had access to this information.

### 5.3: The Most Predominant Channel of Communication Used In the Bank

Table 8: Source of Information

	Frequency	Percent	Valid Percent	Cumulative Percent
formal team meetings	30	100.0	100.0	100.0

Source: field survey, 2013

Table 8 presents a summary of data was collected on the question related to the most predominant source of information in the bank. All respondents making a 100% answered that they got information mostly from formal team meetings.

The implication here is that most information is acquired from formal team meeting and therefore it is an indication that formal communication is the main channel of communication within the bank.



**Table 9: Frequency of Solicited views on Future Plans**

		frequency of solicited views on future plans				Total
		frequently	sometimes	hardly ever		
rank at post	junior staff	Count	0	10	11	21
		% within rank at post	.0%	47.6%	52.4%	100.0%
	senior staff	Count	8	1	0	9
		% within rank at post	88.9%	11.1%	.0%	100.0%
Total		Count	8	11	11	30
		% within rank at post	26.7%	36.7%	36.7%	100.0%

*Source: field survey, 2013.*

Table 9 shows results of data gathered on the question regarding the frequency with which views of employees are solicited on the future plans of the bank, cross tabulated against the ranks of the respondents. According to the table only 8 senior rank employees are frequently asked to contribute to the future plans of the bank, this represents 88.9% with only 1 senior staff representing 11.1% answering that their views are sometimes sought. However 10 respondents who are junior staff representing 47.6% answered that their views are sometimes solicited, with a majority of the junior staff, 11 representing 52.4%, answering that their views are hardly ever sought in terms of the future of the bank.

The implication here is that not only is formal communication the most widely used form of communication in the bank but the downward vertical channel is also in use. Meaning that, information is generally handed down from superiors to subordinates, while there is limited amount of information taken back from employees. It can be inferred that the only information taken from employees will be information necessary for work, but not their views on the plans of the bank.

**Table 10: Frequency of Solicited Views on Staffing Issues**

			frequency of solicited views on staffing issues				Total
			frequently	sometimes	hardly ever	never	
rank at post	junior staff	Count	0	0	12	9	21
		% within rank at post	.0%	.0%	57.1%	42.9%	100.0%
	senior staff	Count	3	5	1	0	9
		% within rank at post	33.3%	55.6%	11.1%	.0%	100.0%
Total		Count	3	5	13	9	30
		% within rank at post	10.0%	16.7%	43.3%	30.0%	100.0%

*Source: field survey, 2013.*

Table 10 shows results of data gathered on the question regarding the frequency with which views of employees are solicited on staffing issues within the bank cross tabulated against the ranks of the respondents. According to the table 3 senior rank employees are frequently asked to contribute to the staffing issues of the bank, this represents 33.3% whereas 5 senior staff also representing 55.6% responded that their views are sometimes solicited with only 1 senior staff representing 11.1% answering that their views are rarely sought. 12 junior staff representing 57.1% said their views were hardly ever sought, with 9 junior staff, representing 42.9%, answering that their views were never sought in terms of staffing issues within the bank. Since majority of the junior staff answered that their views were either never sought or hardly ever sought on staffing issues, while majority of the senior staff also answered that their views were either frequently sought or sometimes sought on staffing issues, it is safe to say that senior staff take decisions and pass them on to the junior staff. This also shows that predominantly, the downward vertical channel of communication is used in the bank.

**Table 11: Frequency of Solicited views on Health and Safety**

			frequency of solicited views on health and safety			Total
			sometimes	hardly ever	never	
rank at post	junior staff	Count	0	9	12	21
		% within rank at post	.0%	42.9%	57.1%	100.0%
	senior staff	Count	6	3	0	9
		% within rank at post	66.7%	33.3%	.0%	100.0%
Total		Count	6	12	12	30
		% within rank at post	20.0%	40.0%	40.0%	100.0%

*Source: field survey, 2013.*

Table 11 shows results of data gathered on the question regarding the frequency with which views of employees are solicited on the health and safety of the bank cross tabulated against the ranks of the respondents. According to the table only 6 senior rank employees are sometimes asked to contribute on issues of health and safety of employees, this represents 66.7%, while 3 senior staff representing 33.3% answered that their views are rarely solicited. However 9 respondents who are junior staff representing 42.9% answered that their views are hardly ever solicited, with a majority of 12 junior staff representing 57.1% answering that their views are never sought in terms of issues on health and safety of employees.

**Table 12: Frequency of Solicited Views to Changes to Work**

			frequency of solicited views to changes to work			Total
			frequently	Sometimes	hardly ever	
rank at post	junior staff	Count	0	13	8	21
		% within rank at post	.0%	61.9%	38.1%	100.0%
	senior staff	Count	5	4	0	9
		% within rank at post	55.6%	44.4%	.0%	100.0%
Total		Count	5	17	8	30
		% within rank at post	16.7%	56.7%	26.7%	100.0%

*Source: field survey, 2013.*

Table 12 shows results of data gathered on the question regarding the frequency with which views of employees are solicited on work changes, cross tabulated against the ranks of the respondents. According to the table of the junior staff that answered the questionnaires 13 representing 61.9% answered that their views were sometimes solicited regarding changes to work while 8 of them representing 38.1% answered that they were rarely involved in decisions taken on changes to work. 5 of the senior staff representing 55.6% expressed that their views were frequently sought on matters concerning changes to work practices. With 4 of the senior staff respondents representing 44.4% answering that their views were sometimes sought on changes to work practices.

Inferring from the results of the questionnaire and the information from interviews conducted, it is clear that formal communication is the most widespread form of communication in the bank. All the respondents said most of the information they work with is received during formal meetings. The interviews also corroborate this; all the senior staff interviewed explained that they hand down only information received during meetings with colleagues or superiors. However they also explained that a huge part of the tasks involve working with feedback from subordinates; this constitutes formal communication but is an upward vertical channel. Junior staff also in the interviews expressed that a lot of information is received through informal means; such as from friends, especially when one is new in the bank, but they stressed that the most reliable and most frequent is that which is received during meetings.

5.4: Employees Satisfaction with Communication in the Bank and Its implication for job performance

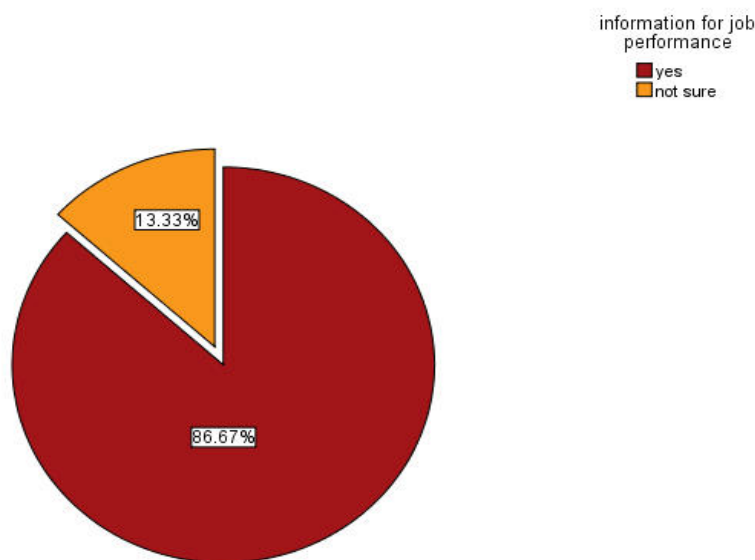
**Table 13: satisfaction with influence on decisions**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid very satisfied	8	26.7	26.7	26.7
fairly satisfied	12	40.0	40.0	66.7
fairly dissatisfied	10	33.3	33.3	100.0
Total	30	100.0	100.0	

Source: field survey, 2013.

Table 13 summarizes data collected on respondent’s satisfaction with their influence on decisions made in the bank. On satisfaction with influence on decisions, 8 respondents representing 26.7% answered that they were very satisfied, 12, representing 40% answered that they were fairly satisfied, while 10 respondents, representing 33.3% answered that they were fairly dissatisfied. On the average more employees were satisfied with their influence on decisions that were dissatisfied

**Fig 5: information for job performance**



Source: field survey, 2013

The pie chart above is a visual representation of the responses of the respondents on the question regarding the availability of information for them to do their jobs effectively. According to the chart, 86.7% of the respondents answered that they have enough information to carry out their tasks while only 13.3% of the respondents answered that they were not sure if they had enough information to do their jobs. None of the respondents thought they did not have enough information at all for their jobs.

From the data gathered, 66.7% of the employees had some degree of satisfaction with their contribution to decisions made within the bank. Likewise from the interviews conducted, junior staff expressed that during meetings everyone is given the chance to express their views on occurrences as well suggest ways things can be improved. They were of the view that each person is listened to, and they believed that they were all contributing to the running of the bank. The senior staff also expressed same sentiments, however they added that because of the nature of decision making some decisions have to be made by top level management only since it will be detrimental to waste time seeking everyone’s opinion for a matter that needs immediate attention, and so sometimes decisions are handed down to employees that they have contributed nothing to. This could explain why 33.3% of the respondents were fairly dissatisfied with their impact on decision making.

5.6: Recommendation on measures to improve communication in the bank

**Table 14: suggestions on improvement of communication**

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid repair strained relationships	7	23.3	23.3	23.3
more informal meetings and the use of a question box	5	16.7	16.7	40.0
train managers in the skill of communication	10	33.3	33.3	73.3
provision of more feedback	8	26.7	26.7	100.0
Total	30	100.0	100.0	

*Source: field survey, 2013.*

Table 14 summarizes data that was collected as regards the suggestions of respondents on how communication can be improved in the bank. 10 respondents representing 33.3% emphasized that managers should be trained in the skill of communication to make them better organizers of communication. Also 8 respondents representing 26.7% mentioned that more feedback should be given to employees on the jobs they do, while 7, representing 23.3% thought that repairing of strained relations among workers would make for better communication. Another 5 respondents representing 16.7% felt communication can be improved in the bank with the organizing of more informal meetings such as “get together”, as well as the use of a question box where employees who require anonymity can ask questions about certain activities within the bank without fear of being victimized.

**6. Summary of Major Findings**

This section covers the discussion of major findings based on the primary data collected from 36 employees of the Agricultural Development Bank, Tamale.

According to Brownell (2005), effective communicators are first and foremost effective listeners, through listening and understanding another person one can make informed choices about what to do or what to say. To achieve effective communication therefore, it is highly essential that management of the bank listens to its employees. According to table 7, 83.3% of the respondents believe that the bank is good at listening to its employees. Another 3 representing 10% responded that they thought the bank was very good at listening to its employees, and then 2 respondents representing 6.7% responded that in their view the bank was poor at listening to its employees. A major finding herein is that, the management of the bank appreciates the need to adopt good listening skills in order to achieve maximum communication among workers and it is for this reason that most of the respondents are satisfied with the level of listening within the bank.

It was also uncovered that employees of the bank are more informed on issues that affect them directly; this can be seen by the 80% of respondents answering that they are well informed on the bank’s general performance and the remaining 13.3% saying they are very well informed. A logical inference here is that since information on the performance of the bank serves as feedback for the employees, it is essential that they are informed on the outcome of their output, to either motivate them or put them on their toes. From the interviews conducted, the senior staff expressed that junior staff are not too well informed about the future plans of the bank because these plans are conceived at a very high level and so it trickles down to the junior staff in bits of information they require to do their duties. Also as a result of the publishing of an annual report by the bank every year, which said report can be accessed on the bank’s website by everyone, all employees who are interested in the financial performance of the bank have access to it. Again the high percentage of respondents being unaware of activities in other departments is explained by data gathered from the interviews which explains that this is because superiors are more concerned with giving information regarding an employee’s tasks to maximize efficiency and therefore only employees that have worked in other departments before are usually informed about activities that go on in other departments.

From the results of the questionnaire and the information from interviews conducted, it is clear that formal communication is the most widespread form of communication in the bank. All the respondents said most of the information they work with is received during formal meetings. The interviews also corroborate this; all the senior staff interviewed explained that they hand down only information received during meetings with colleagues or superiors. However they also explained that a huge part of the tasks involve working with feedback from subordinates; this constitutes formal communication but is an upward vertical channel. Junior staff also in the interviews expressed that a lot of information is received through informal means.

Communication is the process by which information is exchanged between a sender and a receiver (Johns, 1988), therefore for communication to be complete in the bank, superiors should not only hand down

information to their subordinates but they should in turn receive information from them. This information comes in ways such as feedback, reports, results of a task, as well as recommendations. Therefore in making decisions, it is essential that the views of all employees are sought, this constitutes proper communication.

From the data gathered, 66.7% of the employees had some degree of satisfaction with their contribution to decisions made within the bank. This can be taken to mean that majority of the employees within the bank believe that the level of communication in the bank is two way and therefore does not just involve handing down instructions to employees but listening to them as well. Likewise from the interviews conducted, junior staff expressed that during meetings everyone is given the chance to express their views on occurrences as well suggest ways things can be improved. They were of the view that each person is listened to, and they believed that they were all contributing to the running of the bank. The senior staff also expressed same sentiments, however they added that because of the nature of decision making some decisions have to be made by top level management only, since it will be a waste of time seeking everyone's opinion for a matter that needs immediate attention, and so sometimes decisions are handed down to employees that they have contributed nothing to. This could explain why 33.3% of the interviewees were fairly dissatisfied with their impact on decision making.

Also talking of availability of information to do one's job, majority of the respondents said they had enough information to do their jobs. This backed the views of interviewees who expressed that even though communication among employees in the bank was predominantly formal, yet they had access to the right information to do their work as was required of them.

Inferring from results gathered, it can be said that employees of the bank are able to do the jobs well because they have enough information to complete their tasks. Therefore it can be concluded that communication within the bank is adequate enough to permit efficient performance of one's duties.

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From the interviews, it was uncovered that effective communication has a correlation with the performance of employees. All interviewees agreed that one of the reasons that increase their efficiency at work is when there exists good communication. This is in line with findings of a study by Pincus (1986) on hospital based nurses, wherein he discovered that satisfaction with communication had an effect on performance of the nurses.

Also in terms of improving communication in the bank, employees feel that it is essential that training in communication be a core part of the training of managers so that they are well equipped to handle communication effectively within the bank. Also, employees also believe that giving more feedback to workers enhances more communication; as was explained by the Shannon-Weaver model, feedback is an integral part of communication and therefore very necessary. Like the Shannon-Weaver model explains, there are a number of factors that serves as noise and impedes the communication process; strained relationships among workers can serve as noise. Coworkers who do not have cordial working relationships often times have difficulties in communicating effectively, therefore employees suggested that to improve communication in the bank, such relationships should be repaired.

Another recommendation was to increase the number of informal meetings among members of staff. This involves meeting outside the formal work environment, like organizing frequent outdoor games for workers to socialize and become familiar with each other, organizing picnics and dinners among others. Meeting in informal environments allows workers to fraternize and form cordial relationships, and as earlier mentioned this leads to effective communication. Also the use of the question box was mentioned. This does not have to be an actual box; it can be an online page that affords employees the opportunity to ask any questions bothering them without revealing their identity. These questions would then be discussed during meetings; this affords the employee some level of anonymity.

## **7. Recommendations**

Based on the findings of this study, these recommendations have been outlined to benefit the bank. It is recommended that a bottom-up approach to communication is adopted within the bank; this can enhance communication between management and their subordinates and thereby enhancing employee performance. This approach creates the opportunity for feedback as well as a free flow of ideas between the various hierarchy levels in an organization or department. Upward communication informs management and superiors as to how much of a downward message actually reached its destination and how well it was received and understood.

The bank should adopt a policy of reviewing and obtaining feedback on the strategies that are used in their operations. The employees carry out the strategies that the organization institutes for its operations and it is these employees that are faced with the challenges that these strategies might pose. Therefore it is important that management constantly reviews the strategies by obtaining feedback from employees on these strategies. This improves communication and improves on employee performance as well.

The findings showed that employees of the bank are heavily reliant on formal team meetings to get information. In the 21<sup>st</sup> century there are a number of ways that information can be disseminated faster, this includes the use of an intranet. With the click of a button employees can have access to information that is vital for performance of their jobs, instead of having to wait for meetings to be convened. This is safe and confidential. Also meetings can be held electronically with the use of a webcam and so employees who are away from the office can partake in proceedings.

All employees and not just senior staff should be involved in drawing the plans for the organization. It is through the employees that the plans of the organization are achieved and so they should be a part of the formulation of the plans. Employees, especially junior ones, that have instructions handed down to them without being a part of the formulation of the plans, do not feel a part of the organization; they feel like machines that are just being used for the benefit of the organizational leaders. However when they are involved in drawing the plans of the organization, they feel like they belong in a family and they are encouraged to work towards the attainment of the plans.

## 8. Conclusion

This study has uncovered that communication within the bank has been above expectation. Employees on the average are satisfied with how communication is organized within the bank; this inevitably has positive implications for the performance of their jobs. Employees admitted to having enough information to carry out their jobs which means that they are able to carry out their duties efficiently. This notwithstanding more can be done to improve upon communication among workers.

Communication is inevitable within an organization; no matter what the situation is, superiors will give information or instructions to their subordinates, one department will supply another with information to do their job, and subordinates will give their superiors reports. However what matters most is how the communication is organized within the organization. Quality communication yields quality results; therefore conscious efforts have to be made to adopt more effective communication strategies in an organization.

There are a number of channels that can be used to achieve communication. This study revealed that the formal channel is predominantly used; however an achievement oriented organization is aware that all the channels have to be combined adequately in order to arrive at the best communication. And so both the formal and the informal channels have to be encouraged albeit they have to be managed to ensure that one is not overused at the expense of the other.

Using communication efficiently can ensure that organizations such as the Agricultural Development Bank, achieve high employee performance. This is because effective communication consists of; giving employees adequate information to work with, giving them feedback on their performances, informing them on decisions and involving them in decision making, giving reports to superiors, handing the right data to other departments or other individuals to work with. When all these activities are done efficiently output of workers would increase.

This study has given us an insight into how communication is organized within the bank, how the employees view the level of communication within the bank, how much information they possess, how much they contribute to decision making as well as how their satisfaction with communication influences their performance.

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