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Teamwork and Employee Performance of Selected Deposit Money Banks in Abeokuta, Ogun State Nigeria

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While teamwork has been widely acknowledged as a driver of employee performance, many deposit money banks in Nigeria still struggle with fragmented team structures, unclear roles, and poor internal communication, particularly at the branch level. This study examines the effect of teamwork on employee performance in selected Deposit Money Banks (DMBs) within Abeokuta Metropolis, Ogun State, Nigeria. A descriptive survey design was adopted, utilizing a stratified random sampling technique to select 243 respondents from three major banks: Access Bank Plc, Zenith Bank Plc, and First Bank of Nigeria Plc. Out of the questionnaires administered, 231 valid responses were analyzed using simple linear regression with SPSS Version 26. The results reveal that effective communication significantly influences employee productivity (R^2 = 0.790, p = 0.000), suggesting that timely, clear communication enhances task execution. Role clarity also demonstrated a strong positive impact on employee retention (R^2 = 0.766, p = 0.000), indicating that clearly defined responsibilities reduce turnover. Likewise, team cohesion significantly affects job satisfaction (R^2 = 0.776, p = 0.000), showing that supportive team environments foster emotional well-being and commitment. The study concludes that teamwork is a critical driver of performance in banking institutions. It recommends continuous investment in team-building initiatives, communication systems, and role-alignment strategies to strengthen employee engagement and organizational outcomes.

Keywords: Teamwork, Effective Communication, Role Clarity, Team Cohesion, Employee Performance, Deposit Money Banks, Abeokuta.

I. Introduction

In the current dynamic financial context, Team work has become a foremost mechanism for achieving high levels of performance by the employees in service-based sectors like banking. As banks shift from their traditional hierarchical models towards flatter, more agile organisational structures, collaboration, communication, and interpersonal synergy have become essential in meeting the expectations for performance (Adeoye & Lawal, 2024; Akinyele, 2020). In deposit money banks operating in Nigeria, where the working environment is usually fast-paced and target-oriented, teamwork ensures that the employees coordinate their tasks effectively, avoid duplication of efforts, and maintain the service standards even when under pressure (Adekoya, Olatunji, & Lawal, 2020). While technological innovation continues to change banking operations, the human element especially team dynamics are at the heart of service delivery, customer satisfaction and employee retention.

Furthermore, banks are knowledge-intensive institutions, relying heavily on the coordination between departments such as customer service, operations, compliance and relationship management. In this context, work structures based on teams support the timely exchange of information, the minimization of errors, and cross-functional learning (Alshmemri, Shahwan Akl, & Maude, 2024). Studies show that employee performance is greatly affected by the ability of people to understand their roles within a work team, and the ability of responsibilities to be clearly assigned and communicated (Ibitomi et al., 2024; Bernardin & Russell, 2023). Role ambiguity can result in conflict, burnout, and low morale, while role clarity encourages accountability and consistency. Effective communication in teams improves the responsiveness of employees, minimises operational mistakes, and facilitates decision-making in customer service duties, such as account management, loan processing, and dispute resolution (Akpa et al., 2019; Hanaysha, 2016).

The Nigerian banking sector has undergone major changes with the rise of competition, digitalization, and regulatory changes. Amidst these shifts, the quality of teamwork has become a distinguishing factor in the outcome for employees such as productivity, retention, and job satisfaction (Central Bank of Nigeria, 2024). As banks in Abeokuta Metropolis are under increased customer expectations and the need to operate effectively with a limited number of staff, it is a strategic teamwork that helps sustain and achieve the desired engagement level of employees and the performance

set goals. (Ogbonda, 2023) Team cohesion has been found to reduce turnover and increase commitment in high stress environments such as bank branches (Oladipo & Adebayo, 2025; Batholomew &Bakut, 2019). Banks that invest in team development initiatives, mentorship programmes, and internal collaboration platforms often see improvements in the quality of their service and the overall mood of their employees (Dumitriu &Varzaru, 2025).

The effectiveness of teamwork in banking sector is also influenced by the organisational culture, leadership and employee empowerment. Research has shown that leadership styles that promote open dialogue, constructive feedback and participatory decision-making tend to foster better team dynamics (Edmondson & Bransby, 2025; Adeoye & Lawal, 2024). On the other hand, command-driven environments where there is little room for input from employees may undermine team cohesion and employee initiative. Moreover, banks that encourage ongoing learning and evaluation of performance as a team effort sometimes outperform banks that use only individual performance appraisals (Koopmans et al., 2024; Kinicki & Kreitner, 2019). In many Nigerian banks particularly at the branch level, teamwork is not only a method of coordinating operations but also a basis to be innovative, flexible and in a long-term employee satisfaction (Ibitomi, Dada, & Bankole, 2023; Dulloh, Fadli, & Purnomo, 2024).

Despite rising levels of automation in the banking industry, people are still the ones who drive value creation. Employees working in well-functioning teams are more likely to share knowledge, support colleagues, and adapt to change leading to better service outcomes and reduced burnout (Zhang & Parker, 2024; Pavlista et al., 2024). In Abeokuta Metropolis where selected deposit money banks are operating in both urban and semi-urban settings, teamwork has become imperative in dealing with the demand of the customers, in achieving the compliance and the continuity of service. As job roles have increased in complexity due to digital integration, the understanding of how teamwork affects employee productivity, job satisfaction, and retention is extremely important to performance optimization. Therefore, the internal dynamics of teamwork like effective communication, role clarity and team cohesion affect performance indicators in the employee, making it essential to study its impact on employee performance as it aligns the HR strategies with the operational goals (Armstrong, 2020; Ibitomi et al., 2022).

While teamwork has been widely recognised as a driver of employee performance, a lot of deposit money banks in Nigeria still experience broken team structures, unclarified, unclear roles, and poor internal communication, especially at the branch level. In Abeokuta, these problems are further intensified by high demands for workload, staffing shortages, and insufficient team training programmes (Bodin Danielsson et al., 2024). Employees often work in isolation or silos, resulting in duplication of effort, misalignment of priorities and an inability to work cohesively to get things done. Where communication is not effective, there is more likelihood of errors among staffs, conflicts and job dissatisfaction ultimately leading to a lack of productivity and increasing the rate of turnover (Okolocha&Anugwu, 2022; Saidi et al., 2019). In many cases, new hires are not well integrated into teams and existing teams are hardly re-evaluated to enhance the dynamics or to clarify roles, despite the changing business needs (Afolabi et al., 2020).

Given the fact that more and more researches are being conducted in the banking sector of Nigeria regarding employee performance, there are few researches conducted regarding the specific mechanisms through which teamwork could affect employee productivity, retention, and job satisfaction, at the branch level. Much of the literature focuses on the external factors such as compensation, customer experience, or digitization and not much attention is given to the internal team dynamics and how it affects the everyday performance (Ogbonda, 2023; Vischer, 2007). Additionally, most of the current studies are focused in metropolitan cities such as Lagos or Abuja and leave gaps in our understanding of how these dynamics operate in mid-sized urban centres such as Abeokuta. There is also a lack of clarity on what teamwork components have the greatest influence on various dimensions of employee performance. This study therefore aims to bridge this gap of the literature by examining the impact of teamwork on employee's productivity, retention and job satisfaction at selected deposit money banks in Abeokuta Metropolis.

Objectives of the Study

The primary objective of this study is to examine the effect of teamwork on employee performance in selected Deposit Money Banks in Abeokuta Metropolis, Nigeria. The specific objectives are:

i. To assess the effect of effective communication on employee productivity in selected Deposit Money Banks in Abeokuta Metropolis.

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ii. To evaluate the effect of role clarity on employee retention in selected Deposit Money Banks in Abeokuta Metropolis.
iii. To determine the effect of team cohesion on job satisfaction in selected Deposit Money Banks in Abeokuta Metropolis.

Research Questions

This study seeks to answer the following research questions:

i. How does effective communication influence employee productivity in selected Deposit Money Banks in Abeokuta Metropolis?
ii. What is the effect of role clarity on employee retention in selected Deposit Money Banks in Abeokuta Metropolis?
iii. How does team cohesion affect job satisfaction in selected Deposit Money Banks in Abeokuta Metropolis?

II. Literature Review

Conceptual Review

Teamwork

Teamwork refers to the coordinated effort of a group of individuals working collectively toward a shared goal within an organisational setting. In banking institutions, teamwork plays a pivotal role in ensuring seamless coordination across functional units such as customer service, operations, compliance, and loan processing. It goes beyond individual effort to foster mutual accountability, shared responsibility, and collaborative problem-solving (Kinicki & Kreitner, 2019). Particularly in high-pressure environments like deposit money banks, effective teamwork can reduce bottlenecks, enhance service delivery, and support organisational agility in responding to changing customer demands. It also serves as a foundation for building trust, encouraging innovation, and maintaining staff morale in task-intensive work settings (Armstrong, 2020).

One of the key benefits of teamwork is its capacity to promote efficiency and responsiveness. By pooling diverse skillsets, team members can complete complex tasks more quickly and effectively than individuals working in isolation. In a banking context, this translates into faster customer resolution times, improved transaction accuracy, and increased throughput in daily operations (Hanaysha, 2016). Teams also enable shared learning, where employees transfer knowledge across roles and functions, thereby reducing institutional knowledge loss. Additionally, a strong team culture creates psychological safety, allowing employees to express ideas, challenge assumptions, and engage in constructive dialogue without fear of retaliation (Edmondson & Bransby, 2025).

Despite its advantages, teamwork is not without limitations. Challenges such as interpersonal conflict, poor coordination, or unclear objectives can hinder team performance. In banking environments, where time sensitivity is paramount, a dysfunctional team can result in service delays, errors, or customer dissatisfaction (Pavlista et al., 2024). Moreover, groupthink a situation where team members prioritize consensus over critical evaluation can stifle creativity and lead to suboptimal decision-making. Teams may also suffer from social loafing, where individual members contribute less due to the perception that others will compensate for their lack of effort (Bernardin & Russell, 2023). Without proper team structures and accountability frameworks, these dynamics can erode productivity and morale.

Effective Communication

Effective communication is the cornerstone of successful teamwork and refers to the timely, accurate, and purposeful exchange of information among individuals and groups within an organisation. In the context of deposit money banks, where precision and speed are critical, effective communication ensures that tasks are coordinated, responsibilities are understood, and service delivery remains consistent (Dessler, 2013). Communication within teams encompasses verbal interactions, written instructions, digital messages, and non-verbal cues. The clarity and consistency of these channels directly influence how well employees understand their tasks, collaborate with colleagues, and respond to customer needs (Kinicki & Kreitner, 2019).

A major advantage of effective communication in teams is improved operational efficiency. When information flows smoothly among team members, delays are minimized, duplication of tasks is avoided, and potential errors are identified early. For instance, frontline staff can relay customer feedback to compliance teams or escalate technical issues to IT units, thereby creating a responsive service loop (Akpa et al., 2019). Effective communication also fosters trust, reduces misunderstandings, and enhances employee morale. Teams that maintain open lines of communication are more adaptive to change and more likely to engage in shared decision-making, which enhances innovation and accountability (Bernardin & Russell, 2023).

However, poor communication can undermine even the most capable teams. Misinterpretation of

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instructions, lack of feedback, or inconsistent messaging can lead to operational confusion and dissatisfaction among team members. In banking environments, such lapses can result in customer complaints, regulatory breaches, or costly delays in processing transactions (Saidi et al., 2019). Moreover, hierarchical communication barriers, cultural differences, or lack of digital communication tools can exacerbate misunderstandings and siloed thinking. Communication overload where employees receive excessive or irrelevant information can also reduce focus and increase cognitive fatigue (Zhang & Parker, 2024).

Role Clarity

Role clarity refers to the degree to which employees understand their job responsibilities, expected contributions, and reporting relationships within a team or organisation. In banking institutions, where efficiency depends on specialization and coordination, role clarity is essential for avoiding task duplication, confusion, and conflict (Bernardin & Russell, 2023). When team members have clear expectations, they are more confident in their tasks, better aligned with team goals, and less likely to experience job-related stress. It also facilitates smoother onboarding for new staff and supports consistent customer service across different departments (Alshmemri et al., 2024).

A key benefit of role clarity is the enhancement of employee performance and accountability. When staff know what is expected of them, they can focus their efforts, prioritize tasks effectively, and take ownership of their outcomes. In banking operations such as loan approvals, cash handling, and customer query resolution ambiguity in roles can lead to serious consequences such as processing errors or regulatory non-compliance (Kinicki & Kreitner, 2019). Clear roles also promote interdepartmental cooperation by reducing friction between teams and ensuring that responsibilities are appropriately distributed across organisational levels (Armstrong, 2020).

However, a lack of role clarity can generate role conflict, overload, and ambiguity—factors known to negatively affect performance, motivation, and job satisfaction. In deposit money banks, where tasks often overlap across units like marketing, operations, and finance, unclear boundaries may cause duplication of efforts or dropped responsibilities (Bakker & Demerouti, 2007). Employees operating under vague role descriptions may feel undervalued or overburdened, resulting in decreased morale and higher turnover. In extreme cases, absence of role clarity can weaken compliance structures, especially in risk-sensitive functions like audit, credit, or regulatory reporting (Koopmans et al., 2024).

Team Cohesion

Team cohesion refers to the degree of unity, emotional bonding, and mutual support that exists among members of a team working toward a common objective. In organisational settings, particularly within high-demand environments like banking, team cohesion is essential for fostering trust, maintaining motivation, and ensuring smooth collaboration (Edmondson & Bransby, 2025). Cohesion goes beyond functional coordination; it reflects a psychological sense of belonging, shared purpose, and interpersonal commitment. In well-cohesive teams, members are more likely to assist each other during high-pressure periods, communicate effectively, and resolve conflicts constructively (Dumitriu &Varzaru, 2025). Within deposit money banks, where staff often face daily customer interactions and performance targets, cohesive teams can significantly reduce stress and reinforce positive workplace culture.

A major benefit of team cohesion is its capacity to enhance overall job satisfaction and morale. When employees feel connected and supported within their teams, they are more motivated, emotionally resilient, and likely to exhibit discretionary effort (Bakotić, 2016). In a banking context, cohesive teams promote smoother internal handoffs, reduce interpersonal friction, and enable faster problem-solving in-service delivery and back-office functions. Furthermore, cohesion has been associated with increased levels of commitment and lower absenteeism, as team members are more inclined to remain engaged and dedicated to shared outcomes (Oladipo & Adebayo, 2025). Team bonding activities, shared leadership, and recognition of collective success all contribute to strengthening cohesion and, by extension, performance.

Employee Performance

Employee performance encompasses the measurable outcomes and behaviours that contribute to an organisation's success. In the context of banking institutions, performance is often evaluated through a combination of individual output, service quality, compliance adherence, and goal alignment (Koopmans et al., 2024). Unlike roles in product-centric industries, banking employees typically operate within knowledge-intensive, customer-driven systems where performance is both task-specific and behaviourally complex. It reflects

not only what employees do but also how they do it; factors such as initiative, teamwork, adaptability, and customer responsiveness all contribute to the performance matrix (Armstrong, 2020).

One key advantage of focusing on employee performance is its direct link to organisational efficiency and customer satisfaction. In banks, high-performing staff are able to process transactions accurately, resolve inquiries promptly, and manage client relationships effectively all of which translate into competitive advantage (Kinicki & Kreitner, 2019). Strong performance also ensures compliance with regulatory standards, reduces operational risk, and fosters trust among stakeholders. Performance-driven cultures empower employees with clear expectations, regular feedback, and development opportunities, which in turn increase job satisfaction and organisational loyalty (Dessler, 2013; Bernardin & Russell, 2023).

However, employee performance is susceptible to both internal and external constraints. Inadequate training, poor leadership, or unclear job expectations can diminish productivity and morale. High workload, team dysfunction, or inconsistent evaluation systems can also result in performance volatility and disengagement (Dulloh et al., 2024). In banking environments, the pressure to meet sales targets or service quotas may lead to stress, burnout, or even unethical behaviors if not carefully managed. Furthermore, performance metrics that focus solely on quantitative output may overlook qualitative contributions such as innovation, collaboration, or emotional labor (Alshmemri et al., 2024).

Employee Productivity

Employee productivity refers to the efficiency with which an individual or team transforms inputs such as time, skills, and resources into valuable outputs. In the banking industry, productivity may be reflected in the number of customer accounts opened, transactions processed, or inquiries resolved within a specific period (Adekoya et al., 2020). However, beyond sheer volume, productivity also encompasses the quality, accuracy, and timeliness of the work delivered. For banks operating in a service-oriented and compliance-sensitive environment, productivity is not only a measure of quantity but also of consistency, reliability, and strategic contribution (Hanaysha, 2016).

The advantages of high employee productivity are multifold. Productive employees complete more work in less time, reduce backlogs, and optimize resource utilization. In banking, this translates into lower operating costs, shorter service queues, and greater customer satisfaction (Akpa et al., 2019). Productivity also correlates with profitability; when staff consistently deliver at a high level, the organisation benefits from increased throughput, improved service ratings, and enhanced capacity to handle growth. Additionally, high productivity boosts employee morale as individuals experiences a sense of accomplishment and are more likely to be recognized and rewarded for their contributions (Kinicki & Kreitner, 2019).

Employee Retention

Employee retention refers to an organisation's ability to retain its workforce over time and reduce voluntary turnover, particularly among skilled and high-performing employees. In banking institutions, where knowledge transfer, customer relationships, and operational continuity are essential, retention plays a critical role in sustaining institutional memory and service consistency (Armstrong, 2020). High retention rates often reflect a healthy work environment where employees are engaged, supported, and aligned with organisational goals. Conversely, frequent staff exits disrupt team cohesion, escalate recruitment costs, and may weaken customer trust, especially when experienced personnel leave abruptly (Oladipo & Adebayo, 2025; Dessler, 2013).

One of the main benefits of strong retention strategies is the preservation of organisational knowledge. In the banking sector, staff often possess role-specific expertise and familiarity with clients, policies, and regulatory standards that take time and resources to develop (Bernardin & Russell, 2023). When employees stay longer, they contribute to a stable internal culture, train newer staff, and support continuous process improvement. High retention also reduces recruitment and onboarding expenses while fostering long-term loyalty, which enhances customer experience and organisational reputation (Ibitomi et al., 2024). Furthermore, retaining top talent contributes to competitive advantage, particularly in sectors where human capital directly drives performance.

Job Satisfaction

Job satisfaction refers to the overall sense of fulfillment and positive emotion an individual derives from their work role, encompassing factors such as task variety, recognition, leadership support, team relationships, and work conditions. In service-oriented sectors like banking, job satisfaction is a critical determinant of employee behavior, influencing productivity, retention, and customer service quality (Bakotić, 2016). Employees who find meaning in their work and feel valued by their

organisation are more likely to remain committed, take initiative, and contribute constructively to team goals. Conversely, dissatisfaction can manifest in absenteeism, low morale, and decreased performance, undermining the bank's ability to maintain service standards (Haruna &Pongri, 2024).

A major benefit of job satisfaction is its impact on employee motivation and engagement. Satisfied employees tend to be more enthusiastic, proactive, and resilient in the face of work challenges. In deposit money banks where staff frequently manage high workloads and customer interactions; job satisfaction contributes to emotional well-being and reduces the risk of burnout (Oladipo & Adebayo, 2025). Furthermore, satisfied employees are more likely to promote a positive work environment, support colleagues, and serve as informal ambassadors for the bank's values and brand (Herzberg, Mausner, & Snyderman, 1959). High satisfaction levels also correlate with improved client relationships, as motivated employees tend to provide more attentive and personalized service.

Theoretical Framework

This study is anchored on two complementary theories: the Social Exchange Theory (SET) and the Goal-Setting Theory (GST). The Social Exchange Theory (SET), originally developed by Homans (1958) and later expanded by Blau (1964), posits that social behavior in the workplace is driven by the exchange of resources whether tangible or intangible between individuals. These exchanges are grounded in reciprocity, where actions that are perceived as beneficial by one party are expected to be returned in kind. In the context of teamwork, SET suggests that when employees experience support, trust, and fairness from their teammates or supervisors, they feel an obligation to reciprocate through increased effort, loyalty, and performance (Kinicki & Kreitner, 2019).

In deposit money banks, where collaboration among departments is essential for smooth operations, SET provides a strong explanatory framework for how teamwork fosters positive employee outcomes. For example, when colleagues share knowledge, assist with tasks, or provide emotional support during high-pressure periods, employees perceive a higher social value in their workplace, which enhances job commitment (Armstrong, 2020). Furthermore, managers who show appreciation, fairness, and responsiveness reinforce a culture of reciprocal engagement, thereby increasing employee morale and motivation (Bernardin & Russell, 2023).

One key advantage of SET is its relevance to understanding informal workplace behavior, which is often overlooked in formal organisational models. It captures nuances such as peer support, trust, and emotional investment, which are critical to team cohesion and performance (Edmondson & Bransby, 2025). SET also explains how psychological contracts unwritten expectations between employees and organisations are maintained through day-to-day interactions and mutual reinforcement. When these exchanges are positive and consistent, they lead to greater retention, productivity, and job satisfaction (Oladipo & Adebayo, 2025).

However, SET is not without limitations. Critics argue that it tends to overemphasize rational decision-making, assuming that individuals always weigh costs and benefits in their social exchanges. In complex organisations like banks, decisions are often influenced by emotions, personality traits, and cultural norms that may not align with pure reciprocity logic. Additionally, the theory may fall short in accounting for structural inequalities or power dynamics that limit employees' ability to reciprocate, especially in hierarchical or rigid team environments. Despite these criticisms, SET remains a powerful lens for exploring how trust, mutual support, and interpersonal investments within teams translate into stronger employee performance in banking settings.

Goal-Setting Theory (GST), proposed by Locke and Latham, posits that clear, specific, and challenging goals significantly improve employee performance by focusing attention, energizing effort, and sustaining persistence. The theory is grounded in the idea that human action is goal-directed, and that individuals are more motivated when they understand what is expected of them and why it matters. In team-based work environments like banking, where tasks are often collaborative and deadline-driven, setting shared and individual performance goals is a vital driver of productivity, accountability, and job satisfaction (Armstrong, 2020).

GST emphasizes principles such as clarity, challenge, and commitment. These elements are particularly applicable in banking operations, where employees must complete tasks such as loan processing, customer service, and compliance reviews under time constraints. When team members have well-defined goals, they are more likely to coordinate effectively, allocate time efficiently, and measure progress accurately. Moreover, teams that set collective goals tend to experience higher cohesion, stronger role alignment,

and fewer coordination breakdowns (Kinicki & Kreitner, 2019).

One major strength of GST is its empirical support across various industries and job types. It has been consistently linked to improved performance outcomes, especially when combined with performance feedback and employee autonomy. In banking institutions, goal-setting enhances employee focus and reduces ambiguity in fast-paced environments where precision and customer satisfaction are non-negotiable. Additionally, goal-setting enables better alignment between individual and organisational objectives, ensuring that team efforts contribute to broader performance benchmarks (Bernardin & Russell, 2023).

Nonetheless, GST has certain limitations. Critics point out that excessive focus on goal attainment can sometimes lead to unintended consequences such as tunnel vision, unethical shortcuts, or reduced creativity, particularly when goals are overly rigid or unrealistic. In banking environments, this might manifest as employees rushing tasks to meet performance quotas without thorough compliance checks. Additionally, GST assumes that all employees are equally motivated by goal clarity and challenge, which may not hold true in culturally diverse or multigenerational teams. Despite these constraints, GST remains a foundational theory for understanding how structured goal orientation enhances individual and team performance in complex work environments.

Empirical Review

Empirical studies consistently demonstrate that effective communication enhances employee productivity, particularly in service-oriented industries like banking. Akinyele (2020) conducted a study across branches of commercial banks and found that open and consistent team communication reduced transaction errors and shortened service delivery times. The findings highlighted that when team members are regularly informed about task updates and customer issues, it fosters responsiveness and accelerates decision-making.

Similarly, Batholomew and Bakut (2019) observed that well-structured communication practices led to higher levels of task completion and fewer escalated complaints. In their study of banking staff, banks with strong internal communication frameworks reported more consistent goal achievement and improved workflow coordination. Conversely, Okolocha and Anugwu (2022) identified that environments with weak communication systems experienced delays in task execution, frequent misinterpretation of instructions, and lower staff morale. However, Pavlista et al. (2024) cautioned that excessive communication without structure can lead to information overload and stress, especially in high-volume environments. They found that without prioritization, employees often felt overwhelmed, which led to a decline in task focus.

In a similar study, Oladipo and Adebayo (2025) investigated bank employees and found that role ambiguity often led to duplicated efforts, internal competition, and job dissatisfaction all of which contributed to voluntary turnover intentions. They concluded that branches with regular role orientation sessions experienced better staff retention rates. Nonetheless, not all findings were entirely positive. Hanaysha (2016) pointed out that rigid role definitions can limit staff initiative and reduce flexibility. In fast-paced banking environments, it was argued, employees often need to cross functional boundaries to serve customers effectively. Over-emphasis on strict role adherence may hinder adaptability.

Likewise, Ibitomi, Dada, Igokwe, and Ibitoye (2024) observed that employees who participated in collaborative decision-making were more satisfied with their roles and showed greater commitment to organisational goals. Their findings also suggested that cohesion reduces workplace tension and increases psychological safety; a key factor in service industries that demand continuous customer interaction.However, Dulloh, Fadli, and Purnomo (2024) warned that team dynamics must be managed carefully to avoid resistance to change. Their research revealed that while bonded groups perform well, they require continuous analysis to improve performance. Despite these challenges, the empirical consensus is that a cohesive team environment enhances employees' emotional wellbeing and deepens their satisfaction with their work experience.

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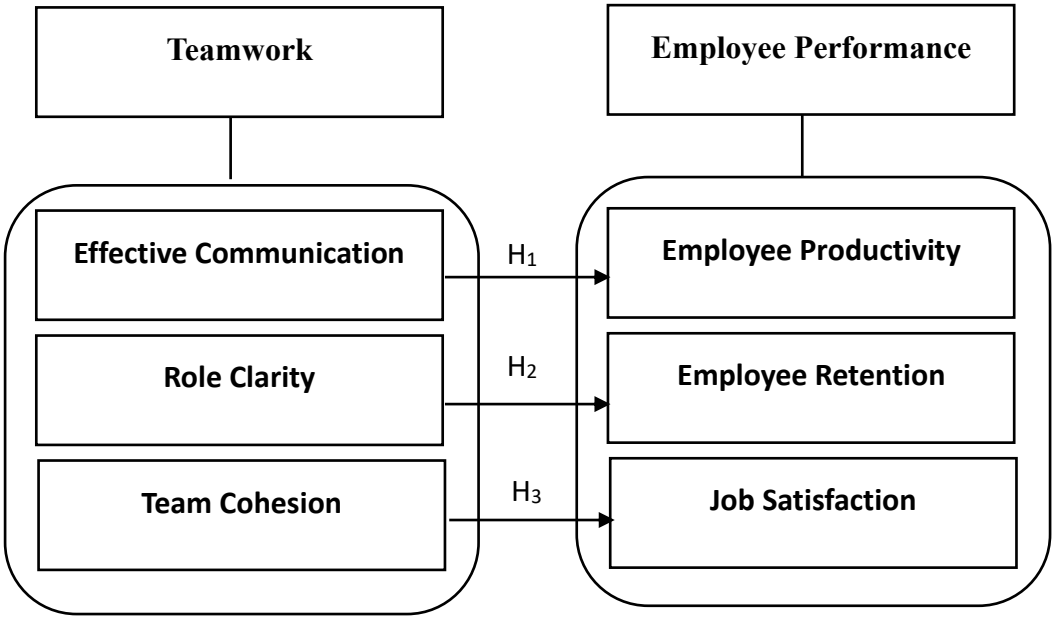
Conceptual Framework



Source: Researcher conceptual model, (2025).

III. Methodology

The study adopted a descriptive survey research design to examine the effect of teamwork on employee performance in selected Deposit Money Banks (DMBs) within Abeokuta Metropolis, Ogun State. The research assessed three core dimensions of teamwork, namely effective communication, role clarity, and team cohesion. These independent variables were evaluated for their specific impact on employee productivity, retention, and job satisfaction respectively. The study population consisted of 620 staff members from Access Bank Plc, Zenith Bank Plc, and First Bank of Nigeria Plc. A sample size of 243 respondents was determined using the Taro Yamane formula at a 95% confidence level and 5% margin of error. A proportionate stratified random sampling technique ensured adequate representation across the three banks, while a structured questionnaire designed on a 5-point Likert scale served as the primary instrument for data collection.

Primary data were analysed using SPSS Version 26. Descriptive statistics (frequencies and percentages) summarized respondent demographics, while simple linear regression analysis was utilized to test the formulated hypotheses. The validity of the research instrument was confirmed through expert review and the Kaiser-Meyer-Olkin (KMO) test, with all constructs meeting the required threshold. Reliability was assessed using Cronbach's Alpha, yielding a coefficient of 0.793, which confirmed strong internal consistency. The model specification provided regression equations to measure the distinct contributions of communication, role clarity, and cohesion to the performance outcomes, ensuring methodological rigor.

Model Specification

The model used in this study examines the relationship between Teamwork (T) and Employee Performance (EP). The regression model is specified as follows:

Where:

Y = Employee Performance (EP)

X = Teamwork (T)

The teamwork components are further defined as:

X_1 = Effective Communication (EC)

X_2 = Role Clarity (RC)

X_3 = Team Cohesion (TC)

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The regression equations for the hypotheses are specified as follows:

Hypothesis One

$$PR = f(x_1)$$

$PR = \beta_0 + \beta_1 EC + ei$ ..... (eq.i)

(Where PR = Employee Productivity)

Hypothesis Two

$$RT = f(x_2)$$

$RT = \beta_0 + \beta_2 RC + ei$ ..... (eq.ii)

(Where RT = Employee Retention)

Hypothesis Three

$$JS = f(x_3)$$

$JS = \beta_0 + \beta_3 TC + ei$ ..... (eq.iii)

(Where JS = Job Satisfaction)

IV. Results and Discussions

A total of 243 questionnaires were distributed to employees across Access Bank Plc, Zenith Bank Plc, and First Bank of Nigeria Plc within Abeokuta Metropolis, Ogun State. Out of these, 231 questionnaires were correctly completed and returned, resulting in a high response rate of 95.1%. This high return rate ensures that the data is sufficient for statistical analysis and valid generalization

Table 1: Demographic Characteristics of Respondents

Demographic Variable	Category	Frequency	Valid Percent (%)	Cumulative Percent (%)
Gender	Male	122	52.8	52.8
	Female	109	47.2	100.0
Marital Status	Single	89	38.5	38.5
	Married	142	61.5	100.0
Age Group	18–30 years	60	26.0	26.0
	31–40 years	95	41.1	67.1
	41–50 years	49	21.2	88.3
	51 years and above	27	11.7	100.0
Educational Qualification	OND/NCE	39	16.9	16.9
	HND/BSc	134	58.0	74.9
	MSc/Professional	45	19.5	94.4
	Others	13	5.6	100.0
Work Experience	Less than 1 year	14	6.1	6.1
	1–5 years	80	34.6	40.7
	6–10 years	97	42.0	82.7
	Over 10 years	40	17.3	100.0
Total Respondents		**231**	**100.0**	

Source: Field Survey, 2025

The demographic profile of respondents illustrates a relatively balanced gender representation, with 52.8% male and 47.2% female participants. This balance suggests that the banking sector in Abeokuta fosters an inclusive environment where both genders contribute to team dynamics. A greater proportion of the respondents (61.5%) are married, suggesting a mature workforce that likely values job stability and supportive team structures to balance work and family life. Age distribution

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indicates that the largest portion (41.1%) of respondents fall between 31 and 40 years, representing a prime productive age group that is energetic yet experienced enough to handle complex banking operations.

In terms of education, the majority of respondents (58.0%) possess a BSc or HND, while 19.5% hold postgraduate degrees or professional certifications. This high level of educational attainment suggests that participants are intellectually capable of engaging in sophisticated team communication and understanding defined roles. Furthermore, with 42.0% of respondents having 6–10 years of work experience, the data reflects the insights of seasoned professionals who understand the evolution of teamwork in the sector. Overall, the demographic distribution affirms the credibility of the data collected and supports the validity of insights drawn regarding teamwork and employee performance.

Test of Hypotheses

Hypothesis One

H_{01}: Effective communication does not significantly influence employee productivity in selected Deposit Money Banks in Abeokuta Metropolis.

Regression Model

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.889	.790	.789	.43267

a. Predictors: (Constant), Effective Communication

b. Dependent Variable: Employee Productivity

Coefficients (a)

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	.301	.082		3.671	.000
Communication	.884	.049	.889	18.030	.000

ANOVA (b)

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	143.928	1	143.928	432.005	.000 b
Residual	38.202	229	.167		
Total	182.130	230			

The R-squared value of 0.790 indicates that effective communication explains 79.0% of the variation in employee productivity among employees of selected deposit money banks. The t-value of 18.030 and F-statistic of 432.005 are both significant at p = .000, which is below the 0.05 threshold. Therefore, H_{01} is rejected, indicating that effective communication has a significant and positive impact on employee productivity.

Hypothesis Two

H_{02}: Role clarity does not significantly affect employee retention in selected Deposit Money Banks in Abeokuta Metropolis.

Regression Model

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.875	.766	.765	.44619

a. Predictors: (Constant), Role Clarity

b. Dependent Variable: Employee Retention

Coefficients (a)

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	.278	.085		3.271	.001
Role Clarity	.861	.050	.875	17.420	.000

ANOVA (b)

Model	Sum of Squares	Df	Mean Square	F	Sig.

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Regression	134.451	1	134.451	303.353	.000 b
Residual	101.471	229	.443		
Total	235.922	230			

With an R-squared of 0.766, role clarity accounts for 76.6% of the variance in employee retention. The regression output shows a t-value of 17.420 and F-statistic of 303.353, both statistically significant at p = .000. Therefore, H_{02} is rejected, indicating that role clarity has a strong and significant effect on employee retention in deposit money banks.

Hypothesis Three

H_{03}: Team cohesion does not significantly affect job satisfaction in selected Deposit Money Banks in Abeokuta Metropolis.

Regression Model

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.881	.776	.775	.43927

a. Predictors: (Constant), Team Cohesion

b. Dependent Variable: Job Satisfaction

Coefficients (a)

Model	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta	t	Sig.
(Constant)	.265	.084		3.155	.002
Team Cohesion	.879	.049	.881	17.982	.000

ANOVA (b)

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	150.701	1	150.701	323.206	.000 b
Residual	106.722	229	.466		
Total	257.423	230			

The R-squared value of 0.776 indicates that team cohesion explains 77.6% of the variation in job satisfaction. With a t-value of 17.982 and F-value of 323.206, both significant at p = .000, the null hypothesis H_{03} is rejected. Thus, team cohesion has a significant and positive influence on job satisfaction among employees of deposit money banks in Abeokuta Metropolis.

V. Discussion of Findings

The study results show that teamwork dimensions specifically effective communication, role clarity, and team cohesion significantly support employee performance through improved productivity, retention, and job satisfaction. The findings align with existing literature and theoretical frameworks, confirming that teamwork is a strategic asset for banking institutions. The strong positive effect of effective communication on productivity corroborates the work of Akpa, Adegbie, and Aliu (2019), who noted that open communication channels reduce operational delays. In the high-pressure context of Abeokuta's banks, the ability to relay instructions and feedback instantly ensures that tasks are completed efficiently. Furthermore, the impact of role clarity on retention supports the findings of Oladipo and Adebayo (2025). Their research emphasized that when employees clearly understand their duties, they are less likely to experience burnout or seek employment elsewhere. This finding supports the Goal-Setting Theory, which argues that specific and clear goals lead to higher commitment. Finally, the influence of team cohesion on job satisfaction validates the Social Exchange Theory. As observed by Bakotić (2016), employees who feel a strong sense of belonging and mutual support from their peers are more satisfied with their jobs. The emotional bonds formed in cohesive teams act as a buffer against the stress typical of the banking sector, leading to a more engaged and content workforce.

VI. Conclusion and Recommendations

This study has established that teamwork is a fundamental driver of employee performance within Deposit Money Banks in Abeokuta Metropolis, significantly influencing productivity, retention, and job satisfaction. The analysis of respondent demographics reveals a workforce that is well-educated, experienced, and gender-balanced, suggesting that the insights gathered reflect a mature understanding of banking operations. The

hypothesis testing confirmed that all assessed dimensions of teamwork such as effective communication, role clarity, and team cohesionare statistically significant predictors of positive employee outcomes. The results demonstrate that when banks invest in clear communication channels and defined roles, they not only speed up service delivery but also reduce voluntary turnover. Furthermore, the strong link between team cohesion and job satisfaction highlights that the psychological support provided by a united team is essential for maintaining morale in a high-pressure financial environment.

Based on the study's findings, the following recommendations are proposed for the management of Access Bank, Zenith Bank, First Bank, and other financial institutions aiming to optimize performance through teamwork:

i. It is recommended that bank management invest in robust internal communication systems, such as digital collaboration tools and daily briefing sessions. Ensuring that information flows transparently and rapidly between departments will minimize operational errors and significantly boost employee productivity.

ii. To improve retention rates, Human Resource departments should ensure absolute role clarity by regularly updating job descriptions and conducting performance review sessions. When employees clearly understand their specific duties and boundaries, frustration is minimized, fostering a sense of security and long-term commitment to the organisation.

iii. To enhance job satisfaction, management should actively foster team cohesion by funding regular team-building retreats and creating platforms for social interaction. Encouraging a supportive culture where colleagues assist one another will improve emotional well-being and reduce workplace stress.

Suggestions for Further Studies

Future research could expand the scope of this study to include other financial institutions, such as Microfinance Banks or Insurance companies, to determine if team dynamics operate differently in those sectors. Additionally, a comparative study between banks in metropolitan cities like Lagos and semi-urban areas could reveal how location influences team culture. Finally, given the rise of digital banking, future researchers should investigate the impact of virtual teams and remote working arrangements on employee performance to understand how technology is reshaping traditional teamwork structures in the Nigerian banking sector.

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