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WORK ETHICS 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. Specifically, the study investigated the effect of teamwork on productivity and honesty on customer retention. The study was anchored on Institutional Theory and adopted a quantitative research design. Data were collected through structured questionnaires administered to employees and customers of selected commercial banks in Anambra State. A sample size of 365 respondents was selected using the Taro Yamane formula and stratified random sampling technique. Data were analyzed using descriptive statistics and simple linear regression with the aid of SPSS at a 0.05 level of significance. The findings revealed that teamwork has a significant positive effect on productivity ($\beta = 0.732$, $R^2 = 0.536$, $p < 0.001$), while honesty has a significant positive effect on customer retention ($\beta = 0.218$, $R^2 = 0.048$, $p < 0.001$). The study concluded that work ethics significantly enhance organizational performance in commercial banks through improved productivity and customer retention. The study recommended that commercial banks should strengthen teamwork practices and promote honesty, transparency, and ethical conduct in their operations to improve performance outcomes.

Key words: *Work Ethics, Teamwork, Honesty, Employee Performance, Productivity, Customer Retention, Commercial Banks, Anambra State.*

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INTRODUCTION

Maximizing the performance of the employee is a major issue confronting organizations today in typical economic and political milieus (Bratton et al., 2021). Globally, due to the heightened competition for market shares and sustainable growth occasioned by the complexity and nature of the modern financial climate, a number of commercial banks appear to be challenged by a profoundly existential threat. Notably, banks in Nigeria are faced with increasingly keen competition and rising costs as a result of regulatory requirements, financial and technological innovations, and bank distress, which have dramatic effects on their performances (Pasedaet al., 2026). To thrive in this age of competition, banks in Nigeria should continuously improve quality of service, attract more customers, and become more cost conscious (Soetan et al., 2021). To that effect, the dynamic environment not only awakens adaptation consciousness, but also suggests a set of codes of behavior be developed and tailored towards meeting a purposefully and effectively articulated organizational vision.

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To determine the effectiveness of organizations, the right behavior of employees at work is fundamental (Asenge & Dewua, 2020). This behavior arguably is shaped by the organizational ethical code; the latter enhances the employee's performance of the job to the highest standard of a strong sense of accountability, responsibility, discipline, integrity, quality, and teamwork. Ethical behaviors largely determine the performance of employees and overall organizational performance (Saha, Shashi et al., 2020). Kandpal et al. (2024) argue that organizational ethics potentially guarantees competitive advantage, produces positive brand image, attracts and retains customers and honest employees, and facilitates effective and timely capital access.

Work ethics is not a recent development; its evolution could be traced to the 1960s with the first major wave of changes in business (Depersio, 2024). Business ethics saw a notable shift in the 1960s when more companies started embracing social responsibility. Another transition phase of work ethics was witnessed in the 1970s and 1980s when philosophy shifted from pure authoritarianism and towards greater collaboration (Depersio, 2024). One of the most important ethical considerations in recent years is maintaining consumer privacy while companies mine user information for valuable marketing data. Worthy of note is interchangeability of Organizational performance and employee performance on the logical strength of shared indicators. For clarity, the indicators of employee performance used might as well represent those of organizational performance. It has been observed that some banks are less profitable, while others are more profitable, yet the main issue remains the determinants of the profitability of banks (Lohano & Muhammad, 2019).

Objectives

The broad objective of this study is to examine the effect of work ethics on employee performance of commercial banks in Anambra State. The following specific objectives were developed:

1. To evaluate the effect of teamwork on productivity of commercial banks in Anambra State.
2. To examine the effect of honesty on customer retention of commercial banks in Anambra State.

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LITERATURE REVIEW

Work Ethics

Work ethics refers to the moral principles, values, and standards that guide employees' behaviour and conduct in the workplace. Oti (2020) defines it as the principles and practices that promote moral values and good conduct within an organization, serving as the foundation for acceptable organizational behaviour. Similarly, Hou and Johnston (2024) associate work ethics with an individual's personality, character, temperament, and beliefs, which also reflect broader societal values. While business ethics encompasses organizational values, codes of conduct, legal compliance, risk management, and individual and group behaviour, its principles are fundamentally rooted in work ethics (Trevino & Nelson, 2021). In practical terms, work ethics entails employees' commitment to honesty, discipline, accountability, cooperation, hard work, foresight, and respect for time (Azis & Budi, 2023). These attributes shape employees' ability to fulfil their job responsibilities and influence their overall work performance (Rivaldo & Nabella, 2023). Consequently, strong work ethics promote employee discipline, responsible job performance, and organizational integrity, while discouraging unethical practices that may undermine long-term organizational reputation (Singh & Chaudhary, 2022).

Employee Behaviour

Employee behaviour refers to the actions and conduct expected of individuals as members of an organization and is often regarded as a dimension of employee performance. Although employees exhibit diverse behaviours in the workplace (Groves & Brown, 2020), such behaviours are expected to align with organizational values, standards, and ethical expectations. Akpa et al. (2021) observe that employee behaviour directly influences business operations and organizational success, as professional conduct enhances productivity and corporate image, whereas unprofessional conduct undermines employee morale and organizational reputation. Employee behaviour may be positive or negative, with varying implications for organizational objectives. In this regard, Zappala et al. (2022) identify negative deviant behaviour as a form of workplace misconduct, while Jeewandara and Kumari (2021) define it as voluntary employee behaviour that violates organizational norms, policies, or regulations and threatens the well-being of the organization or its members. Such behaviours are also described as organizational aggression, retaliation, and counterproductive work behaviour, all of which have adverse implications for organizational effectiveness (Zhong & Robinson, 2021).

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Teamwork and Productivity

The primary objective of business organizations, including banks, is to achieve sustainable profitability through the delivery of products and services that satisfy customers (Nwafor & Anyasor, 2020). However, variations in bank profitability have raised concerns about its underlying determinants (Le & Ngo, 2020). Dar et al. (2021), in their study of Indian banks, identify bank ownership, equity capital, size, credit risk, loans, and deposits as factors associated with banking productivity and profitability. Nevertheless, the pursuit of organizational productivity through employee performance targets may create excessive workplace pressure. Ibrahim (2021) observes that economic challenges in Nigeria have intensified pressure on bank managers to achieve performance targets, with possible adverse consequences for employees. This concern is underscored by Orijoadmin (2024), who reported the suicide of a 32-year-old female banker in Ikorodu, Lagos, amid reported work-related difficulties. These developments highlight the need for banks to balance profitability and performance demands with employees' welfare and well-being.

Honesty and Customer Retention

Customer retention appears to become an increasingly pressing issue in the highly competitive banking sector. Most of the customer retention studies focus on the banking sector, followed by the studies that concern about retail industry issues (Alkitbi et al, 2020). Hossain et al (2021) stress the banking practitioners' findings that competitive and sustainable advantages in business can be achieved through customer retention, a strategy that may not be easily copied by rivals. The COVID-19 pandemic has created rumors and anxieties among customers that drastically affect their financial decisions and can impact their pre- and post-adoption behavior, including satisfaction, patronage behavior, and word-of-mouth approach.

Dwivedi et al. (2024) describe the concept of customer retention as the ability of a company or product to retain its customers over a given period of time. The authors define it as the activities and actions taken by companies and organizations to reduce the number of customer defections. The benefit of high customer retention is that customers of the product or business tend to return to, continue to buy or in some other way not defect to another product or business, or to non-use entirely. This view has been supported by Bateson and Hoffman (2011) who define customer retention as focusing on the firms marketing efforts towards the existing customer base (Rosário & Casaca, 2023).

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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

Udekwe and Okeke (2026) conducted a correlational study on workplace incivility and employee performance in deposit money banks in Anambra State, Nigeria. The study examined the effect of workplace ostracism on employee contextual performance and the effect of workplace gossiping on employee innovative performance, with the Social Exchange Theory and Conservation of Resources Theory serving as the theoretical foundations. The study comprised 3,122 employees from seventeen deposit money banks operating in Awka, Onitsha, and Nnewi, with a sample size of 355 respondents determined using Taro Yamane's formula and Bowley's proportionate allocation technique. Data were collected using structured questionnaires and analyzed using simple linear regression at a 5% level of significance. The findings revealed that workplace ostracism had a negative and statistically significant effect on employee contextual performance, while workplace gossiping had a positive and statistically significant effect on employee innovative performance. The study concluded that workplace incivility can have different effects on employee performance depending on its form and organizational context. It recommended that deposit money banks establish comprehensive workplace civility policies to reduce ostracism and other uncivil behaviours while promoting constructive communication and knowledge sharing.

Remigius et al. (2025) conducted a study on compensation strategies and the performance of commercial banks in Anambra State, Nigeria. The study examined the relationship between promotion and quality service delivery, job security and business advantage, and training and employee productivity. Data were collected using structured questionnaires distributed among employees of twelve selected commercial banks across the three senatorial districts of Anambra State. The study had a population of 1,559 employees, from which a sample size of 301 was determined using the Borg and Gall formula. Data were analyzed using correlation

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analysis at a 5% level of significance, alongside descriptive statistics. The findings revealed significant positive relationships between promotion and quality service delivery, job security and business advantage, and training and employee productivity. The study concluded that effective compensation strategies enhance employee motivation, performance, and organizational success in the banking sector. It recommended that commercial banks adopt transparent promotion policies, strengthen job security measures, and invest in continuous employee training to improve workforce performance and business competitiveness.

Chiadikaobi et al. (2024) conducted a descriptive survey study on work values and employee performance in deposit money banks in Anambra State, Nigeria. The study examined the effect of job autonomy on employee commitment and the effect of job security on employee competence, with the Expectancy Theory developed by Victor H. Vroom in 1964 serving as the theoretical foundation. The study had a population of 231 employees from Fidelity Bank, First Bank of Nigeria, and Zenith Bank, with a sample size of 146 determined using Taro Yamane's formula. Data were collected through a structured questionnaire and analyzed using descriptive statistics and Ordinary Least Squares (OLS) regression analysis with SPSS. The findings revealed that job autonomy had a statistically significant positive relationship with employee commitment, while job security had a statistically significant positive effect on employee competence. The study concluded that work values significantly improve employee performance in Nigerian deposit money banks and recommended that banks provide employees with greater autonomy in job design to enhance their commitment and performance.

Carlos and Ateik (2024) conducted a survey study on the relationship between work-life balance and employee performance in selected deposit money banks in Anambra State, Nigeria. The study specifically examined the effect of remote work options on employee productivity, with Structural Functionalism serving as the theoretical foundation. The study had a population of 5,576 employees, from which a sample size of 373 was determined using the Taro Yamane formula. Data were collected through structured questionnaires and analyzed using Spearman correlation analysis. The findings revealed a strong positive and statistically significant relationship between the availability of remote work options and employee productivity (rho = 0.866, p = 0.000). The study concluded that implementing work-life balance practices, particularly flexible remote work arrangements, can enhance employee productivity and improve organizational outcomes. It recommended that deposit money banks

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in Anambra State introduce flexible working-hour policies that allow employees to manage their time effectively while maintaining essential operational coverage.

METHODOLOGY

The study adopted a quantitative research design to examine the effect of work ethics on employee performance in commercial banks in Anambra State. The quantitative approach was considered appropriate because it enabled the collection of numerical data from a large number of respondents and facilitated the objective measurement of relationships between the study variables. Data were collected through the administration of structured questionnaires to bank employees and customers of selected commercial banks in Anambra State. The questionnaire was designed using a five-point Likert scale to capture respondents' opinions on work ethics, over-the-counter service, customer satisfaction, code of secrecy, and bank stability. Ethical considerations such as informed consent, confidentiality, anonymity, and voluntary participation were strictly observed throughout the study to ensure the protection of respondents' rights and the integrity of the research process.

The study was conducted in Anambra State, a major commercial and industrial hub in southeastern Nigeria with a vibrant banking sector.

The target population comprised employees and customers of six selected commercial banks, namely First Bank, UBA, GTBank, Access Bank, Zenith Bank, and Ecobank. A sample size of 371 respondents, consisting of bank employees and customers, was determined using the Taro Yamane formula, while respondents were selected through stratified random sampling to ensure adequate representation of the different categories of participants. Data were gathered solely through structured questionnaires, whose validity was established through expert review and pilot testing. The reliability of the instrument was assessed using Cronbach's alpha coefficient, which confirmed the internal consistency of the measurement items. Data collected were analyzed using descriptive statistics, including frequencies, percentages, mean scores, and standard deviations, while hypotheses were tested using regression analysis with the aid of the Statistical Package for Social Sciences (SPSS). The study adopted a 0.05 level of significance as the criterion for determining the existence of significant relationships between work ethics and employee performance in commercial banks in Anambra State.

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RESULTS AND DISCUSSION

Analysis of Data Related to Research Questions

Research Question 1: What is the effect of teamwork on productivity of commercial banks in Anambra State?

Table 1: Effect of Teamwork on Productivity of Commercial Banks

S/N	Items	N	Mean	SD	Remark
Teamwork and bank productivity					
1	Collaboration can enhance transaction volume (number of transactions processed)	365	4.18	0.874	Accepted
2	Effective communication can reduce customer acquisition cost	365	3.94	0.961	Accepted
3	Shared ownership can increase staff productivity	365	4.06	0.918	Accepted
4	Team trust can increase deposit growth rate	365	3.87	1.024	Accepted
5	Knowledge sharing enhances employee skill and overall expertise	365	4.29	0.816	Accepted
Grand Mean		**365**	**4.07**	**0.919**	**Accepted**

***Source**: Researcher's Computation using SPSS, 2026*

The result in Table 1 shows that respondents generally agreed that teamwork contributes positively to productivity in commercial banks. Item 1 recorded a mean score of 4.18 with a standard deviation of 0.874, indicating that respondents overwhelmingly agreed that collaboration enhances transaction volume. Item 2 produced a mean score of 3.94 and a standard deviation of 0.961, suggesting that the majority of respondents agreed that effective communication reduces customer acquisition costs. Item 3 had a mean score of 4.06 and a standard deviation of 0.918, indicating substantial agreement that shared ownership improves staff productivity. Item 4 recorded a mean score of 3.87 with a standard deviation of 1.024, reflecting considerable agreement that team trust increases deposit growth. Item 5 obtained the highest mean score of 4.29 and a standard deviation of 0.816, indicating overwhelming agreement that knowledge sharing enhances employee skills and expertise. The grand mean score of 4.07 with a grand standard deviation of 0.919 exceeded the decision benchmark of 3.00; therefore, the respondents accepted that teamwork significantly contributes to productivity in commercial banks in Anambra State.

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Research Question 2: What is the effect of honesty on customer retention in commercial banks in Anambra State?

Table 2: Effect of Honesty on Customer Retention

S/N	Items	N	Mean	SD	Remark
E-commerce Adoption					
1	Accuracy of banking records can lead to increased referral rate	365	3.92	0.972	Accepted
2	Product information availability can increase service/product purchase frequency	365	3.81	1.034	Accepted
3	Accurate feedback mechanisms can reduce churn rate	365	3.74	1.087	Accepted
4	Disclosure of all charges and transactions can lead to customer complaint reduction	365	3.58	1.143	Accepted
5	Truthfulness is key for long-term contracts or subscriptions	365	2.91	1.261	Rejected
Grand Mean		**365**	**3.59**	**1.099**	**Accepted**

***Source**: Researcher's Computation using SPSS, 2026*

The analysis presented in Table 2 indicates that respondents generally perceived honesty as an important factor influencing customer retention in commercial banks. Item 1 recorded a mean score of 3.92 with a standard deviation of 0.972, indicating that the majority of respondents agreed that accurate banking records enhance customer referrals. Item 2 had a mean score of 3.81 and a standard deviation of 1.034, suggesting considerable agreement that product information availability increases service and product purchase frequency. Item 3 recorded a mean score of 3.74 with a standard deviation of 1.087, indicating that respondents accepted that accurate feedback mechanisms reduce customer churn. Item 4 obtained a mean score of 3.58 and a standard deviation of 1.143, reflecting agreement that disclosure of charges and transactions reduces customer complaints. However, Item 5 recorded a mean score of 2.91 with a standard deviation of 1.261, indicating that respondents did not strongly perceive truthfulness alone as a determinant of long-term contracts or subscriptions. Nevertheless, the grand mean score of 3.59 with a grand standard deviation of 1.099 exceeded the benchmark value of 3.00. Therefore, respondents accepted that honesty generally influences customer retention in commercial banks in Anambra State.

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Hypotheses Testing

Decision Rule: Reject the null hypothesis if $p \leq 0.05$, indicating a statistically significant effect. The R^2 value determines the strength of the effect.

Hypothesis One

H_{01}: Teamwork has no significant effect on productivity of commercial banks in Anambra State.

H_{A1}: Teamwork has significant effect on productivity of commercial banks in Anambra State.

Table 3a: Model Summary of Hypothesis One

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.732	.536	.534	.54821

a. Predictors: (Constant), Teamwork

Table 3b: ANOVA[a] for Hypothesis One

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	121.864	1	121.864	405.602	.000
Residual	109.031	363	.300		
Total	230.895	364			

a. Dependent Variable: Productivity
b. Predictors: (Constant), Teamwork

Table 3c: Coefficients[a] for Hypothesis One

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.214	.142		8.549	.000
	Teamwork	.698	.035	.732	20.140	.000

a. Dependent Variable: Productivity
***Source**: Researcher's Computation using SPSS, 2026*

The regression analysis revealed a significant positive relationship between teamwork and productivity among commercial banks in Anambra State. The model summary indicated a correlation coefficient (R) of .732, demonstrating a strong positive relationship between the variables. The coefficient of determination ($R^2 = .536$) showed that teamwork accounted for 53.6% of the variation in productivity. The ANOVA result revealed an F-value of 405.602 with a significance value of .000, indicating that the model was statistically significant. The coefficient table showed that teamwork significantly predicted productivity ($\beta = .732$, $t = 20.140$, $p < .001$). Since the probability value was less than the 0.05 significance level, the null hypothesis was rejected. Therefore, teamwork has a significant positive effect on productivity of commercial banks in Anambra State.

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Hypothesis Two

H_{02}: Honesty has no significant effect on customer retention of commercial banks in Anambra State.

H_{A2}: Honesty has significant effect on customer retention of commercial banks in Anambra State.

Table 4a: Model Summary of Hypothesis two

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.218	.048	.045	.81264

a. Predictors: (Constant), Honesty

Table 4b: ANOVA[a] of Hypothesis two

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	12.521	1	12.521	18.959	.000
Residual	239.794	363	.661		
Total	252.315	364			

a. Dependent Variable: Customer Retention
b. Predictors: (Constant), Honesty

Table 4c: Coefficients[a] of Hypothesis two

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.741	.181		15.144	.000
	Honesty	.231	.053	.218	4.354	.000

a. Dependent Variable: Customer Retention
***Source**: Researcher's Computation using SPSS, 2026*

The regression analysis examined the effect of honesty on customer retention among commercial banks in Anambra State. The model summary revealed a correlation coefficient (R) of .218, indicating a weak but positive relationship between honesty and customer retention. The coefficient of determination (R^2 = .048) showed that honesty explained 4.8% of the variation in customer retention. The ANOVA table produced an F-value of 18.959 with a significance value of .000, indicating that the regression model was statistically significant. The coefficient table showed that honesty significantly predicted customer retention (β = .218, t = 4.354, p < .001). Although the effect size was relatively small, the relationship remained statistically significant. Since the probability value was less than the 0.05 level of significance, the null hypothesis was rejected. Therefore, honesty has a significant positive effect on customer retention of commercial banks in Anambra State.

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Discussion of Findings

The findings of hypothesis one revealed that teamwork has a significant positive effect on productivity in commercial banks in Anambra State. This finding suggests that collaborative work practices, effective communication, shared responsibility, team trust, and knowledge sharing among employees enhance organizational productivity. The finding is consistent with Carlos and Ateik (2024), who found a strong, positive, and statistically significant relationship between the availability of remote work options and employee productivity among deposit money banks in Anambra State, reinforcing the position that enabling and collaborative work arrangements drive productivity gains. It also aligns with Remigius, Gbenga and Ngige (2025), who reported a significant positive relationship between training and employee productivity among commercial banks in Anambra State, supporting the view that constructive workplace practices translate into measurable productivity outcomes. The finding further corroborates Chiadikaobi, Uzoamaka and Ifeoma (2024), whose study established that job autonomy and job security significantly improved employee commitment and competence among deposit money banks in Anambra State, lending credence to the broader position that positive work values enhance employee effectiveness. Conversely, the result is consistent with Udekwe and Okeke (2026), who found that workplace ostracism, a form of incivility that erodes collaboration and cohesion, had a significant negative effect on employee contextual performance among deposit money banks in Anambra State; by implication, the presence of teamwork and cohesive collaboration, as opposed to ostracism, would be expected to enhance productivity, as the present study confirms. Therefore, the result indicates that teamwork constitutes a critical ethical component capable of improving productivity within commercial banks.

The findings of hypothesis two showed that honesty has a significant positive effect on customer retention in commercial banks in Anambra State. This implies that customers are more likely to maintain long-term relationships with banks that demonstrate honesty in their transactions, disclosures, communications, and service delivery processes. Although none of the empirical studies reviewed in this study examined honesty and customer retention directly, the finding is broadly consistent with the thrust of the reviewed literature that sound, ethically-grounded workplace practices generate positive organizational and customer-facing outcomes. For instance, Remigius, Gbenga and Ngige (2025) found significant positive relationships between promotion and quality service delivery, and between job security and business advantage, among commercial banks in Anambra State, suggesting that constructive

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workplace practices similarly translate into improved outcomes for customers and the business. Similarly, Udekwe and Okeke (2026) found that workplace incivility, including ostracism and gossiping, significantly affected employee performance among deposit money banks in Anambra State, underscoring the broader principle that the ethical climate of the workplace, of which honesty is a component, has consequential effects on organizational outcomes. The finding also aligns with the logic of Chiadikaobi, Uzoamaka and Ifeoma (2024), whose study demonstrated that positive work values, specifically job autonomy and job security, significantly improved employee commitment and competence among deposit money banks in Anambra State, factors that plausibly underpin the trust and reliability customers associate with honest banking practices. Consequently, honesty emerges as a strategic ethical practice capable of sustaining customer retention and long-term organizational performance, extending the empirical evidence reviewed in this study to a previously unexamined outcome variable.

Summary of Findings

The findings of this study can be summarized as follows:

1. There is a significant positive effect of teamwork on productivity of commercial banks in Anambra State ($\beta = 0.732$, $R^2 = 0.536$, $p < 0.001$). This implies that effective teamwork practices such as collaboration, communication, shared responsibility, team trust, and knowledge sharing significantly enhance productivity in commercial banks.
2. There is a significant positive effect of honesty on customer retention of commercial banks in Anambra State ($\beta = 0.218$, $R^2 = 0.048$, $p < 0.001$). This indicates that honesty-related practices, including accurate banking records, transparent communication, truthful disclosure of information, and effective feedback mechanisms, significantly improve customer retention in commercial banks.

CONCLUSION AND RECOMMENDATIONS

The findings of this study established that work ethics play a critical role in enhancing employee performance and organizational outcomes in commercial banks in Anambra State. Specifically, teamwork was found to significantly improve productivity by fostering collaboration, effective communication, knowledge sharing, and collective responsibility among employees. Similarly, honesty was found to significantly enhance customer retention through increased transparency, trust, accuracy in service delivery, and improved customer

relationships. The results demonstrate that ethical workplace practices create an enabling environment that promotes operational efficiency, customer confidence, and sustainable organizational performance. Therefore, work ethics constitute an essential strategic tool for commercial banks seeking to improve productivity, strengthen customer loyalty, and maintain competitiveness in the banking industry.

Based on the findings of this study, the following recommendations are proposed:

1. Commercial banks should promote teamwork through collaborative work structures, team-based assignments, and effective communication systems to enhance employee productivity and overall organizational performance.
2. Bank management should organize regular training and development programmes aimed at improving employees' teamwork skills, interpersonal relationships, and knowledge-sharing capabilities.

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