ETHICAL WORK PRACTICES AND EMPLOYEE PERFORMANCE OF COMMERCIAL BANKS IN ANAMBRA STATE

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Abstract

This study examined the effect of work ethics on employee performance in commercial banks in Anambra State, Nigeria. Specifically, the study investigated the influence of over-the-counter service on customer satisfaction and ascertained the impact of code of secrecy on bank stability. The study adopted a qualitative research design to gain an in-depth understanding of ethical practices and their implications for organizational outcomes. Data were collected through semi-structured interviews conducted with 30 managers and senior officers drawn from six selected commercial banks in Anambra State, namely First Bank, UBA, GTBank, Access Bank, Zenith Bank, and Ecobank. Participants were selected using purposive sampling based on their knowledge and experience in banking operations. Data obtained from the interviews were transcribed, coded, and analyzed using thematic analysis. Findings revealed that over-the-counter service positively influences customer satisfaction through efficient service delivery, effective communication, professionalism, empathy, and prompt attention to customers. The study also found that adherence to the code of secrecy enhances bank stability by promoting customer trust, regulatory compliance, risk management, customer retention, and organizational reputation. The study concluded that work ethics play a critical role in enhancing employee performance and organizational effectiveness in commercial banks. The study recommends that commercial banks should continuously strengthen customer service practices, enforce confidentiality policies, and promote an ethical organizational culture to sustain customer satisfaction and bank stability.

Key words: *Ethical Work Practices, Employee Performance, Over-the-Counter Service, Customer Satisfaction, Code of Secrecy, Bank Stability, Commercial Banks, Anambra State*

Introduction

The banking industry depends heavily on employees' ethical conduct to achieve high levels of performance and maintain customer confidence (Ionaşcu, Barbu and Popa, 2023). Work ethics encompass the values and standards that guide employees' behavior, including professionalism, honesty, confidentiality, and quality service delivery. In commercial banks, employee performance is reflected not only in

productivity but also in the ability to satisfy customers and uphold organizational reputation (Alnehabi, 2025). One important dimension of work ethics is over-the-counter service, which represents direct interaction between bank employees and customers. The quality, responsiveness, and professionalism demonstrated during these interactions significantly influence customer satisfaction, making ethical service delivery a critical factor in banking success.

Similarly, as opined by Paleti (2025), the code of secrecy remains a fundamental ethical requirement in banking because of the sensitive nature of customers' financial information. Employees are expected to maintain strict confidentiality in handling customer data and organizational records (Oluoha, Odeshina, Reis, Okpeke, Attipoe and Orieno, 2023). Failure to uphold this ethical obligation can undermine customer trust and threaten the stability of banking institutions. In Anambra State, where commercial banks play a vital role in supporting economic activities, the effectiveness of over-the-counter service and adherence to the code of secrecy have become increasingly important. Therefore, examining the influence of these ethical practices on customer satisfaction and bank stability provides a basis for understanding how work ethics contribute to employee performance and organizational effectiveness in commercial banks.

Objectives of the Study

The broad objective of this study is to examine the influence of ethical work practices on employee performance of commercial banks in Anambra State. The specific objectives are:

i. To determine the influence of over-the-counter service on customer satisfaction

ii. To ascertain the impact of code of secrecy on bank stability

Scope of the Study

The scope of the study entitled is limited to examining the relationship between ethical work practices and employee performance. As the geographical location, Anambra State is located in the southeastern region of Nigeria, bordered by Delta State to the west, Imo State to the south, Enugu State to the east, and Kogi State to the north. The population of this study consists of bank employees and customers in Anambra State, Nigeria. Target population includes, Bank employees, from entry-level to senior management. It encompasses departments such as customer service, cash and teller, marketing, finance, and control. The population is not commercial banks only. On the side of bank customers, private and business – small, medium, and large enterprises-

are included in the population of the study. The study's sample size is 371

Literature Review

Ethical Work Practices

Conceptually, work ethics refers to a code of conduct that guides individuals in their workplace. It concerns about personal behavior and morals. Work ethics is viewed as the principle and practices of moral and good conduct in an organization (Okorie et al, 2025). Work ethics is the building block of all organizational conducts. These are moral codes of conduct that must be adhered to. Notwithstanding the existing standby codes of conduct known as "business ethics for every organization", it is essential that all business ethics derive from work ethics (Sunday & Kim, 2018). Business ethics are composed of organizational values, guidelines and codes, legal compliance, risk management and individual and group behavior within the workplace (Azuka, Onofere, & Akpomuvire, 2025). Bijaang et al (2017) interpret work ethics as a gesture of personality, temperament, character and belief in something, but similar to the foregoing standpoint, state that the attitude is also owned by public.

Employee output

This viewpoint of employee performance is the goal, not the means. It maintains that the main *raison d'etre* for employees work in an organization is to use targeting strategies to increase organizational growth and profits. A target is an objective, measurable result that an employee has to meet. In the case of commercial banks, its emphasis is profitability, organizational expansion, and increased market shares. One dominant feature of output-performance value is work. This level of interpretation usually conflicts with ethical prescriptions with some consequences of loss of public confidence, and reputational damage. It has provided justification for ethical compromise among employees of commercial banks.

The majority of literature has purposefully elaborated on this viewpoint. According to Sapada et al. (2017), an employee's performance is defined as the goal they must accomplish, which is typically challenging. They go on to say that target-based performance might be a result of globalization. According to Neely et al (as cited in Sapada et al. 2017), optimal performance meets company standards and aids in the accomplishment of organizational objectives.

Over-the-Counter Etiquette and Customer Satisfaction

Customer satisfaction is the feeling of customers after using a service (Yoon, 2010). The author goes on to say that customer service is involving its positive effects on customers. Tien et al (2021) conduct a study in Vietnam and research the influence of five factors: reliability, responsiveness, service capacity, empathy and tangible means to measure customer satisfaction, as well as considering the impact of these factors on customer satisfaction with service quality at Bac A Bank. Worthy of mention is that these variables used focus on service at the counters.

Over-the-counter banking is the old form of conducting financial transactions before the advent of technological changes. In early days before the arrival of conventional banking, there was a system of direct finance where the owner of capital deals directly with the user (Rahi & Ghani, 2016). Eye contact and eye contact banking model, person-to-person physical meeting would take place mostly in the banking hall. Its symbolism and relevance cannot be totally displaced. However, technological revolution has diminished the use of this contact channel. But with the passage of time, it is updated into structured form to fulfill the need of industries and individuals in the form of E-commerce (Rahi & Ghani, 2016).

Code of Secrecy and Bank Stability

Banking secrecy, otherwise referred to as financial privacy, banking discretion, or bank safety, is a conditional agreement between a bank and its clients that all foregoing activities remain secure, confidential, and private. It is one of the priorities of banking work because of its effect on the activity of the bank and its proper and sound functioning in light of good and fair competition in the money market (Al-Saadi & Al-Zubaidi, 2022). The concept of a banker's duty of secrecy explains that a banker should not reveal the personal information of his/her clients with other customers or any other third party. The bankers must uphold the confidentiality of their customers even after they close or end the relationships with banks. In principle, a bank and its customer are naturally in contract, which obligates the bank to keep any transaction concerning its customer and his affairs secret (Sharrock 2007, as cited in Mailola, 2019). Maintaining the privacy of individual's economic dealings diminishes the tendency of attracting the attention of thieves and rogues, protects business pricing, future plans and strategies, and inventions, as well as financial condition from competitors.

Theoretical Framework: The Institutional Theory

This study is anchored on the Institutional Theory for its approximate explicatory value. The concept of institutional theory in work ethics and employee performance emphasizes a set of organizational rules, formal or informal, to which the employee conforms as member. The Institutional Theory fits into the complex relationship. The Institutional Theory explains the relationship between bank work ethics and its employee performance. It reveals the dynamics of behavioral change and continuity. The theory is useful to the analysis of the above relationship although there are weaknesses.

Empirical Review

Abdulrazaq et al (2025) investigated the relationships between ethical behaviour, perceived organisational support (POS) and organisational performance within Nigeria's Federal Ministry of Labour and Employment (FMLE). The study made use of a positivist philosophy using survey data collected from 127 FMLE employees. Structural equation modelling with partial least squares estimation was used to analyse the data and test the hypotheses. The results supported the hypotheses, indicating that ethical behaviour and POS positively affected organisational performance. Furthermore, job satisfaction and organisational commitment were confirmed to act as mediating mechanisms in these relationships.

Omofowa & Anwatu (2024) studied ethical practices and employee's creativity in organization in South-South Nigeria. The study made use of a cross-sectional survey questionnaire. The study's sample consisted of 375 workers from agro-based industries, transportation corporations, financial institutions, tourism/hospitality enterprises, and petroleum companies that operate in Nigeria's south-south states. Using measures of ethical behavior, rule breaking, psychological safety climate, shared leadership, and knowledge sharing, data from 375 employees (450 men and 150 women) during two time periods were calculated. STATA 13.0, a statistical software program, was used to analyze data. According to the statistical studies, employees' creativity was positively correlated with rule breaking, psychological safety, shared leadership, and information sharing.

Azis and Budi (2023) work titled "The effect of work ethics and employee empowerment on organizational performance in Tebet district, South Jakarta administrative city", examines the influence of work ethics and employee empowerment. The research method uses a survey of a quantitative approach that is correlational. In the study, the sampling technique used was saturated or census sampling. It samples 33 respondents. The study findings reveal that the effect of the work ethic variable on organizational performance in Tebet District, South Jakarta

Administrative City, has a strong and significant positive influence. The finding is not different from other studies of work ethics and employee performance. Therefore, we uphold effective enforcement of sound ethical practice in Nigerian banking industry.

In a related study, Akinseye (2022) empirical study on the title "The effect of management support in training on employee performance in the Nigerian banking industry" focuses on staff training and performance. The study adopts survey design with a population of 121,445 employees of 22 commercial banks in Nigeria from which a sample of 399 employees were selected using stratified sampling technique and 365 representing 92% retrieved. The researcher finds that training in the Nigerian banking industry affects employee performance. Hence, the researcher recommends that employees should be adequately trained to meet their needs, values, and expectations upon which their performance enhancement is hinged.

Ezeanyim, and Ezeanolue (2021) examine work ethics and organizational performance in South East Nigeria. The study investigates the effect of ethical climate, unethical standard practices, ethical culture and ethical behavior on organization using selected manufacturing firms in South-East, Nigeria. The study reviews relevant conceptual, theoretical, and empirical literature. The study is anchored on stakeholder theory. Descriptive research design was adopted. The population of the study is 4871, comprising all employees of the selected manufacturing firms in South-East. Sample size of nine hundred and twenty-seven (927) respondents was selected for the study, using Borg and Gall formula. Questionnaire was employed as the main instrument of data collection. The study concludes that business ethics has a positive significant effect on employee job satisfaction of academic staff of public universities in South-East.

Methodology

The study adopted a qualitative research design to gain an in-depth understanding of the influence of ethical work practices on employee performance in commercial banks in Anambra State. The qualitative approach was considered appropriate because it enabled the researcher to explore participants' experiences, perceptions, and opinions regarding over-the-counter service, code of secrecy, customer satisfaction, and bank stability. Data were collected through semi-structured interviews conducted with 30 managers and senior officers drawn from six selected commercial banks in Anambra State, namely First Bank, UBA, GTBank, Access Bank, Zenith Bank, and Ecobank. Participants were selected using purposive sampling based on their knowledge, experience, and involvement in banking operations. Ethical principles, including informed consent, confidentiality, anonymity, and voluntary participation, were strictly observed throughout the study to ensure the protection of participants' rights and the

credibility of the research process.

The study was conducted in Anambra State, a major commercial and industrial centre in southeastern Nigeria with a vibrant banking sector. Semi-structured interviews served as the primary instrument for data collection, allowing participants to provide detailed insights into ethical practices and their implications for organizational outcomes. The interview guide was subjected to expert review to ensure content validity and relevance to the study objectives. Data obtained from the interviews were transcribed, coded, and analyzed using thematic analysis. This analytical technique enabled the identification of recurring themes, patterns, and relationships relating to over-the-counter service and customer satisfaction, as well as code of secrecy and bank stability. To enhance the trustworthiness of the findings, the study employed credibility, dependability, confirmability, and transferability criteria through member checking, peer review, and careful documentation of the research process.

Analysis of Interview Results

Over-the-Counter Services and Customer Satisfaction

Participants highlight the importance of efficient and effective frontline members of staff as the image makers of banks. They emphasized efficiency, timeliness, communication, service speed,

Efficiency, timeliness, Communication, service speed, queue management as a leverage to achieve customer satisfaction. Accordingly, interviewee 17, 04, 09, 23 responded thus, respectively:

> "Over-the-counter services are critical to customer satisfaction, as they provide a personal touch and human interaction. We prioritize efficient and effective service delivery to ensure high customer satisfaction within shortest possible time amidst long queues"
>
> "Over-the-counter services play a significant role in building customer loyalty, as they provide a personalized experience and human interaction. We focus on delivering exceptional service timely to build trust and loyalty."
>
> "Indeed, friendly communication is a tool for reducing customer anxiety. Imagine a customer walks into the banking hall to demand explanations for perceived hidden transaction charges and a staff exhibits insensitive behavior? Of course, there will be rancor and tension. On the other hand, staff who treats the customer with care and

> empathy can even keep the customer longer in the bank without worry"
>
> "We are impressed with how quickly our staff process transaction. Our staff are friendly and very helpful"

The finding supports the findings of Yuanzhong (2010) and Hossain (2021) that over-the-counter services positively affect customer satisfaction.

Code of Secrecy and Bank Stability

The interviewees value code of secrecy as essential measure for protecting sensitive customer information. They assert that compliance with the secrecy regulation will enhance banking stability. Observed patterns include, risk management, regulatory compliance, information control, confidentiality, good reputation, customer trust, bank stability, customer retention. In the words of the interviewees,

> "A code of secrecy is part of a bank's overall risk management strategy. By protecting customer information, banks can reduce the risk of fraud, identity theft, and other cyber threats. We have implemented robust policies and procedures to ensure customer confidentiality, including secure data storage, access controls, and regular training for staff. We also conduct regular audits to ensure compliance." (Interviewee 14)
>
> "A strong code of secrecy somehow helps build customer trust, which is essential for bank stability. When customers feel their information is protected, they are more likely to maintain their accounts and conduct business with the bank. So, we have to maintain confidentiality to protect customer information" (interviewee 05)
>
> "Our reputation is critical to stability of our bank. A breach of customer confidentiality can damage a bank's reputation, leading to a loss of customers and revenue." (Interviewee 12)
>
> "A code of secrecy helps banks comply with regulatory requirements, such as data protection laws. Non-compliance can result in fines, penalties, and reputational damage." (Interviewee 10)
>
> "A code of secrecy sets expectations for employee behavior, promoting a culture of confidentiality and data protection within our bank." (interviewee11)
>
> "A strong code of secrecy has been a competitive advantage to us,

> attracting customers who value privacy and security. We have a clear process for handling requests, including verifying the identity of the requesting party, assessing the legitimacy of the request, and seeking legal advice if necessary."(Interviewee 01)

The study found a significant positive correlation (with a P-value of 0.001) and bank stability. This finding affirms the Iren et al (2014) findings that code of secrecy enhances bank stability.

Discussion of Findings

The findings of hypothesis one revealed that over-the-counter service positively contributes to customer satisfaction from the perspective of bank managers and senior officers. Participants emphasized that prompt service delivery, effective communication, queue management, empathy, professionalism, and friendly interactions improve customers' banking experiences and foster satisfaction. A possible reason for this finding is that despite the increasing adoption of digital banking channels, customers still value direct human interaction, particularly when seeking clarification, resolving complaints, or conducting complex transactions. The quality of face-to-face encounters often shapes customers' perceptions of the bank and influences their overall satisfaction. This finding is consistent with the assumptions of the Institutional Theory, which posits that employees' adherence to established organizational norms and ethical standards promotes desirable outcomes. In this context, ethical conduct at service counters represents conformity to institutional expectations regarding professionalism and customer care, thereby enhancing customer satisfaction. The finding aligns with the studies of Adekannbi (2018), who found that efficiency and responsiveness strongly influence customer satisfaction in banking services. It is also consistent with Dauda and Lee (2016), who observed that customers place significant value on service quality and efficient service delivery. Similarly, Tien, Tran, Son, Anh and Duc (2021) reported that responsiveness, empathy, reliability, and service capacity significantly influence customer satisfaction in commercial banks. The finding further corroborates the position of Hossain, Yesmin, Jahan and Kim (2021), who found that quality service delivery contributes significantly to customer satisfaction and loyalty. Therefore, the qualitative evidence suggests that ethical and customer-oriented over-the-counter service remains an important determinant of customer satisfaction in commercial banks.

The findings of hypothesis two indicated that adherence to the code of secrecy contributes substantially to bank stability. Participants maintained that confidentiality practices enhance customer trust, strengthen organizational reputation, support regulatory compliance, and reduce operational risks associated with information leakage and fraud. A possible explanation for this finding is that banking operations are

built on trust, and customers are more willing to maintain relationships with institutions that demonstrate a strong commitment to protecting sensitive financial information. When customers perceive their information to be secure, confidence in the institution increases, thereby promoting long-term stability. This outcome is strongly supported by the Institutional Theory, which emphasizes that organizations achieve legitimacy and sustainability when employees conform to established rules, regulations, and ethical expectations. The code of secrecy represents a critical institutional norm within the banking industry, and compliance with this norm strengthens organizational credibility and stability. The finding is in agreement with Iren, Alan K. Reichert and Gramlich (2014), who found that information disclosure management and confidentiality practices enhance bank stability. It is also consistent with Mailola (2019), who emphasized that maintaining customer confidentiality is fundamental to protecting banking relationships and organizational integrity. Furthermore, the finding supports the position of Al-Saadi and Al-Zubaidi (2022), who argued that banking secrecy is essential for proper banking operations and fair competition within the financial sector. Similarly, Oluoha, Odeshina, Reis, Okpeke, Attipoe and Orieno (2023) stressed the importance of privacy protection and compliance mechanisms in ensuring organizational security and sustainability. Consequently, the study demonstrates that a strong culture of confidentiality serves as a vital mechanism for sustaining stability in commercial banks.

Summary of Findings

1. The study found that over-the-counter service positively influences customer satisfaction in commercial banks in Anambra State. The qualitative evidence obtained from the interviews revealed that efficient service delivery, prompt attention to customers, effective communication, queue management, professionalism, empathy, and courteous staff behavior contribute significantly to positive customer experiences. Participants emphasized that frontline employees serve as the image makers of banks and that quality interactions at service counters help build customer trust, loyalty, and satisfaction.

2. The study found that the code of secrecy has a positive impact on bank stability. Interview participants indicated that strict adherence to confidentiality practices promotes customer trust, strengthens organizational reputation, enhances regulatory compliance, improves risk management, and supports customer retention. The findings suggest that maintaining the confidentiality of customers' financial information is essential for sustaining the stability and long-term success of commercial banks.

Conclusion and Recommendations

The study concluded that ethical work practices play a vital role in enhancing employee performance and organizational effectiveness in commercial banks in Anambra State. Specifically, ethical over-the-counter service promotes customer satisfaction through quality interactions, professionalism, and timely service delivery, while adherence to the code of secrecy strengthens bank stability by fostering trust, ensuring regulatory compliance, and protecting sensitive customer information. The study further concludes that commercial banks that institutionalize strong ethical standards are more likely to achieve sustainable performance, maintain customer confidence, and remain competitive in the dynamic banking environment.

Based on the findings, the study recommends that:

1. Commercial banks should continuously train customer-facing employees on effective communication, customer relations, professionalism, and service delivery to enhance customer satisfaction during over-the-counter interactions.
2. Bank management should implement efficient queue management systems and adequate staffing arrangements to minimize waiting time and improve customers' banking experiences.
3. Commercial banks should strengthen confidentiality policies and regularly educate employees on the importance of maintaining customer privacy and data protection.
4. Management should establish robust monitoring and compliance mechanisms to ensure strict adherence to the code of secrecy and other ethical standards within the banking sector.
5. Banks should promote an ethical organizational culture by rewarding employees who consistently demonstrate professionalism, integrity, accountability, and customer-oriented behavior.

Contribution to Knowledge

This study contributes to knowledge by providing qualitative evidence on the relationship between work ethics and employee performance in commercial banks in Anambra State. Unlike many previous studies that adopted quantitative approaches, this study employed a qualitative research design, thereby offering deeper insights into the experiences and perceptions of bank managers regarding ethical practices and organizational outcomes.

The study further contributes to the literature by demonstrating that over-the-counter service remains an important driver of customer satisfaction despite the increasing

adoption of digital banking platforms. Additionally, it enriches existing knowledge by establishing that adherence to the code of secrecy enhances bank stability through improved customer trust, regulatory compliance, reputation management, and risk reduction. Finally, the study extends the application of the Institutional Theory in explaining how compliance with organizational ethical norms and standards contributes to employee performance and organizational effectiveness in the Nigerian banking sector.

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