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INFORMATION CULTURE AND BUSINESS PERFORMANCE IN THE GHANAIAN BANKING INDUSTRY

BY

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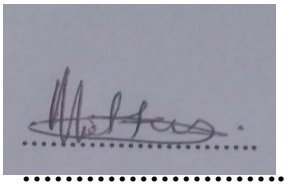
THIS THESIS IS SUBMITTED TO THE UNIVERSITY OF GHANA, LEGON IN PARTIAL FULFILMENT OF THE REQUIREMENT FOR THE AWARD OF MPHIL INFORMATION STUDIES DEGREE.

DECEMBER 2021.

DECLARATION

I hereby declare that this thesis is my own work excluding references and quotations which have been duly acknowledged. This research was supervised by Dr. Ebenezer Ankrah and Dr. Musah Adams.



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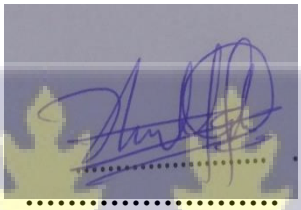

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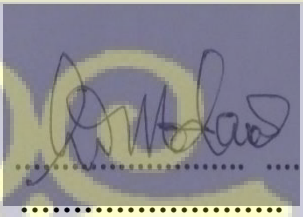

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DEDICATION

I dedicate this piece of work to Dr. Kofi Baku and my only sibling, Rejoice Mottey.

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LIST OF ABBREVIATIONS

BoG	-	Bank of Ghana
COVID-19	-	Corona Virus Disease of 2019
IC	-	Information Culture
IM	-	Information Management
IOM	-	Information Orientation Model
IS	-	Information System
IT	-	Information Technology
NITA	-	National Information Technology Authority
OC	-	Organisational Culture
PRAAD	-	Public Records and Archives Administration Department

ABSTRACT

This study examines the effect of information culture on business performance in the Ghanaian banking industry. Using purposive and convenience sampling techniques in a quantitative survey, 158 participants from a total population of 316 were sampled from a foreign and a local bank who responded to the questionnaire. The Statistical Package for Social Scientists (SPSS) version 22 was used to analyze data. Findings indicate that, information culture has positive effects on business performance of the banks. The most dominant information culture of each bank is integrity culture, with the least dominant cultures of the local and foreign banks being control culture and formality culture respectively. Both foreign and local banks had some form of support to promote information behaviours, however evaluation and reward systems were lacking. The foreign bank employed mechanisms to avoid information overload whereas the local bank did not. Furthermore, there were mechanisms and policies to manage information in both foreign and local banks but its implementation was not effective. The major challenges identified in both banks include, the lack of training for staff on the information policy available and the absence of a collective responsibility towards the effective management of information. The study recommends that, management of banks regularly train staff on effective information management and information management professionals must receive support in the form of participation and co-operation from all staff. Further research on information culture could focus on sectors like health, education, insurance, security and government ministries and departments using qualitative or mixed methods.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Primarily, information culture focuses on how information is created or acquired, shared, maintained, and used in an organisation. It involves processes by which behaviours, values, and attitudes are nurtured toward creating, sharing, and using processed data (Marchand et al., 2001; Curry & Moore, 2003; Widén & Hansen, 2012; Oliver, 2011; Choo, 2013). Some researchers have concluded that the merits accorded to information and behaviours ascribed to it are pointers of information culture (Davenport & Prusak, 1997; Curry & Moore, 2003; Oliver, 2008; Wright, 2013).

Most organisations endeavor in their achievements and even exceed their set targets. This is not just a mere requirement but a challenge for every kind of business, including the banking sector. Indeed, several major industrial reviews have identified that a useful and lasting culture underpins the effectiveness of organisations (Oyemoni et al., 2019; Arpaci, 2017; Dev & Sengupta, 2017; Hashemi & Kohestani, 2016). Pearlson et al. (2019) stated that culture is the values, beliefs, and attitudes held by members of an organisation. It is a set of unwritten rules that people value and adhere to, even if they are indirectly stated. They further described culture as a set of "shared attitudes, values, and beliefs" that a group holds and determines how the group perceives, thinks about, and appropriately reacts to its various environments.

It is a fact that organisational culture impacts and shapes the attitudes and behaviours of people in an organisation. Information culture, which is an inseparable component of the organisation's culture, is the fundamental values, norms, attitudes, beliefs, and assumptions toward the effective use of information (Lauri et al., 2016).

Information values, norms, beliefs, assumptions, and practices, identified as the primary indicators of information culture by Curry and Moore (2003), shape the structures and systems that nurture the information behaviours and attitudes of people within the organisation. An organisation manifests information culture in its' norms, values, and practices that affect how information is created, perceived and used (Owino & Kibera, 2019).

According to Choo (2013), the information values of an organisation are the strongly held views about the role and contribution of information to an organisation and the idea that describes the type of information behaviours that are acceptable and tolerated in the organisation. They reflect the organisations' goals for how things should be done, as stated by Pearlson et al. (2019). In addition, a person's beliefs are the impressions they have regarding how things are carried out in their surroundings. On the other hand, norms might be thought of as rules or socially acceptable measures that determine what kinds of information behaviours are typical of the organisation or are to be expected there.

Choo (2013) emphasized that information behaviours are executed by a social structure consisting of roles, rules, and warrants, representing cultural norms and values. This social structure influences how people behave concerning the information. According to Pearlson et al. (2019), assumptions are an unobservable characteristic of culture because they reflect organisational principles that have become so routinely practiced that they direct the organisation's behaviour without any of its members consciously considering the values.

These information culture indicators measure how well information is developed and used inside an organisation to improve productivity. They could be classified among the non-

financial measures of organisational performance. To buttress this assertion, Owino & Kibera (2019) argued that a robust culture is a prerequisite for utmost performance since it promotes consistency in organisational performance.

Organisational performance is the actual output of an organisation as measured against its intended output. Also, it refers to the degree to which an organisation strategically utilizes resources to competitively positions itself on the business market (Conţu, 2020). According to Garg et al. (2014), measuring organisational performance is very challenging and quite difficult because of the numerous set targets of the business. Profit maximization is a top priority for businesses. The most common and traditional way to evaluate the success of a business is through the use of balance sheets and profit and loss statements. However, it is important to note that these metrics are flawed since they do not take into account important non-financial factors like an organisation's culture, particularly as it pertains to how and where information is used and managed.

It suffices to state that the use of information in supporting organisational activities has become increasingly important because the information is not just another factor of production but an essential element when used efficiently in an enabling cultural environment, promotes the effective combination and utilization of resources to boost productivity (Stair & Reynolds, 2017). Modern information technology (IT) allows organisations to capture large amounts of information, making information management more important than before.

Even though many terms link information culture to information technology (IT) and information systems (IS), cultural constructs that are not properly aligned with technology may largely account for the failure of information technology to support successful business or

organisational performance (Childs et al., 2011). Information culture plays an increasingly significant role in managing and using information technology and systems. According to Pearlson et al. (2019), IT and IS management and use are complicated by human factors; hence, it the importance to consider culture's impact.

Information Technology (IT) is defined by Stair and Reynold (2017) as the computer-related machines people use to deal with information. IT comprises the physical devices and software used to connect computer hardware components and move data from one physical location to another, as stated by Laudon and Laudon (2001). IT has become a vital component when it comes to a company's ability to compete. The empirical results of the relationship between IT capability and organisational performance are ambiguous, despite the widespread acceptance that IT resources contribute to performance and future growth potential. As a result, IT helps financial intermediaries expand their reach to new and distant markets and improve market infrastructure and apply risk management strategies that can be relied on. A common assumption among academics and professionals is that IT investments will result in increased earnings and productivity, which will boost the company's worth Ahmadirezaei (2011).

Modern information technology (IT) allows organisations to capture large amounts of information, making information management more important than before. The banking industry has adapted IT to remain innovative and competitive (Domeher et al., 2015). Its advent has given the banking industry a paradigm shift from the traditional banking operations to modern branchless banking such as mobile and internet banking, the use of Automated Teller Machines (ATMs), and the use of software packages like Laserfiche Rio and Avante to manage banks information as evidence of their business transactions. Thus, the positive contributions of IT in the banking sector cannot be overemphasized. IT has brought about positive change in

banking structure, business processes, work culture, human resource development, productivity, and efficiency in banking to a large extent (Singh & Tigga, 2012). More so, hardware, software components, and network have significantly improved organisational productivity (Abdullahi et al., 2019).

However, it is worth noting that not all banks that have invested in modern IT have remained competitive or have a competitive advantage since IT alone cannot guarantee competitiveness. Investments in IT do not necessarily yield results as anticipated. (Carr, 2003; McGuigan, 2009). According to Marchand et al. (2001), a positive information culture, interaction of the attitudes, norms, and beliefs towards information use, ensures effective information management and IT practices that impacts performance. Effective information management is achieved mainly when humans use information in the organisation and not technologies (Davenport, 1997). Despite some organisations' huge investments in IT, they find it very difficult to maintain an effective information management system. (Oliver & Foscarini, 2014).

This could be due to neglect of less tangible factors such as attitudes, behaviours, and values of people in the way they create, distribute, understand, and use information. For instance, some banks collapsed, although they invested huge sums of money into modern information technologies in the Ghanaian banking industry (Benson, 2019). Thus, it is important to tackle the "people problem" because an in-depth comprehension of an organisation's information culture and orientation could promote effective information and records management practices which improves the performance of the organisation (Oliver & Foscarini, 2014; Marchand et al., 2001).

1.2 Statement of the Problem

Information that exists in an organisation almost always is received, created, maintained, shared, and used by its employees. It is the activities of the employees that regulate its management over time. As a result, there is a general claim that we all know how to manage information and records created effectively, consequently most employees in organisations do not receive the required training and development to manage them effectively (Svärd, 2014). There is the need for competent employees to play the central role in effective information and records management practices and not machines.

Effective information management is a requirement within the contemporary competitive banking industry. However, most studies in the banking industry have focused on IT as the centre to effectively manage information at the expense of the "people issues" (Ankrah, 2014; Chidobi, 2015; Rajan & Shamini, 2018; Frimpong, 2019). Meanwhile, the new information landscape spells out a positive culture that challenges information management professionals to collaborate with all employees in the information management process since the challenges are less technological but cultural (Svärd, 2017).

A dearth of studies examines the effects of information culture on business performance. Very few studies on the variable are within foreign contexts and focus on academic institutions, engineering companies, law firms, public health, and insurance institutions (Choo, 2013; Wright, 2013; Svärd, 2014; Sundqvist & Svärd, 2015; Oliver, 2017; Virkus & Salman, 2020). To the best of the researcher's knowledge, very few studies on the interconnection of organisational information culture and performance had been in foreign countries and non-bank organisations. This creates a lack of findings from context-specific studies that can be generalized to suit sub-Saharan Africa and Ghana banks.

The researcher's preliminary observation and informal interaction with some bank employees attest that most of the employees over-relied on technology at the expense of their attitudes, behaviours, and values in the creation, sharing, use, and maintenance of information for banking operations. They were unaware of how their attitudes, behaviours, and values portrayed toward information use, could shape the information management processes for the success or failure of the bank's performance. However, the employees only emphasized the need and use of IT to solve most of the challenges faced by the information management processes of the bank.

For the Ghanaian banking industry to fully benefit from the IT adaptation era, there is the need to integrate the human attitudes and behaviours embedded in information use, IT practices, and information management practices to aid in the effective use of information to boost business performance. This study sought to do just that; investigate information culture and business performance in the Ghanaian banking industry.

1.3 Purpose of the Study

The purpose of the study was to examine the role of information culture and business performance in the Ghana banking industry and make recommendations to address challenges identified.

1.4 Objectives of the Study

The specific objectives of the study are:

1. To examine the effect of information culture on business performance of banks.
2. To identify the most dominant type of information culture which affects employee information behaviours.

3. To ascertain the means through which banks support information behaviours of employees for the effective use of information.
4. To explore the benefits of using IT in banking operations.
5. To examine the extent to which information is effectively managed over its life cycle.
6. To identify factors which challenge good information culture practices that affect business performance in banks.

1.5 Research Questions

The specific research questions are:

1. What are the effects of information culture on business performance?
2. What is the most dominant type of information culture?
3. What are the means through which banks support information behaviours?
4. What are the benefits of using of IT in banking operations?
5. To what extent is information effectively managed over its life cycle?
6. What are the challenges of good information culture practices that affect business performance in banks?
7. What recommendations could be made based on the findings?

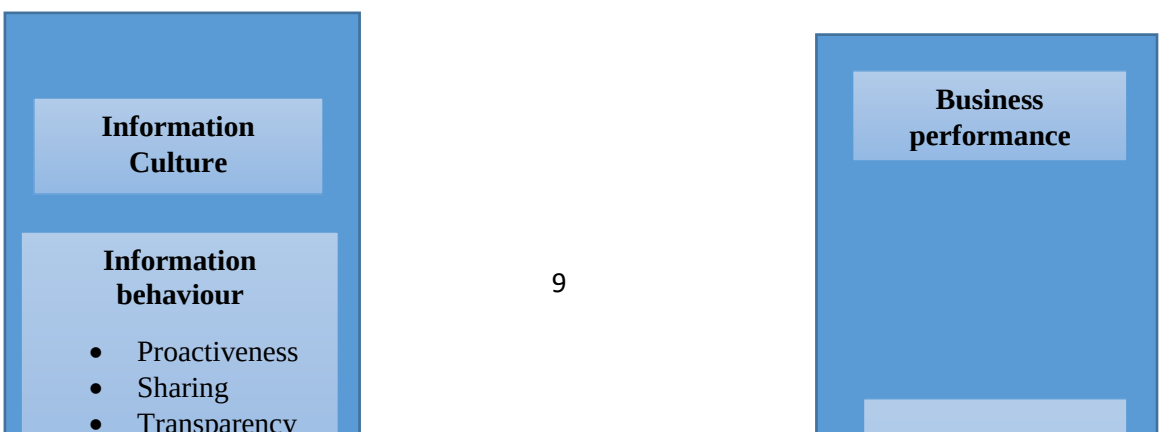
1.6 Theoretical Framework

According to Adams (2010), a theoretical framework directs a study and identifies the kind of variable(s) to be moderated. This study adapted the Marchand et al. (2001) Information Orientation Model (IOM), which was proposed to investigate the relation of humans, information technology, and information management, which establishes an arrangement regarding information used to predict successful organisational outcomes. Marchand et al. (2001) used (IOM) to test the concept of top leadership to examine the level at which three constructs of the model are harnessed.

Marchard et al. (2001) adopted a strong mechanism to distinguish the primary levels and operations relating to information orientation. It was established that top management in the organisation acknowledged a balance of all the information capabilities as a strategic indicator of successful and excellent feats. The three basic constructs of the IOM, as shown in figure 1.1, indicate information behaviours and values, information management, and information technology. According to the model, these are interlaced paradigms and organisations that want to excel must combine all the three equally in their operations.

The fundamental proposition of this model is that technology being the central perspective and standpoint in organisations discourages humans as the pivot in the effective management of information to predict excellent results. To Marchard et al. (2001), top management should balance investments in their human and technological resources regarding the use of information. To enable humans to appreciate their attitudes and behaviours concerning the use of information as an organisational asset. Figure 1.1 below is the IOM framework.

Figure 1. 1: Framework for assessing information culture on business performance



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The figure above indicates the effect of information behaviours, information management practices, and IT on business performance. According to Marchard et al. (2001), the information behaviour construct proposed in the model consists of six paradigms. These instill and measure the right attitudes in the people of an organisation. One of the six paradigms is information sharing, where employees are encouraged by the culture to exchange information. Information proactivity culture is the activity of searching for information about trends in the competitive environment and how they are transformed into viable products and services. Transparency involves trusting individuals in the organisation to express about failure,

challenges, and errors openly and bravely. Formality refers to people's trust for formal information sources over informal sources in the organisation. Control refers to the ability of the organisation to furnish information about achievements to employees to impart and guide the employee's performance. Lastly, integrity in behaviour seeks to prevent employees from handling information for selfish gains. These are further discussed as follows:

1.6.1.1 Information Integrity

Integrating information is high trustworthiness and dependability (AlAjmi et al., 2017). Content, system, and processes are all considered reliable, accurate, and consistent when it comes to information. For the information management initiative, it is also a must. The success of commercial activities within a company dependent on basic information will be harmed if that information is corrupted (Marchand et al., 2001). Degraded or negative values can also lead to manipulating information, making it unclear or useless, which can negatively affect decision-making and lead to information manipulation for personal advantage (Furness, 2010). The opposite is true if the values are positive. Then open information will develop, duplicating the real event and increasing trust in data flow and decision making, assuming that the decision is ethically and practically acceptable (Marchand et al., 2001).

1.6.1.2 Information Formality

It is called "information formality" when people rely on formal rather than informal sources of Information (Al Ajmi et al., 2017). The emphasis on formal communication may lead to extensive and precise documentation of processes and systems, increasing the quality and formality of their information. (Furness, 2010). Numerous factors, such as geographic dispersion, size, and the degree of virtual engagement, might affect information formality. Group activities necessitate formal and informal information systems, but information

formality and consistency are expected to benefit operations and procedures (Marchand et al., 2001).

Furthermore, the results of information perceptions are linked to information value perceptions, particularly those linked to information formality (Choo et al., 2006). According to Sinitsyna (2014), information formality positively impacts information quality. According to Ke (2011), keeping formal information for decision-making involves formal influence and communication with both internal and external company personnel to ensure the consistency of formal information or strengthen the formal information already accessible. The use of formal information over informal information sources can boost one's propensity to use information efficiently by offering easier access to information and knowledge. The motivation to use formal information over informal information can be explained by the organisation's desire to eliminate environmental uncertainty (Marchand et al., 2001).

1.6.1.3 Information Transparency

The reason for getting information transparency is defined as the idea that a person is willing to tell others about bad things that happened at work so that they can learn (Hwang et al., 2013, 2015). Four things make something transparent. To start, being transparent means being honest about your thoughts without bias, and being open to other people's points of view. Second, transparency means that a person will be honest, fair, and impartial when making decisions and dealing with situations. Third, transparency requires trust between people. You must believe that someone will not use your ideas or information against you. Lastly, being honest means being open to what other people think and worrying about when the news is bad. People who use transparent information tell others about their mistakes because they think it will help them in the long run. Transparent information use helps people learn the right skills and behaviours for their roles and understand how the organization works (Marchand et al., 2001).

1.6.1.4 Information Control

Using information to encourage or discourage certain actions is known as information control (Marchand et al., 2001). Management decisions to develop metrics (financial and non-financial) such as the balanced scorecard and economic value-added and to interpret such criteria and indicators at each corporate level have increased significantly over the past few months. These measures are put in place to raise awareness among employees about the connections between their work and the business's success (Ke, 2011). In addition, managers' use of information enables them to monitor and guide operations, activities, and decision-making closely. These skills are necessary for planning and business performance reasoning to be at their best. Organisational performance is closely tied to individual performance, affecting control mechanisms (Furness, 2010). Simons (2013) developed a set of rules for limiting opportunity-seeking behaviour and rewarding positive behaviour and company accomplishments through negative information control. According to him, positive information control would allow employees to be more enthusiastic about their work due to their use of information resources, which would help them develop a strong belief system. There is a possibility that the organization may begin to see the value in learning. The usual method of management is a top-down one. However, Marchand et al. (2001) claim that information control can also be implemented in a bottom-up manner, in which employees define goals rather than managers do so. An investigation of the influence of integrity and formality on the control of information has been recommended in light of the findings of Furness (2011).

1.6.1.5 Information Proactivity

Information proactiveness is a way of thinking about getting and using new information quickly and correctly in a business setting in response to a changing environment, which encourages new products and services (Marchand, 2011) being proactive means looking for signs that the

environment is changing and preparing for certain situations. It also often involves sharing information. Also, being proactive means being willing and understanding and acting on new information. Information proactiveness may be affected by how well information is kept safe (Furness, 2011). Researchers have found that people naturally tend to scan information for meaning and new information. A person who uses information more proactively, for example, is more likely to think about, look for, and act on new information for their job. As a person learns more about the information, they need to do their job their proactive information behaviour seems to lead to better management of Information (Hwang et al., 2018).

1.6.1.6 Information Sharing

Workers' willingness to share information is seen as a key competitive advantage in today's knowledge-based economy, where exchanging information between coworkers is increasingly important (Hwang, Kettinger, & Yi, 2015). Some information sharing literature defines information sharing as a culture of social interaction involving the interchange of employee knowledge, experiences, and abilities across the entire department or business (Fang & Chiu, 2010). What should employees share? Rather than "why should employees share?" is the focus of these definitions. Knowledge sharing behaviour has recently been re-defined by some scholars by focusing on two elements of it: first, knowledge sharing occurs between individuals rather than between major organizational entities such as departments and organizations; and second, actors exchange knowledge voluntarily (Ozer & Vogel, 2015). Individuals who share their knowledge, skills, and ideas with others are said to be engaging in the practice of information sharing in its most formal sense. Furthermore, in certain information systems literature, these two elements are highlighted (Hwang et al. 2015) Information Management Motivation Model defines information sharing, proactiveness, and transparency as altruism toward the workplace and coworkers.

Marchand et al. (2001) studied the various processes by which information is managed across time in connection to the model's information management construct. A person's value judgment regarding the use of potentially collectible knowledge is based on their cognitive and emotional responses to the external world during the sensing phase, according to Kettinger and Marchand (2011). There are several factors to consider when deciding if new data is worth the cost of acquiring it. To ensure that the data can be used to make decisions, it is assessed whether adequate data formats, standards, and routes can be built during the organizing phase. Processing and maintenance are two separate phases in which people evaluate if the information they have gathered and structured is adequate for their needs and whether or not it should be retained and maintained in expectation of future usage. These stages are described in more detail later on.

1.6.1.7 Information Sensing

Sensing information is defined by Kettinger and Marchand (2011) as the phase of the life cycle in which information is detected and identified about: economic, social, and political changes affecting the business; competitor innovations that may have an impact on the business; market shifts and customer demand for new products; and anticipated problems with the company's suppliers and partners.

When it comes to the work of bank employees, decisions about what to look for and how to sift through the avalanche of signals coming from both inside and outside the company are critical. To keep up with the rapidly changing business environment, members and management of a company must reevaluate how they now view opportunities, risks, information gathering, and information use and how they currently gather and use that information. There might be a lack of understanding and a misperception of the importance of decision-making changes in business conditions if they are not recognized and responded to.

Learning to recognize changes or signals can help ensure that reliable data is collected in the following process phase.

1.6.1.8 Collecting Information

The following step in the life cycle of information management is methodically gathering pertinent information. It entails:

• profiling employees' information needs to ensure that the right information. Information is delivered to them at the right time;

• filtering information for managers and employees to avoid information overload;

• identifying key knowledge sources so that employees can benefit from the company's collective expertise; and

• training and rewarding employees according to Marchand et al. (2001).

Information technology (IT) has made it possible for companies to collect and exchange more data about their customers, operations, and processes. However, profiling and filtering data to better decision-making and prevent overload remains a significant information management challenge. Two difficulties are encountered by most businesses simultaneously. The internet and tools like data mining and warehousing have increased the amount of information potentially available to an organization's members, which often exceeds their ability to absorb and use it efficiently. Second, even well-designed information systems quickly become out-of-date, leaving many employees in firms without the information they need to do their jobs.

Consequently, these systems continuously generate large amounts of data, even if it is old or irrelevant. On the other hand, companies often go unnoticed when there is insufficient relevant data, so they do not get the information they need. For both employees and managers, these

two challenges have a significant impact. People are often compelled to collect immediately valuable information. Gathering information and then organizing, maintaining, and analyzing it are two independent but intertwined processes that create a challenge. One of the most important steps in ensuring that all the data needed for decision-making is collected accurately and comprehensively is training staff.

1.6.1.9 Organising Information

According to Marchand et al. (2001), the organising phase focuses on the following:

- indexing and classifying information for appropriate availability;
- linking databases across business units and functions within an organization; and
- training and rewarding employees for accurately and completely organizing the information they are responsible for.

It would appear that organizing information involves a succession of significant decisions that need to be taken consistently by members of the organization. First, it is essential to have a solid understanding of both the categories that will be utilized and the audience that the classification system will cater to. In integrated corporate operations, departments, functions, suppliers, and customers are increasingly exchanging databases with one another through linked business p+rocesses. This might result in variations in the categories, vocabulary, language, and indexing schemes used. Many businesses have made efforts to solve this problem by developing a standardized data dictionary, defining data integrity requirements, and putting in place formal database administration activities to monitor corporate databases. Unfortunately, these data standards have a propensity to exclude personal data sources such as

personal computers and, more crucially, informal data sources. This is a problem because personal data sources are important.

In addition, making data "available" through networks and databases does not immediately mean that it may be used. This is because networks and databases are not necessarily user-friendly. Second, although information technology can assist a company in organizing and connecting its databases, the issues of organizing information so that it can be shared and used across functions, professional domains, and multiple business units are ultimately human activities that involve making choices. Third, the organization of information, much like other job responsibilities, needs the development of critical skills, expertise, and work habits. This development can be performed through the employee training program. Because sensing and gathering are preconditions for organizing, people should have a deep enough awareness of one another's activity to make value judgments about whether certain information they have access to could be arranged to bring value to someone else. Such behavioural proactiveness toward detecting, gathering, and organizing was likely the outcome of formal training and the institutionalization of information sharing incentives and recognition as part of the company's culture.

1.6.1.10 Processing Information

Processing information includes;

- analyzing databases to drive reasonable decisions;
- hiring people with analytical skills;

- training and rewarding employees on how to use the information to make decisions; and

- Evaluating employees' performance based on how they use information are all examples of processing information (Marchand et al., 2001).

The ability of managers and other members of an organisation to convert information sensed, gathered, and structured into specific knowledge that can be used to further the organization's objectives makes analysis an essential component of the information processing life cycle. For extraordinary events or "critical decisions" daily, members of most organisations must engage in some form of analysis. In addition, because much of the work related to information is difficult to 'observe' and evaluate, managers may pay special attention to the hiring, continuous training, and evaluation of their staff in order to ensure that they have employed the appropriate individuals to convert information into knowledge within their organisations.

1.6.1.11 Maintaining Information

Marchand et al. (2001) propose that maintaining information entails: reusing existing data to prevent gathering the same data twice; upgrading data databases to keep them current; and refreshing data to guarantee that users are using the most up-to-date data possible. Many businesses have built sophisticated processes to ensure that their operational information systems and databases are kept up to date regularly. Content management systems use capabilities like 'replication,' which allow team members to see when and by whom documents have been edited each time they visit the document. Furthermore, 'push' technologies on the internet, and social media allow users to receive their choice of streaming news, financial quotes, and social content throughout the day.

While many managers advocate for recycling knowledge, doing so might be difficult for various reasons: Certain people in the organization may be unaware that data has already been gathered in another section. Managers may unintentionally stimulate new information searches by reframing the decisions or challenges they face sufficiently to make past attempts to collect, organize, and process data 'appear different,' even though they are the same. Because the data was previously collected and automated, it may not be immediately accessible. Employees may be hesitant to reuse knowledge they do not own.

1.6.1.12 Information Technology Practices

Marchand et al. (2001) assert that so long as an organization uses Information Technology (IT) such as hardware, software, application programs, telecommunications networks, and the technical expertise that supports the information processing and communications activities at all levels of an organization, the organization will reap the following benefits.

1.6.1.13 IT Operational Support

In installing computer systems, businesses can acquire an automated level of control over their operational responsibilities. The use of information technology makes it possible for personnel with lower levels of expertise to improve the effectiveness of their operations and consistently carry out their obligations. According to Marchand et al. (2001), information technology for operational support has the potential to play one of three roles in the organisations they describe. The first function is to increase scale efficiencies in the operational activities of the products and services. The second step is to complete some fundamental commercial transactions. Last but not least, keeping an eye on and keeping a record of the activities and results produced by the operational staff as they carry out their duties for the company.

1.6.1.14 Information Technology for Business Process Support

The implementation of computer hardware, computer software, computer networks, and expert technical knowledge are the primary objectives of information technology used to support business processes (Marchand et al., 2001). According to Marchand et al. (2001), IT for business process support represents an essential step in integrating the decisions and information flows across business process with the decisions and transactions across functions and departments inside and outside firms. On the other hand, the focus of information technology (IT) for operational and business process support is institutionalizing and formalizing the strategic decision made yesterday.

1.6.2 Linking the IOM to the Study

In linking the Marchand et al. (2001) IOM to this study, the six information culture dimensions, as discussed earlier, forms a measurement tool to help the management and staff of banks in the identification and awareness of the type of information culture(s) present in the banks. So that any unhealthy culture identified could be shaped into a better one for the effective use of information. To predict successful business performance, the theory emphasizes the interdependence of all three information capabilities, information management, information culture/behaviours, and IT practices. This means that banks that want a more successful business performance would have to train their staff with the necessary skills to practice all the three-information orientation dimensions to have a more strategic advantage over competitors. The implication is that these three constructs of the information orientation model cannot predict successful business performance independently but by interdepending on each other. Furthermore, the IOM underpins the link between information use and business performance, while this research focuses on information culture and business performance in the Ghanaian banking industry.

1.7 Definition of Terms

The following terms used in the study are being operationally defined to suit the context of the study.

According to Akotia (2012), information is meaning given to data and vested with significance. The "artifacts" are processed data, which serves as a strategic asset for individuals and organisations.

Information culture is an aspect of an organization's culture in which people's behaviour and values towards information, information management, and information technologies interact to predict successful business performance (Marchand et al., 2001).

Values; are principles that determine how information is created and used and are part of an organisation's information management strategy (Choo et al 2008).

Information Management (IM) Information management is the management of the processes and systems that create, capture, store, distribute, use, and keep information. (Detlor, 2010). IM includes the management of information resources, information technology, information processes, and information policies and standards.

Information Technology (IT) refers to the computer-related machines people use to work with information. (Stair & Reynold 2017)

Business performance, using information effectively to improve profitability and sales growth. (Marchand et al., 2001).

Organisational Culture (OC): this refers to the behaviours, values, and norms nurtured and imbibed in members of an organisation (Svärd, 2014).

Information System: is the set of interrelated components that creates, processes, stores, and disseminates information for a common purpose (Stair & Reynold, 2017).

Sales growth: a metric that measures the ability of an organisation to increase revenue through its products and services.

Profitability: The ability of an organisation to increase its financial gains.

Banking Industry: The 'cultural heritage' financial industry whose 'artifacts' are the strategic information resources used to control money creation and the financial intermediation processes (Angeles, 2019).

1.8 Scope and Limitations

After the cleaning up of the Ghanaian banking industry as a result of the recapitalization program by the Bank of Ghana in 2017, there are presently twenty- three (23) banks in the country. Fourteen (14) are foreign-owned, and nine (9) are locally controlled (Bank of Ghana report 2020). The researcher initially had wanted to focus on four (4) banks, two (2) foreign and two (2) local banks. However, only two (2), one (1) each from a foreign and a local bank, allowed the researcher to collect data because their identity would not be disclosed. Hence, for anonymity and confidentiality's sake, the names of the banks were not mentioned in the study, but capital letters of the English alphabet were used to represent the banks. The foreign bank represented 'X' and the indigenous bank with 'Y.'

Apart from this, the researcher only had to rely on the research assistants from both banks X and Y to contact the respondents during the data collection process. This was mainly because most of the staff were on rotational leave and had to work from home due to the COVID-19. The banks did not allow interviews to be conducted to collect qualitative data, which would have complemented the quantitative data from the questionnaire. Also, the copies of the

questionnaire were not completed on time as expected, and some of them were not returned at all even though the researcher followed up on several occasions.

The Head offices of bank 'X' and bank 'Y' located in the Greater Accra Region were selected for the study. This is because the Head Offices of these banks mostly comprise the senior management, the central decision-makers of the banks. Literature (Douglas 2010, Curry & Moore 2003, Sarros et al., 2002) reveals that senior management supports and drives IC through organizations related to the OC. On the other hand, the staff is pivotal in operating the information culture throughout the bank, hence selecting the Head Offices in Accra. This study only focused on information culture and business performance in the Ghanaian banking industry. However, it investigated the role of employees' behaviour/values, information management practices throughout its life cycle, and the information technology practices of banks that may contribute to the improvement of business performance in the Ghanaian banking industry.

1.9 Significance of the Study

In this era where every bank seeks the means to be more competitive, the significance of this study cannot be overemphasized. The information management professionals of the banks would benefit from the study's findings as it could assist them in identifying the dominant type of information culture that exists in their banks and take the necessary actions to change any negative culture identified.

Bankers would be aware of their attitudes, behaviours, and values towards their routine management of information as a strategic asset of the bank and change any negative aspects to promote the effective management of information throughout its life cycle. The study is also important as the information management professionals would strictly adhere to policies and standards and ensure all staff comply and collaborate in information management. Thereby

shaping a positive information culture that may not be in existence. Factors that may hinder a positive information culture in banks, which would be identified in the study's findings, would aid senior managers of banks in making informed decisions.

Furthermore, this research would also contribute to the present knowledge in the field of study. It would be a source of literature for future citation as well. Although literature exists on information culture and performance in other industries and organisations worldwide, very few have focused on the context of the Ghanaian banking industry. This research would fill the loophole. The study is essential since it would present the idea that the adaptation of IT alone does not always ensure competitiveness in the Ghanaian banking industry. Nevertheless, balancing the human values and behaviours accorded to managing information.

Apart from the benefit of adding to the paucity of research on the information culture concept. It would assist managers, the board of directors, and other stakeholders of banks to value the need to imbibe a positive culture towards effective information management. Consequently, managers in the banking industry would understand the need to invest in modern IT and human resources through training programmes to equip all staff with skills and knowledge to use information more effectively.

In addition, the study would be of utmost significance in making policies for institutions such as the Bank of Ghana (BoG) as a regulator, the Ministry of Finance, and other Professional banking institutions like the National Banking College and the National Association of Bankers. The study would inform the management of banks about the need to address information culture issues in their policy formulation.

1.10 Organisation of Chapters

This study is organised into six (6) chapters.

The first chapter is the introduction. It includes the background of the study, a statement of the problem, the purpose and goals of the study, the theoretical framework, the scope of the study, its importance, and how the chapters are organised.

The literature review is in chapter two. It talks about the world view, the African view, and the Ghanaian view on topics like the relationship between information culture and business performance, the different kinds of information culture, ways to support information culture, the benefits of using IT, and the challenges of information culture practices.

Chapter 3 focuses on the methodology, including the research design, selection of cases, study population, sample size, sampling techniques, instruments, mode of data collection, and data analysis.

Data analysis and interpretation are the main topics of Chapter 4.

Chapter 5 talks about the study's most important findings.

In Chapter 6, a summary of the findings, a conclusion, and some suggestions are given.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter reviewed important literature concerning the variables examined. Creswell (2009) defined literature review as finding and reporting related research concerning the topic. The

study objectives guided how literature was reviewed. Literature was reviewed based on the following topics:

- Information Culture and Business Performance
- Types of Information Cultures
- Means for Supporting Information Culture.
- Benefits of using IT
- Effective Information Management
- Challenges with Information Culture Practices

2.2 Information Culture

Sundqvist and Svard (2016) opine that organisational studies and the culture proposed by Schein were the starts of information culture (1990). Schein defined organisational culture in 1990 as "a pattern of basic assumptions, invented, discovered, or developed by a given group as it learns to deal with its problems of external adaptation and internal integration, that has worked well enough to be considered valid and, therefore, is to be taught to new members as the right way to perceive, think, and feel in relation to those problems. An anthropological definition of culture by Hofstede (2001) defined culture as exemplary ways of sensing and reacting imparted via emblems and artifacts. Culture is defined by Alvesson (2002) as the context of assumption and socially-shared patterns of behaviour comprehended by other group members.

Researchers in the information science field have adopted the culture concept in their numerous studies. An originator of the information culture concept was Ginman (1988). As a pacesetter,

her research examined how controlling information could significantly positively affect organisational objectives. She speculated that information culture is referred to as a person's information behaviour sculpted and imbibed by the environment in the organisation. Other authors like Owen et al. (1995) followed suit to discover more about the impacts of information culture in the organisation. Ho¨glund (1998) organised a case study of information behaviours in a pharmaceutical company. He described information culture as a component of the organisational culture focused on information use and performance.

As a result of Ginman's work, the British Library Research, in partnership with a Development Department, ascertained the correlation between information culture and the success of an organisation (Grimshaw, 1995). Based on the reviewed literature for the study, findings uncovered that, indeed, the people information processes gave organisations a robust edge over others. Furthermore, Davenport (1997) elaborated on people's fundamental and essential part in managing information. His argument centered on the priority of IT over people. His work proposed "information ecology" to ensure comprehensive information management, where humans are the center of affairs, not technology.

2.2.1 Culture as a Concept

Culture is the implicit social order of any organisation. The organisation's attitudes, behaviours, and values are nurtured and shaped by the culture in broad-spectrum and lasting ways. Cultural norms determine what is encouraged, discouraged, accepted, or rejected. If effectively combined and aligned with individual values, drives, and needs, culture can release considerable energy toward a shared purpose and foster an organisation's survival ability (Groysberg et al., 2018).

Scholars such as Hofstede (1980) and Schein (1985) have identified four accepted characteristics of culture. Namely, shared culture, which describes culture as a group phenomenon, does not exist solely within a single individual but exists in shared attitudes, behaviours, values, and assumptions and is usually experienced through the prospects and the traditional rules of a group. Pervasive culture is a kind that spreads manifold layers and applies very broadly in an organisation, and it is often interlocked with the organisation itself. Enduring culture also directs the thoughts and actions of group members over a long period. The collective life and learning expert group is nurtured through the decisive events group. This, culture holds that people in organisations are drawn to the organisation with characteristics similar to their own. The implication is that the probability of organisations employing individuals with similar aspirations as theirs is very high. As time goes on, those who do not fit in exist the organisation. Hence culture becomes a self-supporting social layout that develops rapidly resilient to change and outside influence (Groysberg et al., 2018). It is a type of quiet language yet inbuilt in people to identify and respond to organisational changes. Szydło and Grześ-Bukłaho (2020) opine that culture defines the manner of thoughts about people and determines the foundation for considering the means of attaining humanity. The wealth of humanity depends on the cultural variety. Nevertheless, they suggested that efficient interaction between representatives of different cultures is impossible without shared knowledge.

2.2.2 Organisational Culture

According to Dadzie et al. (2012), management researchers have deduced that a company's culture is an asset that can be used to one's advantage in order to improve a company's success (Dension, 1990; Rashid et al., 2003). According to Ezadi Yeganeh (2007), organisational culture consists of behavioural and cognitive characteristics that can be classified into three layers, namely

- the outer layer, which is made up of the strategies, missions, and objectives of the organisation;
- the middle layer, which is made up of the values that the organisation upholds; and
- The inner layer is made up of the norms and values, that the middle layer is made up of the employees' shared views and perspectives on the various problems that the business faces.

Furthermore, a deeper layer deals with aspects of the company's day-to-day operations that are difficult for employees to recall and describe.

Thus, the underlying assumptions of organisational culture include beliefs, thoughts, perceptions, and feelings that are taken for granted. According to Buch and Wetzel (2001), this is where the difficulties and difficulty of modifying the OC reside. Nonetheless, it is inextricably related to the information culture, as the successful use of information inside an organisation is contingent on human activities. Scholars and researchers have been interested in the relationship between organisational culture and performance or effectiveness for years. The focus of these studies has been on developing nations. Poku et al. (2013) evaluated the relationship between organisational culture and performance in the Ghanaian banking industry utilizing 296 respondents from various departments and roles and found a favorable correlation.

An investigation was conducted by Pawirosumarto et al. (2017) into the relationship between job satisfaction and factors such as work environment, leadership style, and organisational culture in an Indonesian hotel and resort company. The researchers were interested in this relationship's implications for employee performance. A proportionate stratified sampling technique long was employed to gather data from a sample of 200 employees, and

questionnaires were utilized to collect and analyze the data. Descriptive statistics were used to analyze the data. According to the findings, the quality of the working environment, how managers lead, and the organisation's culture all have a positive and noticeable impact on employee output. On the other hand, employee performance is not significantly affected in a good way by job satisfaction, and job happiness is not a primary determinant.

Maamari and Saheb (2018) surveyed to study the significance of an organisation's culture on a leader's style and the impact of that style on the performance of a team. A positive association was found to exist between the three variables. The cross-sectional data collected from forty service organisations used in the study indicated that additional training in employees' abilities and organisational culture were of the utmost importance.

In addition, Meng and Berger (2019), the authors of a related study, surveyed intending to examine the influence of exceptional leader performance on organisational culture. We used data from a nationwide online survey administered to 838 public relations professionals currently employed by various organisations. The findings demonstrated that the organisational culture and the leaders' performance could significantly influence the work output and job satisfaction experienced by public relations professionals. In addition, the findings demonstrated the significant joint mediating impacts of engagement and trust on the job satisfaction of professionals, provided that a supportive organisational culture and exceptional leader performance were achieved.

2.2.3 Information and Information Resources in Banks

According to Akotia (2012), information is the meaning given to data and vested with significance. Similarly, Tenopir (2003) defined information as meaningful data. Pearlson et al.

(2019), define information resources are the data, technology, people, and procedures available within an organisation that the manager may use to carry out business activities and tasks. Both assets and capabilities can be associated with informational resources. An information technology asset might be anything either tangible or intangible that a company can utilize to generate, produce, or sell its products (goods or services). A company's website, data files, and computer equipment are examples of information technology assets.

On the other side, a capability in information technology can be learned or grown over time for an organisation to create, produce, or provide its products. The capacity to effectively utilize an organisation's IT assets is what an IT competency helps to make possible. Examples of capabilities include developing a website, interacting with data files, and using various pieces of information technology equipment. IT assets can include things like an IS infrastructure. It incorporates all of the individual components that make up a resource for information (i.e., data, technology, people, and processes). Banks' supply of products or services is made possible thanks to the infrastructure that supports them. An information repository is another type of IT asset. This collection of logically related data has been gathered, organized, and can be retrieved by banks, both locally and internationally held. Some information repositories contain information directed inwardly to enhance the organisation's operational effectiveness. Other repositories draw information from the external environment and contain substantial information about the business sector, the companies that compete with the business, and the customers. Even while most organisations, such as the banks in Ghana, have access to these kinds of information repositories, not all of them utilize them to their full potential.

IT capabilities is another example of information resource highlighted by Pearlson et al. (2019). They organized the competencies into three primary categories: connection skills, technical

skills, and IT management skills. Designing, creating, and putting into practice an information system all require technical expertise. Having abilities in IT management is essential for managing both the IS department and the IS projects being worked on. These include an awareness of business processes, the capacity to supervise the development and maintenance of systems to support these processes successfully, and the capability to plan and engage with the business divisions to implement change. Relationship skills can either be externally or inwardly focused. Both approaches have their merits. The ability to interact with clients and vendors and react to changes in the market for banking services is an example of externally focused relationship skill. The ability of information systems to manage relationships with various business units is part of the internal relationship that spans between a bank's information technology (IT) management and its business managers. This relationship skill is considered a spanning relationship. Even though it strongly emphasizes the relationships within the bank, it must involve more than just the Information Systems department.

Relationship skills are acquired with experience and require both parties to respect and trust. They, along with the other information resources, have the potential to produce a significant advantage for financial institutions like banks. In addition to the numerous resources available, information resources can be found in banks. The general manager is accountable for coordinating the utilization of all available resources to ensure the achievement of predetermined organisational objectives. To make efficient use of the resources available to you, it is essential to understand their characteristics. The management of banks will improve their chances of making a profit if they coordinate their information technology strategies with their business strategies (Pearlson & Saunders, 2019).

2.3 Business Performance

In simple parlance, performance is how well a process achieves its purpose. Business performance could be defined as the ability of an organisation, industry such as the banking industry, company, department, or individual to achieve its/their set objectives and expected results. According to Garg et al. (2014), determining and evaluating performance is not an easy task due to the various aims of the operation.

Most researchers consider business performance as multidimensional. Business performance is categorized under two main dimensions, the financial and non-financial dimensions. The organisational profitability, sales growth, return on assets, and equity return are a few examples of the financial dimensions. In comparison, customer satisfaction and loyalty, product-service innovation, and public image are examples of the non-financial dimensions. A case study by Garg et al. (2014) measuring business performance in the South African banking industry suggests that the non-financial dimensions example, image, customer loyalty, and product service innovation of business performance, are not valid dimensions for measuring business performance, while the financial dimensions (namely, business growth and profitability) show a high degree of correlation. This indicates that business performance is mainly aligned with profitability in organisations, which implies that growth for profitability is a major concern.
On the contrary, Sinabisi (2019), in a study that investigated employees' perception of the impact of organisational culture on performance using a mixed-method, found that the organisation's culture was one of high involvement and mission. The study also found that organisational culture was positively related to organisational performance and organisational performance is a combination of both financial and non-financial indicators.

2.4 Information Culture and Business Performance

The following present and past studies on information culture and business performance

2.4.1 Earlier Studies on Information Culture and Business Performance

Ginman (1988), who is considered the pacesetter of information culture research in a pharmaceutical firm's case study of information culture and organisational climates, observed a positive interrelation between information culture, information service quality, and business performance. Her findings suggested that businesses and organisations that emphasize the effective use of information perform successfully. The research found that information culture and quality in information services are significantly related to successful business performance. In Ginman's (1988) conclusion, it was stated that information culture ought to be part of every organisation's culture.

Grimshaw (1995) followed Ginman's (1988) ideology and, in a similar study, explored Development Department. The was confirmed that people's information processes gave their organisations a strategic advantage. Based on the literature review, it was verified that the nature and value of information, its model, and management over time were very pivotal to the outcome of any organisation.

Similarly, Widén-Wulff (2000) organise a qualitative study to explore the impact of information culture on fifteen (15) insurance firms in Finland. The study focused on the internal sharing of information and how a diverse and multiple information culture and pragmatic knowledge development were related to excellent business performance. The findings confirmed that all the organisations studied in the research were conscious of the essence of information yet affirmed that it was a resource and an organisation's asset, challenging to manage effectively for an impressive performance.

2.4.2 Further Studies on Information Culture and Business Performance

Douglas (2010) carried out a qualitative study to explore the values, attitudes, beliefs, assumptions, and behaviours towards information use in a Western Australian government department. She observed that information in the department was common and existed everywhere. However, there were misconceptions surrounding its comprehension in the departments concerning the attitudes and behaviours. The findings showed that information culture is an important component of the organisation's culture. The main ingredient gave organisations a competitive advantage when effectively balanced with business techniques. Further, the findings highlighted a strong relationship between information culture and organisational culture, information use, and management.

In a case study that was conducted to investigate the information culture of a medium-sized municipality in Belgium by Svard (2014), it was found that the organisations in question possessed a large number of information systems, a very robust legal framework that regulated the management of records, and, to some extent, an understanding of what components constitute efficient records management.

Nevertheless, the findings indicated that the municipalities still faced many challenges. These challenges negatively affected the municipality's performance, which was technical and often organisational and cultural. The finding shows that information culture affects how public information and records are managed efficiently. The study concluded that records and information could not serve their full purpose where collaboration did not exist.

Estonian universities were also examined by Lauri et al. (2016), who focused on the information culture of Estonian universities. The study investigated the link between

information culture and academic achievement by interviewing 160 faculty members from twelve colleges and universities (information management and job satisfaction, leadership style, and self-reported individual performance). Researchers discovered a strong link between an organisation's information culture and its employees' overall job performance. Oliver (2004), who conducted comparative case studies and analyzed information management in three institutions in Australia, Hong Kong, and Germany, found that the information culture influenced the performance of the organisations.

A qualitative investigation of the department of Internal Relations and Cooperation's information culture was undertaken by Tshirado (2013). Lauri et al. (2016) found a correlation between information culture and performance. Furthermore, a small number of corporate and public organisations have mastered making good use of data to boost their bottom lines. An information-oriented paradigm was used to support the thesis that organisations must simultaneously enhance all dimensions of the paradigm and provide competence training to enhance skills and knowledge to anticipate effective business performance.

For this reason, Omoregie and Popoola (2018) looked at the culture of the banking business in Nigeria and information exchange and the perception of a records management system as factors influencing organisational success. A total of 1507 deposit money bank managers were surveyed by questionnaire, and 1140 responded. Data was gathered using the total enumeration technique. Given a response rate of 76%, the returned questionnaires were judged to be useful for analysis. According to the research, managers in Nigerian banks have a poor view of records management systems. Organisational culture, information sharing, and managers' views of records management systems contribute to the efficiency of banks' operations and financial well-being.

2.5 The Dominant Information Culture

The most prevailing and controlling culture practiced at a given period in the organisation is considered the dominant culture (Baig, 2019). Curry and Moore (2003) have also considered the dominant information culture as the type(s) of information culture most prevalent or common in an organisation, influenced and nurtured by the organisation's culture. It has been recognised that certain types of information culture could support more effective information management (Curry & Moore, 2003; Oliver, 2008; Wright, 2013). Thus, it implies that the dominant information culture could be referred to as the most commanding and authoritative culture in current practice relating to peoples' attitudes and behaviours towards using the information in an organisation.

2.5.1 Elements of Information Culture

It is the work of Marchand et al. (2001), Curry and Moore (2003), Oliver (2004, 2008), Choo et al. (2006), and Douglas (2010) that has defined the key components of information culture in order to evaluate or analyze the information cultures in specific organisations.

The findings of a study by Marchard et al. (2001), which surveyed over a thousand senior managers from 169 senior management teams in 98 companies operating in 22 countries and 25 industries to find out how people, information, and technology interact to affect business performance, strongly assumed that organisations in order to perform successfully must not only focus on IT but effective information management with skilled people-centered foundation. They proposed the information orientation theory, which highlighted six different information culture types: reactiveness, sharing, transparency, control, formality, and integrity.

Marchand et al. (2001) define proactivity as an information culture that actively looks for and responds to changes in an organisation's competitive environment and focuses on using the information to improve and make new products and services. Sharing information culture teaches employees the behaviours and values they need to freely share sensitive and non-sensitive information within teams, across functional lines, and between organisations. Transparency information culture also considers how much trust people in an organisation have in each other. This makes them more likely to talk about their mistakes and failures openly and helpfully, without worrying about unfair consequences.

Formality Formal sources of information, like financial statements and formal performance reports, are used and trusted as part of an information culture. Control information culture encourages the management of an organisation to share information about how the business is doing with all of the employees. This is done so that employees and the organisation can be influenced and directed. Integrity in behaviour and value of employees is to stop them from manipulating information for personal gains, like passing on false information on purpose, sharing information to justify decisions after the fact, or keeping information to themselves.

Douglas (2010) also found that there are four different information cultures. The first is a type of information culture called "functional culture." In this culture, managers use the information to control and lead others. Second, sharing culture is a type of information culture in which managers and staff depend on and trust each other to use information effectively, especially how problems and failures can be shared in the organisation to help it succeed. The third type of culture is the "ask for information" culture. This is when managers and employees look for relevant information to understand the future and change how things are done to fit with future innovations and ways of doing things. Fourth, a discovery information culture encourages

managers and employees to be flexible in finding new ways to look at emergencies and big changes and break away from negative business trends.

In a later study by Choo (2013), four (4) other types of information culture were found to describe how an organisation uses the information to be efficient: result-oriented, rule-following, relationship-based, and risk-taking cultures. Based on Marchand et al. (2001), IOM norms and values of information control, integrity, sharing, and proactive and internal and externally focused information-seeking behaviours are shown. Choo (2013) says that five (5) basic traits can describe these types of information culture. These are the main goals of information management: information values and norms, information seeking, information behaviours concerning the information needs of the organisation, and information use.

With a culture focused on getting things done, information management aims to help the organisation compete, fight, and win strategically in its business environment. The values and rules for information emphasize being honest and in charge. It is important to have accurate and complete information to track performance and set goals. Organisations with this kind of culture often look for information from customers and competitors to help them judge how well they are doing. In an information culture that follows the rules, managing information controls internal operations and ensures rules and policies are followed. Information values and norms are based on control and honesty. Information that has not been changed is used to regulate processes and make sure people follow the rules. Most information is about the organisation itself. Policy manuals and legal frameworks are two of the most important places to find information. Information is used in a culture of following rules so that processes and procedures in the organisation can be checked for openness and effectiveness.

In a relationship-based culture, good information management aims to encourage collaboration and a feeling of sharing identity. Information values and norms make it easier for people to share information and use it smartly. With this kind of culture, people look for information about themselves. People who work there and social groups are the main places to get information. Choo (2013) says that an information culture willing to take risks focuses on original and new ideas. Information sharing and good uses are important norms and values for information. The best way to get information is from creative employees and technology. This kind of culture encourages people to try new things and take risks to boost performance, but it also keeps an eye on these risks in a good way.

Literature suggests that no single organisation would show one of the different types of information culture to its fullest. Instead, each type of information culture will show up in different ways in different organisations.

2.5.2 Information Culture Models

Some researchers have also identified models for information culture. The following are some examples; Curry and Moore (2003) studied information management in healthcare and the necessity of a yard's stick as a standard of measurement for information culture, which will indicate portions needing improvement. They used questionnaires and interviews to collect data from managers. Findings indicated that IT in isolation was not enough to impact effective IM, but it had to be complemented with a good information culture. The findings led to the proposal of a model of information culture which comprises the following; the importance of effective organisational information sharing and communication; organisational synergy and cross-organisational cooperation; collaborative work practices and open information access; information system techniques related to the business strategy; effective information management; and essential legal framework written in the form of documents.

Similarly, Oliver (2008) established information culture models in organisations. The models stress the importance of comprehending information culture from a wider point of view because of environmental challenges. Oliver (2008) proposed a three-level information culture framework as a requirement for an effective information culture to thrive.

2.5.3 Studies on the Dominant Information Culture

Choo et al. (2008) also studied the connections between information culture and its use. The study used Marchand et al. (2001) model to measure the information culture in a law firm in Canada. The findings revealed that all the six types of the information culture existed, but two (2), sharing and proactiveness, were the most dominant types.

Lauri et al. (2016) study focused on information culture in higher education institutions in Estonia. They also measured the information culture of the institutions to determine the dominant type of information culture using Marchard et al. (2001) IOM as an instrument of measurement. The study found that three (3) types of information culture existed, integrity, proactiveness, and formality, but the integrity information culture type was the most prevalent among the three. Furthermore, a significant positive correlation was found between integrated information culture and performance.

In addition, Abrahamson and Goodman-Delahaunty's (2013) examined a theoretical framework formerly used in studying other variables that applied to policing in three Canadian policing firms. They selected 134 officers to respond to an online survey. Findings showed that the proactiveness of information culture and information management positively impacted information use results. Their study discovered two (2) new sub-information culture types, information quality control, and pro-active collaboration.

Virkus and Salman (2020) examined the link between effective leadership behaviours and information culture in a higher education institution. The case study used semi-structured interviews and document analysis to gather relevant data. Findings show that departments in the institutions portrayed a diverse culture with all the characteristics of the relation-based and risk-taking cultures as identified by Choo (2013).

2.6 Means for Supporting Information Culture

The means for supporting information culture or behaviour in an organisation is the channel by which the people are informed and educated on the best ways to use information effectively to maximize expected results and set objectives. From literature training (on-the-job or off-the-job training) and development, positive reinforcement such as motivation and rewards and leadership are basic means to support and shape the information culture and organisational culture (Marchand et al., 2001; Curry & Moore, 2003; Muls et al., 2015; Virkus & Salman, 2020).

2.6.1 Training and Development

Habibu (2020) defined training and development as a programme organised by the management of an organisation to equip employees with the requisite job-related skills, knowledge, and attitudes to assist employees in performing successfully on the job. Ling et al. (2014) and Cagri and Osman (2010) speculated that training is of utmost significance among the multiple Human Resource Management functions because it is designed specifically to furnish employees with the necessary competencies to help them perform their current assignments effectively and efficiently.

Jayawardena et al., 2007 also described training and development as every effort in or outside the organisation to improve and enrich employee job-related technical know-how. Training is

most often organised to add extra value to an organisation, and its effects can be measured via assessment of the training policies of the organisation (Ahmad & Bakar, 2003; Grantson, 2015).

2.6.2 Leadership

Leadership is simply the ability and skill to direct and guide others, usually achieving set objectives. According to Curry and Moore (2003), leadership is undoubtedly the greatest determinant of an organisation's culture, supporting the information culture. To them, leadership sustains the entire concept of information culture. Participative leadership is a must to underpin and nurture a positive information culture.

The top management has the sole duty of guiding and directing strategic affairs in an organisation. Their decisions and operations have a powerful effect on its overall culture. The information culture demands top management to nurture and maintain the right culture focused on collaborative leadership instead of imposing attitudinal and behavioural change from the apex of the organisational hierarchy. The organisation's leadership style must consider how organisational culture and information culture are both intertwined. Curry and Moore (2003) further commented that to support information culture in organisations, leadership must avoid keeping information to itself.

Leaders must strategically share the information. They must be flexible and adapt to changes in the information environment. These actions would constantly develop a participatory and cooperative leadership style since leadership is by typical examples. For information culture to be embraced by all employees, leaders must avoid the act of compelling the culture from the top. Senior management must liaise with middle managers to nurture and grow the information culture in other employees because of their closer relationships and influence.

2.6.3 Motivation and Rewards

According to Gupta (2017), motivation is the energy that constantly causes people to move and carry out activities. Alternatively, motivation is a psychological procedure that directs, controls, and stimulates attitudes and behaviours. Rewards and incentives are the most preferred items for employees' motivation. Rewards may include groups of monetary benefits and other material products employees get from their contractual relationship with their employers. Attractive rewards and recognition affect the employees' closeness to the organisation and influence them to maximise their performance. The effectiveness and overall performance of the employees are increased through rewards systems in the organisation.

2.7 Studies on Means for Supporting Information Culture

Virkus and Salman (2020) studied the connection between effective leadership behaviours and information culture in higher education institutions in Estonia. Findings revealed that the information culture of the department was multiple cultures with mixed attributes from the relationship-based culture and the risk-taking culture. Six main effective leadership behaviours within the department were identified, and findings also suggest that leadership behaviours had a significant correlation with the information culture.

In a quantitative study, Curry and Moore's (2003) framework was used by Wright (2013) to evaluate the information culture in a Canadian public institution. The basic assumption was that a strong positive relationship existed between information culture and formal records management programmes compliance. The findings indicated that training and development for information culture and thus records management practices. The findings showed that a fortified and supported information culture improves regulatory compliance.

In a similar study, Segbenya and Berisie (2020) investigated the effect of training and development on senior administrative staff's performance at the University of Education, Winneba, Ghana. A quantitative approach and the descriptive survey research design were adopted for the study. A simple random sampling technique was used to sample 152 respondents from a population of 357. The study found that training and development techniques used were job rotation and study leave with pay. There was a general lack of support from supervisors and colleagues for trainees to transfer skills and knowledge acquired unto their jobs. They concluded that training and development significantly relate to and affect employees' performance.

Again, Appiah (2010) studied the impact of training on employee performance in a bank in Ghana. Questionnaires were distributed to collect quantitative data from sampled employees. The results revealed that the bank had a comprehensive (planned and systematic) in-house training program that every employee was aware of. The training program's objective was to improve both individual and organisational performance. No matter their educational background or level within the bank, every employee benefited from the in-house training program. However, the findings further mentioned that it was the only form of training that existed that limited the scope of effect of the training programme. Furthermore, other forms of training such as external courses would be complementary.

A survey by Karim (2019) investigated the impact of different training and development programmes on employee performance in Bangladesh. A questionnaire was the main primary data source used; a sample of one hundred (100) participants was selected using the convenient sampling technique from different chemical and manufacturing industries. Findings revealed

that orientation and career development training had a significant impact on employee performance.

According to Sari (2009), training and development are recognized as the key practices of human resource management, and it refers to the programmes designed to teach the employees about the organisation vitals, educate them on the rules of the organisation, impart technical know-how considered essential to have work performed effectively and efficiently. According to Gomez-Mejia et al. (2007), training is the methodical procedure of acquiring knowledge, abilities, skills, and the right behaviours and attitudes to meet a job requirement. Thus, it is worthwhile for the management of banks, for instance, to focus on developing specific behavioural and attitudinal skills required to effectively manage information by employees in the Ghanaian banking industry who use the information and records for their routine operations to boost their business performance. However, although training and development programmes increase the organisation's overall performance, it is quite expensive to offer, but, in the end, it gives back more than they took (Shepard Jon et al., 2003; Kaynak, 2003).

Virkus and Salman (2020) investigated the link between effective leadership behaviours and the university's information culture in Estonia. Results showed that the department's information culture was a hybrid of the relationship-based and risk-taking cultures. It was shown that the department's information culture is strongly associated with its six most effective leadership behaviours.

In a quantitative study, Wright (2013) used Curry and Moore's (2003) paradigm to analyze the information culture of a Canadian public organisation. We assumed there was a substantial correlation between an information culture and adherence to standardized records management

procedures. Data management practices can be improved by education and training in information culture. It has been shown to improve regulatory compliance if an organisation has a well-supported information culture.

Similarly, Segbenya and Berisie (2020) studied the impact of training and development on the performance of senior administrative employees at the Winneba University of Education in Ghana. Researchers used a quantitative and descriptive survey design for the investigation. Random sampling was employed to choose 152 participants from a population of 357. Job rotation and paid study leave were the most common training and development methods. For trainees, there was a lack of assistance from supervisors and colleagues in transferring the skills and knowledge they had learned to their current positions. They concluded that training and development have a strong connection to and impact the performance of employees.

Appiah (2010) looked into the effect of training on staff performance at a bank in Ghana. Quantitative data was gathered by distributing questionnaires to a representative group of employees. The results showed that the bank had an in-house training program well-known to all employees and was comprehensive (planned and structured). Individual and organisational performance were the goals of the training program. The in-house training program benefited every employee, regardless of educational background or position within the bank. However, it was also found that the training program's reach was constrained because it was the only one available. In addition, external courses and other forms of training are complementary.

Karim (2019) researched the impact of several training and development programs on Bangladeshi employees' performance. This study relied heavily on questionnaires to gather its primary data. A random sample of one hundred (100) participants was drawn from various

backgrounds in the chemical and manufacturing industries. According to the results, employee performance improved significantly as a result of orientation and career development training.

Organisational vitals and regulations are taught to employees. They are also educated on how to do their jobs more effectively and efficiently through training and development programs, which Sari (2009) deems to be critical practices in human resource management. In line with Gomez-Mejia et al. (2007), training can be defined as the systematic process by which an individual gains knowledge, abilities, skills, and the appropriate attitudes and behaviours to satisfy the demands of a job. In order to properly handle information by Ghanaian banking industry employees who use information and records for normal operations to flaunt their company performance, management of banks, for example, should focus on building certain behavioural and attitudinal abilities. Training and development programs can boost a company's overall performance, but they can be costly to implement (Shepard Jon et al., 2003; Kaynak, 2003).

Organisations need to be interested in supporting training programmes for employees in records and information management. The records and information management policy could highlight employee rewards, study leave with pay or promotions, and regularly motivate staff to attend information and records management training programmes. Concerning this, Grantson's (2015) research conducted at SSNIT investigated the training in the facilitation of staff commitment to their organisation and found that motivation for training, access to training, benefits from training, and support for training had a statistically significant and positive relationship with employees' organisational commitment.

Habibu (2020), in a study, sought to investigate the effect of training and development on employees' performance in a bank in Tanzania. Using a mixed-method design, findings uncovered that training and development contributed to employees' performance by 23%; hence there may be other factors that need to be studied that contribute to employees' performance by 87%. The study recommended that performance appraisal, rewards, management commitment, effective collaboration among employees, and scholarships as other motivational alternatives, combined with regular training and development, could result in higher performance.

2.8 Information Technology

Information Technology is the tool people use to work with information in organisations (Stair & Reynold, 2017). According to Ratheeswari (2018), many organisations regard IT as a catalyst for change; thereby, it is used to gain many strategic benefits. Furthermore, IT is regarded as an important 'engine' for the evolution of life and a supporter of varying routine life activities. It is the most relevant way to transform developing societies into a more advanced one (Al-Hawary & AlDafiri, 2017).

2.8.1 Information Technology and Competitiveness in Banking

Information technology (IT), as stated by Lin (2007), has become a pivotal component of an organisation's capability and a source of sustainable competitive advantage. According to Appiahene et al. (2019), IT has become the available opportunity for banks, in particular, to seek persistently order to boost their competitive advantage in the industry.

Dangolani (2011) noted that the banking industry has also benefited from Information Technology in dealing with the new economy's issues. Recent financial sector changes aiming at boosting the speed and reliability of financial operations and efforts to strengthen banks have

relied heavily on information technology. The IT revolution has laid the groundwork for an extraordinary rise in global financial activity. When it comes to international money transfers, technology and the growth of global networks have greatly lowered the costs. Banks can meet the high expectations of their consumers because of information technology (IT), which is more demanding and more discerning technologically than customers were in the past. Due to customer demands for instantaneous, 24/7 access to their bank accounts, most financial institutions have used cutting-edge information technology (IT) to serve their customers better and remain competitive in the market.

Similarly, Ankrah (2012) stated that the information technology (IT) available today is being leveraged in customer acquisitions, driving automation and process efficiency, delivering ease and efficiency to customers in the banking industry. Appiahene et al. (2019) agree as they also asserted that the banking sector is investing increasingly in IT, and the advent of IT has allowed banks, which are the financial intermediaries, to offer tailormade to their cherished customers.

2.8.2 IT Innovations for Customer Services and Employee Productivity

According to Ameme and Wireko (2016), the Ghanaian banking business is the country's largest financial sector, which has a considerable impact on the economy of Ghana. Processes and concrete products made easier by information technology (IT) are at the heart of most IS-technological advancements. Automated Teller Machines, Personal Computer Banking, Telephone Banking, Electronic Funds Transfer, Branch Networking, Electronic Data Interchange, Mobile and Internet Banking, Electronic Wallets, Electronic Platform, and eAlerts are some of the products or services that are included in these categories. Digital distribution channels and banking processes are examples of IT-enabled processes. Using a technology solution, a bank can innovate on operations such as electronic dissemination of banking

communications, direct banking, and electronic documentation from consumers (Kanayi, 2012).

High-quality, innovative outputs in the banking business promote employee happiness, increasing staff productivity (Obeng & Mkhize, 2017). Productivity gains in the workforce can be attributed to better utilization of information technology (Sabherwal & Chan, 2001). There may be greater gains in employee productivity by using information technology and innovation in conjunction with other resources than alone because technology can only contribute to increased productivity when used properly in conjunction with other resources.

PricewaterhouseCoopers, (2014) study found that technological factors have the greatest impact on banking in Ghana and concluded that the key drivers for making decisions about technology adoption and deployment include increasing wealth, need for convenience, cost-efficiency, and increased bank penetration in Ghana. Banks will find it valuable and profitable to provide their customers with convenience in banking by investing in technology that allows them to put banking services at their customers' fingertips and allows the client to do their banking transactions at their own pace. Traditional banking is being replaced by virtual banking in terms of time zones, geographical reach, and alternate delivery routes, all of which are becoming more prevalent (Roopadarshini & Shilpa, 2014). Banks in Ghana can look forward to a bright future as electronic payment systems continue to grow (PricewaterhouseCoopers, 2014).

Information technology is also showing signs of becoming a more potent innovation tool for banks when combined with a comprehensive development plan and partnerships between governments, businesses, and civil society organisations (World Bank, 2003).

2.8.3 Benefits of Using IT in Organisations

Several studies have examined the benefits of using IT. The upsurge of information technology in the financial sector, especially the Ghanaian banking industry, has remarkably transformed how information is gathered, processed, and analyzed (Liberti & Petersen, 2017). Undoubtedly, IT has been of enormous essence in the banking industry. Various studies have been done to ascertain the benefits of using IT in the banking industry. A survey by Dangolani (2011) aimed to investigate the effects of IT on the banking system of a bank in Iran. Data were obtained from both customers and the employees of the bank. The findings confirmed that IT contributes to the banking system in three (3) different ways; IT saves customers' time for business transactions and the employees working time, reduces banking operational expenditure, and facilitates network transactions.

In a corresponding study, Ahmadirezaei (2011) also examined the effects of IT in the Saderat banking system in Iran. Data was also collected from customers and employees using a Likert scale questionnaire. Similar to Dangolani's (2011) findings, Ahmadirezaei (2011) also found that IT improves a bank's performance in three ways: ensuring cost-effectiveness in banking operations, facilitating transactions among customers within the same network, and lastly, IT saves time in banking.

Appiahene et al. (2019) used a quantitative approach to evaluate the impact of IT on Ghanaian banks' performance. The results proposed that IT had a significant impact on the banks' overall performance as many banks (78.82%) were efficient in their entire operations. However, their respective efficiencies in deposit and investment were bad.

Felix (2018) carried out a study to assess the prospect and challenges of e-banking in Zenth-bank Sunyani, Ghana. The study administered fifty (50) structured questionnaires to customers and staff to gather data. It was found that e-banking makes banking processes easily accessible, and it was cost and time effective for both customers and employees.

In addition, Abbas et al. (2014) examined the effects of information technology on the performance of Allied Bank employees in Pakistan. Data was gathered through unstructured interviews. The study revealed that IT increases employees' productivity and saves time by allowing employees to access information quickly to deliver quality service. It also reduced the employees' workload and minimized fraud and errors in banking operations. However, the study recommended that employees be fully trained to embrace new technologies and fulfill all prerequisites to avoid failure of the technology. Chege et al. (2020) examined the relationship between technology innovation and firm performance in Kenya. A sample of 240 enterprises and structural equation modeling were used to analyze data. The findings showed that technology innovation positively impacts firm performance.

Ackah (2014) investigated the adoption of e-banking in the Ghanaian banking industry at the Guaranty Trust Bank (GT Bank Ghana LTD) as a case for the study. Questionnaires and interviews were used to collect data from staff and customers of the bank. The findings indicated that banks' e-banking adoption was a business strategy to respond to customers' needs by rendering excellent banking products and services cost-effectively.

The BoG's (2018) directive issued under the powers vested by Section 92(1) of the Banks & Specialized Deposit-Taking Institutions Act, 2016 (Act 930) and the Bank of Ghana's (2020) e-governance requirements are a few examples of regulations that mandate regulated financial

institutions licensed under the Act 930 to devise ways to reduce risk and provide security to customers. The use of IT by banks aids in meeting these requirements by the regulator. Banks use IT to effective implementation of cyber and information security programmes. Improve the integrity of IT products and services by building infrastructure for testing and validating the security of these products and services and assessing information security risks (Bank of Ghana Report, 2020).

Lin (2007) based on a cross-sectional sample of 155 banking firms to examine the interactive effects of IT capability and human capital investment in firm-performance measures. It was found that both IT and human capital investment contribute directly to the general value-creation performance of banking firms.

Mulauzi (2019) suggests that modern information technologies have become the basis for improving processes and effectiveness in organisations, including the Ghanaian banking industry. In a review of relevant literature, the study explored whether IT enables records to be managed effectively. The study explained how different records management technologies could address varied records problems and the benefits of technology-based records management solutions. It was found that organisations and records managers, in particular, are to take advantage of the technology-based records and information management solutions to manage them effectively. It should not be introduced without the essential procedures and controls for creating, capturing, long-term safeguarding, and accessibility of electronic records. This is to guard against any factor which could compromise the integrity, reliability, authenticity, and usability of the information.

Roy (2018), however, argued that although banks often invest in new technologies as a competitive necessity, and despite the obvious effects of the new technologies on banking operations. Banks may still actually find it difficult to attain successful business performance. This may be due to other factors taken for granted, such as employees' attitudes and behaviours accorded towards the use of information and its' associated technologies, which also contribute to the successful business performance of banks.

2.9 Effective Information Management Practices

Information management is defined by Devaraj et al. (2007) as the accessibility and systematic control of timely and important information. It is concerned with information materials in any format. For this study, it is operationally defined as the systematic control of the process of creation, receipt, sharing, maintenance, use, and disposal of recorded information in any format. It is very important for organisations to effectively handle the processes involved in the creation, receipt, sharing, use, maintenance, and disposal of information and records over their life span.

According to Akotia and Balasu (2003), records and information management require specific skills and knowledge to manage recorded information as a defining resource. The new and merging information landscape from literature requires an "all-hands-on-deck approach" to manage information more effectively. It, therefore, demands that the information specialists, the records, and information management professionals in organisations need the support, participation, and cooperation of all employees who use information in the organisation. This implies that all levels of the administrative chain should be trained and involved in the records management process. (Shepherd & Yeo 2003; Dikopoulou & Mihiotis 2012; Svärd 2016;).

2.9.1 Information and Records Management Policy

Records and information management policy are elements of good governance in administration Dikopoulou & Mihiotis (2012). In 1997, the public sector records management scene witnessed a paradigm shift in Ghana's legislative framework for records management procedures. The Public Records and Archives Administration Department (PRAAD) Act (Act 535) was enacted in 1997. Akussah (2005) commented that the act "created a unified framework within which public records can be holistically managed from creation to disposition. "These records also include banking records which require a comprehensive policy to manage effectively.

According to the PRAAD 1997 (Act 535), effective and good records management practices begin with and are guided by a policy that reflects the organisation's needs. Act 535 defines a records management policy as a set of rules to control document and information lifecycle in an organisation, from time of creation or receipt until it is stored for historical reference or destroyed. The essence of the records management policy helps the staff of the organisation to understand the importance of managing records, sets the general standards that staff need to adhere to achieve good records management, it also makes staff more accountable for their actions concerning the creation, maintenance and use of records within the organisation.

2.9.2 Research of Effective Information Management

A survey by Asma'Mokhtar and Yusof (2009) investigated whether government agencies in Malaysia had an electronic records management policy. The questionnaire was used to gather data from 25 selected government departments. Findings indicated that not all the government departments had an electronic records management policy that was clear, comprehensive, and easy to implement. The implication was that electronic records management practices carried

out in some of these departments were merely based on instinct and initiatives by staff, contrary to the national and international standards of best practice.

Mampe & Kalusopa (2012) explored the role of records management in the delivery of public service in Botswana. The study used a case study approach, and both qualitative and quantitative data were collected using interviews, observations, documentary reviews, and questionnaires. The population for the study was 83, and 59 participated in the study. The study found that, because of the lack of awareness and existence of a records management policy, the records management practices were not well established, undermining service delivery. Also, there was a lack of security and preservation mechanisms with rampant cases of missing files, torn folios and folders, delays in retrieval and use of records, and low levels of skills and training opportunities for staff in effective records and information management.

In addition, Lusuli & Rotich (2014) used a mixed-method approach to examine challenges affecting procurement record management practices in public procuring entities in Kenya. A population of 80 staff members of the National Treasury with a sample size of 40 was selected as participants. The findings identified major challenges, namely, lack of top management support for records management, lack of training for staff, technology, and an inactive records management policy, which impeded the effective management of records and information in the institution. These challenges identified resulted in corrupt practices and a lack of accountability in the institution.

Another major concern of effective records and information management in an organisation is the usability of the records and how they can be easily accessed, interpreted, and used. Sanwine (2020) examined how records and information management practices and processes support

service delivery at the Ghana University of Development Studies. A cross-sectional and mixed-method approach was employed. Simple random and purposive sampling techniques were used to sample 164 respondents. Questionnaires, interviews, and observations were the main data sources. The study results revealed that processes such as usage, maintenance, retention, and disposal of records and filing and retrieval of records were ineffective and problematic due to an ineffective records management policy.

In a similar case study, Komujuni (2021) assessed the records storage and retrieval of financial records at the Uganda Prisons Service (UPS). The researcher purposively selected five (5) interviewed respondents to gather qualitative data. Observations and document analysis complemented the interview data. It was found that the current records storage and retrieval system used at the UPS were shelves, boxes, and file cabinets to protect the financial records. However, the main challenge was the limited records storage space, the dearth of records storage equipment, inadequate backups, misplacement, and misfiling of records.

Furthermore, the effective management of records and information requires the control of information to prevent its overload for easy retrieval, especially when information is rampant. The retention and disposal schedule checks and controls this phenomenon. Netshakhuma (2018) ascertained the appraisal, disposal, and transfer of archival records in a South African provincial government and a municipality. A qualitative method was used through literature review, interviews, and observation. The study participants involved the records managers and archivists of the provincial government and the municipality. The main finding was that the provincial government and the municipality did not comply with the Archives Act to transfer records with archival value. The study concluded that this had adverse implications for the efficient administration of records in the country.

2.10 Challenges with Information Culture Practices

This sub-section reviews earlier studies that examined and found various factors and challenges against information culture in organisations. Challenges to information culture are factors that mitigate against the information culture in an organisation.

2.10.1 Specific Challenges with Information Culture Practices

For the establishment and preservation of information culture, Granger (1999) identifies four factors. As a starting point, there is a general lack of spatial awareness among many decision-makers and employees in organisations, widespread fear of information and knowledge, and a general absence of good information and records management methods. Another issue faced by the Information Culture is that there is a lack of knowledge in society about how important the information culture is to an individual's well-being and an inability to work effectively with information (Zheng, 2005).

Curry and Moore (2003) also identified a negative leadership style as a challenge to an organisation's information culture. Leadership that hoards information imposes its aggressive will on the employees directly from the top without considering the collaboration and participation of middle managers is a challenge.

According to Travica (2005), adopting a self-service system is influenced by an organisation's information culture. In light of the tight connection between organisational culture and information culture, he discovered that adopting an information culture necessitates the cooperation of senior management and a focus on coordinated leadership rather than a top-to-bottom imposition (Curry & Moore, 2003).

Another challenge is the over-dependency on technology as a solution to information management challenges which according to Dikopoulou & Mihiotis (2012), technology and computers are not the panaceas for record-keeping and information management problems.

In summary, Svärd (2014) argued that IT might become a challenge to good and accountable information management if not properly aligned. IT is often considered the solution to challenges in the digital information environment at the expense of people issues. This conforms with Oliver's (2008) suggestion that organisations are populated with people whose attitudes and behaviours shape the success or failure of records management programmes and not machines.

2.11 Summary of Literature Review

The literature review has ascertained that the term information culture is polysemous except that it plays a pivotal role in assisting organisations to attain more strategic competitiveness through the effective and efficient use of information. Furthermore, IC and OC are interlaced. Nevertheless, OC is intrinsically linked to the information culture because human actions determine the effective use of information in an organisation. Also, the concept of IC has not been adequately and fully investigated, especially in the Ghanaian context.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

This chapter presents the methodology used in carrying out the study. The methodology section covered the research design, selection of cases, selection of subjects, sample size, sampling techniques, instrumentation, mode of data collection, and ethical considerations.

3.2 Research Design

According to Adams (2010), it is very important to prepare and understand the study's design for research to be organized successfully. This is referred to as a research design. It is a procedure used by a researcher before collecting data, so that is a valid and reliable way the research objectives can be achieved. Research design aims to interpret a research problem into data to provide relevant answers to research questions and hypotheses at a minimum cost (Asenahabi, 2019). The researcher adopted a quantitative approach to the study. One way to examine objective hypotheses is through quantitative research, which looks at how different factors interact with one another and their impact on one another. Instruments are often used to collect data on these variables to analyze them. (Creswell, 2014). Quantitative research thus gives an analytical approach to the study of the study's variables.

In this particular research project, a survey research design was applied. By analyzing a representative cross-section of a larger group, this research method can provide a numerical description of a larger population's attitudes, opinions, and trends (Asenahabi, 2019). According to McNeill and Chapman (2005), it is a means of acquiring huge amounts of data, typically in statistics, from many individuals quickly. Specifically, it is a method of conducting a survey. According to Jongbo (2014), surveys objectively observe events, objects, subjects, and ideas without attempting to manipulate the conditions.

A cross-sectional survey was used for this study because it allowed observations to be made on one point. Cross-sectional research describes, investigates, and explains (Jongbo, 2014). It collects data through questionnaires or structured interviews to generalize the sampled data to a population (Fowler, 2013). This gave the researcher a chance to hear different points of view from people in the banking setting at one time. The main benefit of survey studies is that they give information about large groups of people with little work and for a low cost. So, the researcher chose to use a survey to find out what many bank employees thought.

3.3 Study Area

The study area was a foreign bank and a local bank. The two (2) selected banks agreed to participate in the study because their names would not be mentioned. Hence, for anonymity and confidentiality's sake, the names of the banks were not mentioned in the study, but capital letters of the English alphabet were used to represent the banks. The foreign bank represented 'X' and the local bank with 'Y.'

3.3.1 Profile of Bank X

This bank was established on November 8, 1999, and currently boasts over thirty-eight (38) branches nationwide. This bank is part of a bigger category founded in Africa and has other international roots. This bank has made very good use of modern IT to deliver the best customer services to its customers. The team of staff of this bank has an excellent international client service relationship which boosts their productivity and advantage. The banks provide excellent security services to their customers, making it easy and appropriate to use them anytime. It offers a range of products and services that enhances the banking experience. The bank shares customer aspirations, and trained branch staff is ready to discuss with customers the best options available for saving and borrowing where appropriate from the bank.

3.3.2 Profile of Bank Y

Bank Y was the first development bank in Ghana to promote and strengthen rapid industrialization in all sectors of the Ghanaian economy. It was established on March 22, 1963, as state-owned. Currently, the bank operates as a universal bank that focuses on development and commercial banking activities. Has undergone management, institutional and financial restructuring, which has strengthened the bank and now has fifty-three (53) branches and three (3) agencies nationwide. Its international correspondent banks include JP Morgan Chase Bank (USA), Ghana International Bank PLC (UK), BHF Bank (Germany), and Bank of Beirut (UK), to mention a few.

In addition to engaging in operations related to development banking, the company takes great satisfaction in the fact that it offers corporate and commercial banking facilities involving domestic and international transactions at very cheap rates and on highly flexible terms. Personal services and warehousing are also included in this category. Other categories include current and savings accounts, fixed deposits, loans and advances, and loans. Thanks to its extensive network, it provides speedy banking services across the country. The bank is responsible for ensuring that its customers receive consistent and effective services. In addition, the highly qualified staff of the bank can attend to customers' standard banking requirements rapidly. Its objective is to provide banking services to its customers of the best possible quality and focus on the customers' needs. Its vision is to become the Ghanaian bank that is most well-known for its rapid expansion and high level of efficiency.

3.4 Selection of Cases

The settings for the study were the Head Offices of a foreign and an indigenous bank. The foreign bank used for the study was bank X, and the indigenous bank was bank Y, all located in the Greater Accra Region. For the sake of confidentiality and anonymity of respondents

during data collection, the banks were, however, represented with capital English alphabets "X" and "Y," respectively. The justification for selecting these banks was because, according to the Bank of Ghana report (2020) and the annual financial reports, they are among the best banks in Ghana currently. Bank Y is one of the best indigenous banks and a pacesetter among local investment banks. On the other hand, is X also amongst the best foreign banks in the country in terms of resources, profitability, and size. In addition, these banks are accessible to the researcher, so that that data collection will be quite easier.

3.5 Selection of Subjects

The selection of subjects covers the population, sample size, and sampling technique.

3.5.1 Population of the Study

The population is the complete set of units a researcher wishes to study (Australian Mathematical Science Institute, 2013). Adams (2010) opines that survey research is characterized by selecting samples from a population to obtain empirical knowledge of a contemporary nature. The population included the staff (junior, senior staff, heads of Departments) at the Head Offices of bank X and bank Y. These staffs are responsible for the routine creation and use of information in their banking operational duties. The staff at all levels are agents who nurture and imbibe the information culture in the organisation. Further, from the literature, effective information management is a collaborative process that involves the cooperation of all categories of staff (Svärd, 2014).

The population of staff at the Head Office in Accra of each bank, has been presented in Table 3.1. below:

Table 3. 1: Distribution of Staff of the Banks.

Bank	Number of Staff
Bank X	120
Bank Y	196
Total	**316**

Source: Field data, 2021.

3.5.2 Sample Size

A sample is a set of units or a subset of the population that the researcher takes measurements on (Australian Mathematical Science Institute, 2013). The sample size is an important feature of any empirical study to make inferences about a population from a sample (Taherdoost, 2017). The total population of all bank X and bank Y staff was three hundred and sixteen (316).

3.5.3 Sample Size of the Staff of the Banks

The total of all the staff from both banks was three hundred and sixteen (316) (See Table 3.1).

In determining sample size, Mugenda and Mugenda (2013) propose that when the study population is less than 10,000, a sample size between 10% and 30% is a good representation of the target population. Hence, 10 % is adequate for analysis. However, considering the current population of the staff in terms of the size of both banks, to ensure that the sample is representative of the population, the researcher increased the sample size to 50% of the total population. This decision guided against the probability of low rate returns of the questionnaire

response from staff of the banks which almost always have extremely busy daily work schedules.

Total population of Staff of Bank X and Bank Y is 316 (see table 3.1).

Sample size = 50 ÷ 100 × 316 = 158.

Sample size for Bank X = 50 ÷ 100 × 120 = 60.

Sample size for Bank Y = 50 ÷ 100 × 196 = 98.

3.5.4 Sampling Technique

According to Creswell (2014) sampling technique is a process where the researcher has contact with the population and can draw a sample. The purposive and convenience sampling techniques were used in tandem to select samples from the population of the banks to gather data for the study. Purposive sampling involves identifying and choosing individuals or groups who are especially knowledgeable about or experienced with an event of interest (Cresswell & Plano, 2011). This technique assisted the researcher in deliberately including participants from the two (2) banks, who were the right respondents (staff who create, share, use, and maintain information for banking operations) to provide the necessary information that could not be obtained from other choices (Maxwell, 1996).

Convenience sampling, a non-random sample technique in which the researcher chooses anyone he or she chances on, was also used (Neuman, 2014). Staff members who were purposively sampled and met certain criteria, such as easy accessibility, availability at a given time, or the willingness to participate, were included in the study Etikan et al., (2016). These

techniques helped the researcher gather the requisite data for analysis within a limited time cost-effectively.

3.6 Instrumentation

The researcher used a questionnaire as the main instrument in collecting data from participants. According to Kumar (2005), it is a written list of unambiguous questions, with the respondents providing the answers to the questions. The questionnaire was chosen because it was portable and was used to gather large data sets from the staff of both banks relatively easily compared to interviews. The data the questionnaire gathered was processed and analyzed relatively easily and cost-effectively compared to interview data that would have been recorded and transcribed before analysis (Young, 2016). The questionnaire included both open-ended and closed-ended questions based on the study objectives and guided by the theoretical framework. The open-ended questions allowed respondents to express their opinions without any limitations. While the closed-ended questions had multiple answers provided, and the respondents were expected to choose from any of the answers provided. The questionnaire comprised of the following sections:

Section A: Demographic data

Section B: The information culture on business performance of banks.

Section C: The dominant information culture type.

Section D: Support for information behaviours.

Section E: Benefits of using IT in banking.

Section F: The effective information management of banks.

Section G: Information culture challenges.

3.6.1 Pre-Testing

To evaluate the reliability and validity of the questionnaire before they were finally distributed, the copies of the questionnaire were pre-tested on employees of a local bank. Blumberg et al. (2014) assert that the size of the pilot group may range from 25 to 100 participants. For this study, a pilot study was conducted using twenty-five (25) staff of the UMB. The reason for selecting this bank was that it has similar banking operational functions and structures as any other bank in the country. Introductory letters from the Department of Information Studies accompanied the questionnaire giving the reasons for conducting the study and seeking the consent of the participants. The pre-testing helped the researcher use participants' comments and suggestions to improve the quality of the questions.

Twenty-five (25) questionnaires were distributed, out of which only nine (9) were fully completed and returned. Four (4) were incomplete, and the rest were not returned. The main comments were that most open-ended questions should be converted to closed-ended. Furthermore, the total number of questions was reduced for each section.

3.6.2 Mode of Data Collection

This consists of questionnaire administration and collection and method of data analysis, and presentation of results.

3.6.3 Questionnaire Administration and Collection

The researcher submitted introductory letters from the Department of Information Studies to the Human Resource Departments of both banks for permission to conduct the study. The banks assisted by introducing the researcher to field assistants who liaised with other bank departments to administer and collect the questionnaire. The questionnaire was distributed to the sampled participants in hard copy. It took the researcher more than eight (8) weeks to collect

all the completed questionnaires after several follow-ups with the banks and the replacement of missing questionnaires by participants.

3.7 Data Analysis

Data analysis is a systematic procedure to organise and give meaning to the data collected (Abah, 2019). Data analysis is a process during research that involves analyzing participant information, and researchers typically employ general analysis steps and those steps found within a specific design (Creswell, 2014). Data gathered from the questionnaire were assigned codes to give basic meaning to the responses collated from respondents before entry into the software. The Statistical Package for Social Sciences (SPSS) version 22 analyzed data. Data were analysed using a parametric test (independent t-test) and a non-parametric test (chi-square). Tables were used for the presentation of the data analyzed.

3.8 Ethical Considerations

Ethics are standards or principles of activities that guide a researcher's conduct and association with others (Ankrah, 2014). The study adhered strictly to all ethical issues concerning participants. To ensure this, the researcher first and foremost presented introductory letters from the Department of Information Studies to seek permission from banks X and Y in order to conduct the study. Secondly, the research participants were informed about the techniques in the research, and their consent was sought before conducting the research. Also, the researcher informed the participants that any information they gave out would be treated as confidential and was only for academic purposes. Again, all information gathered from literature was duly acknowledged to prevent plagiarism. Data was not manipulated in any form to affect the study results. The University of Ghana code of ethics was also considered.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.1 Introduction

This chapter presents the analysis and interpretation of data collected through a questionnaire on information culture and business performance. The data is analyzed concerning the objectives of the study. Two banks, one each from a foreign and an indigenous bank, were sampled for the study. For confidentiality reasons, these banks are referred to as bank X(Foreign) and bank Y(Indigenous). A total number of 158 copies of the questionnaire were administered. Out of the 158 copies, 135(85.4%) of the questionnaire were completed and returned. The analysis was based on the following themes:

1. Demographics
2. Information Culture on Business Performance
3. Dominant Information Culture Type
4. Support for Information Behaviours
5. Benefits of using IT in banking operations.
6. Effective Information Management
7. Information Culture Challenges

4.2 Demographic Characteristics of Respondents

According to Chappelow (2019), demographic data is the collection and study of data regarding the general characteristics of a specific population. The statistical characteristics of the population investigated included gender, educational level, job title, department, and tenure. Literature has argued that gender differences in various outcomes could reflect underlying

cultural values and beliefs (Giuliano, 2020). It was also important to know the respondents' level of education because information culture is generally concerned with the effective use of information to ensure efficiency. Any staff that works with information in any format must have a level of education.

For this reason, respondents were asked to indicate their level of education. Respondents were also asked about their job titles to differentiate the grades/ranks of the staff. In order to identify the various departments that respondents were attached to in their banks, they were asked to state the names of their departments.

Further, respondents were asked to state their tenure and the number of years they worked with their banks. Since most of the banking operating process is repetitive, it is important to know the number of years respondents have worked in their banks. Table 4.1 below displays the demographic data of the respondents from both banks:

Table 4. 1: Summary of Demographic Data of Respondents

Demographics		Foreign Bank (X)		Local Bank (Y)	
		Frequency	**Percentage**	**Frequency**	**Percentage**
Gender	Male	29	21.5	53	39.3
	Female	24	17.8	29	21.5
	Total	**53**	**39.3**	**82**	**60.7**
Educational Level	Second Degree	23	17	32	23.7
	First Degree	16	11.9	43	31.9
	Diploma	14	10.5	7	5.2
	Total	**53**	**39.3**	**82**	**60.7**
Job Title	Manager	6	4.4	4	3.0
	Supervisor	5	3.7	18	13.3
	Officer	21	15.6	40	29.6
	Assistant Officer	9	6.7	10	7.4
	Senior Clerk	7	5.2	6	4.4
	Junior Clerk	5	3.7	4	3.0
	Total	**53**	**39.3**	**82**	**60.7**
Department	HR	6	4.4	9	6.7
	IT	3	2.2	11	8.1
	Records/Archives	5	3.7	10	7.1
	Banking-Operations	9	6.7	7	5.2
	Legal	6	4.4	14	10.4
	Portfolio-Management	6	4.4	8	5.9
	Customer Service	7	5.2	4	3.0
	Treasury	5	3.7	8	5.9
	Finance	4	3.0	8	5.9
	Audit	2	1.5	3	2.2
	Total	**53**	**39.3**	**82**	**60.7**
Tenure	Less than 5 years	21	15.6	26	31.7
	5 to 10 years	25	18.5	40	29.6
	11 years above	7	5.2	16	11.9
	Total	**53**	**39.3**	**82**	**60.7**

Source: Field data, 2021

From Table 4.1, 29 (21.5 %) respondents from the foreign bank X were male, and 24 (17.8%) were female, while 53 (39.3%) respondents from the local bank Y were male and 29 (21.5%) were female. It is evident from the table that most of the respondents sampled from both foreign and local banks were males. The analysis of educational level showed that 23(17%) respondents from the foreign bank had a second degree, 16(11.9%) had a first degree, and

14(10.5%) had a diploma. Thus, most respondents from the foreign bank had a second degree. 32(23.7%) respondents from the local bank had a first degree, 43(31.9%) had a first degree, and 7(5.2%) had a diploma. The majority of respondents from the local bank had a first degree. These findings indicate that most respondents from the foreign bank had a second degree while most respondents from the local bank had a first degree.

Table 4.1 also reveals that from bank X, 6(4.4%) were managers, 5(3.7%) were supervisors, 21(15.6%) were officers, 9(6.7%) were assistant officers, 7(5.2%) were senior clerks, 5(3.7%) were junior clerks. While 4(3.0%) from the bank Y were managers, 18(13.3%) were supervisors, 40(29.6%) were officers, 10(7.4%) were assistant officers, 6(4.4%) were senior clerks, 4(3.0%) were junior clerks. Most respondents from both banks were officers.

In terms of departments, 6(4.4%) respondents from the foreign bank X work in the HR department, 3(2.2%) are from IT, 5(3.7%) from the Records and Archives department, 9(6.7%) are from Banking Operations department, 6(4.4%) are from Legal department, 6(4.4%) are from Portfolio Management department, 7(5,2%) are from the Customer Service department, 5(3.7%) are from Treasury department, 4(3.0%) are from Finance department, and 2(1.5%) are from Audit department. On the other hand, respondents from the local bank Y had 9(6.7%) respondents who work in the HR department, 11(8.1%) from the IT department, 10(7.1%) respondents from the Records and Archives department, 7(5.2%) from Banking Operations department, 14(10.4%) from Legal department, 8(5.9%) from Portfolio Management department, 4(3.0%) from the Customer Service department, 8(5.9%) from Treasury, 8(5.9%) from Finance, and 3(2.2%) from Audit departments. Most departments were fairly represented in both banks, with the majority of respondents of the foreign bank belonging to the Banking Operations department and the least from the Audit department. Whereas those from the local

bank mostly belonged to the Legal department, the least number of respondents also came from the Audit department.

Lastly, Table 4.1 revealed that 21(15.6%) respondents from the foreign bank had worked for less than 5 years, 25(28.5%) had worked between 5 to 10 years, and 7(5.2%) had worked for 11 years and above. On the other hand, 26(31.7%) of respondents from the foreign bank had worked for less than 5 years, 40(29.6%) had worked between 5 to 10 years, and 16(11.9%) had worked for 11 years and above. Both banks had the majority of respondents who had worked between 5 to 10 years, followed by those who had worked for less than 5 years.

4.3 Effect of Information Culture on Business Performance

This section sought to examine the effect information culture practices have on the banks' business performance. Information culture is an aspect of an organisation's culture in which people's behaviour and values towards information, information management, and information technologies interact to predict successful business performance (Marchand et al., 2001). Furthermore, business performance refers to using information effectively to improve profitability and sales growth (Marchand et al., 2001). Chi-Square analysis was conducted to determine the opinions of respondents on the effects information culture had on business performance. Furthermore, the aspects of business performance that were impacted most and least and whether differences between banks were significant or not. Tables 4.2.1 to 4.2.6 present results from the Chi-Square analysis.

Table 4.2. 1: Effective use of Information and Profitability

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Effective use of information increases profitability.	Strongly disagree Disagree Neutral Agree Strongly agree	0 0 0 25 28	0 0 0 47.7 52	0 0 0 56 26	0 0 0 68.3 31.7
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021.

From Table 4.2.1, it can be observed that both bank X 25(47.7%) and bank Y 56(68.3) agreed that effective use of information increases profits. 28(52%) from bank X and 26(31.7%) from bank Y strongly agree. However, none of the respondents from both banks strongly disagreed with 0(0%), disagreed 0(0%), or were neutral 0(0%) to the question.

Table 4.2. 2: Unavailability of adequate information and delayed decision making

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Unavailability of adequate information delayed decision making	Strongly disagree Disagree Neutral Agree Strongly agree	4 1 0 27 21	7.5 1.9 0 50.9 39.6	0 4 3 42 33	0 4.9 3.7 51.2 40.2
Total		**53**	**100**	**82**	**100**

Source: Field Data, 2021

Table 4.2.2 shows that 27(50.9%) and 21(39.6%) respondents from bank X agree and strongly agree that unavailability of adequate information delays decision making. While 4(7.5%), 1(1.9%) and 0(0%) strongly disagree, disagree and were neutral respectively. Bank Y, other hand had 42(51.2%) and 33(40.2%) agree and strongly agree that unavailability of adequate information delays decision making. 4(4.9%) disagree, 3(3.7%) were neutral while none 0(0%)

strongly disagree. From the interpretation it could be observed that both banks had a high response rate agreeing to the question, 27(50.9%) for bank X and 42(51.2%) for bank Y.

Table 4.2. 3: Influence of bank performance information on work.

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Influence of bank performance information on work	Strongly disagree	15	28.3	26	31.7
	Disagree	24	45.3	26	31.7
	Neutral	1	1.9	15	18.3
	Agree	12	22.6	12	14.6
	Strongly agree	1	1.9	3	3.7
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

From Table 4.2.3, 24(45.3%) of responses from bank X disagree, 15(28.3%) that information received about bank performance influences their work. 12(22.6%) strongly disagree and agree, 1(1.9%) strongly agree and another 1(1.9%) were neutral. Similarly bank Y, 26(31.7%) each strongly disagree and disagree, 15 (18.3%), 12(14.6%) and 3(3.7%) were neutral, agree and strongly agree respectively.

Table 4.2. 4: Withholding information and delay in processing requests

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Withholding information delays the processing of requests	Strongly disagree	5	9.4	0	0
	Disagree	10	18.9	0	0
	Neutral	0	0	0	0
	Agree	21	39.6	47	57.3
	Strongly agree	16	30.2	35	42.7
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

From Table 4.2.4, 21(39.6%) and 47(57.3%), 16(30.2%) and 35(42.7%) of the response from bank X and bank Y respectively agree and strongly agree that withholding of information that

ought to be shared delays processing of requests. For bank X10(18.9%) disagree, while 5(9.4%) strongly disagree. For bank Y, none, 0(0%) neither strongly disagree, disagree nor were neutral.

Table 4.2. 5: Information feedback on past work performance and operational cost

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Information feedback on past work performance reduces operational cost	Strongly disagree	5	9.4	12	14.6
	Disagree	10	18.9	14	17.1
	Neutral	0	0	0	0
	Agree	21	39.6	21	25.6
	Strongly agree	17	32.1	35	42.7
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Table 4.2.5 shows that majority of responses from bank X 21(39.6%) agree and bank Y 35(42.7%) strongly agree that receiving information feedback on past work performance could reduce operational cost. None of the respondents from both banks were neutral. But 10(18.9%) and 14(17.1%) from bank X and bank Y respectively, disagree. And 5(9.4%), bank X and 12(14.6%), bank Y strongly disagree.

Table 4.2. 6: Trends on the use of modern IT resources and products / services enhancement

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Trends on the use of modern IT resources enhances products / services	Strongly disagree	0	0.0	0	0.0
	Disagree	4	7.5	0	0.0
	Neutral	2	3.8	0	0.0
	Agree	18	34	38	46.3
	Strongly agree	29	54.7	44	53.7
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Table 4.2. 7: Sales growth highly constitutes bank performance

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Sales growth highly constitutes bank performance	Strongly disagree Disagree Neutral Agree Strongly agree	13 1 0 12 18	24.5 18.9 0 22.6 34	5 19 0 50 8	6.1 23.2 0 61 9.8
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

From Table 4.2.6, both bank X, 29(54.7%) and bank Y 44(53.7%) strongly agree that relevant information on trends with other banks especially with the use of modern IT resources could enhance the bank's products and services 18(34%) bank X and 38(46.3%) bank Y agree. 4(7.5%) and 2(3.8%) from bank X disagree and were neutral while 0(0%) from bank X and bank Y did not strongly disagree. Also (0(0%) from bank Y did not disagree or were neutral.

Table 4.2.7 shows that, 18(34%), 12(22.6%), 13(24.5%), 10(18.9%) and 0(0%) from bank X strongly agree, agree, strongly disagree, disagree and were neutral respectively that sales growth highly constitute bank performance. Bank Y on the other hand had majority 50(61%) agree, 19(23.2%) disagree, 8(9.8%) strongly agree and 0(0%) neutral.

Table 4.2. 8: Satisfactory bank performance in terms of effective use of information/records

Performance in terms of effective use of information/records is satisfactory.	Strongly disagree Disagree Neutral Agree Strongly agree	7 8 0 28 10	13.2 15.1 0 52.8 18.9	15 12 3 39 13	18.3 14.6 3.7 47.6 15.6
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

From Table 4.2.8, 28(52.8%) from bank X agree, 10(18.9%) strongly agree, 8(15.1%) disagree and 7(13.2%) strongly disagree that performance in terms of effect use of information/records has been satisfactory. Bank Y had 39(47.6%) agree, 15(18.3) strongly disagree, 13(15.6%) strongly agree and 3(3.7%) neutral. It was obvious that both banks reported majority of their respondents agreeing to the question, bank X 28(52%) and bank Y 39(47.6%).

4.4 Dominant Information Culture Type

This section examined the different information culture types at both banks. The dominant type of information culture may support a more effective use of information on performance. The information culture types instill and measure certain behaviours and values of the respondents for the effective use of information. Respondents provided answers to indicate their degree of agreement or otherwise to the statements on information culture which measured six types of information culture; integrity, proactivity, sharing, transparency, formality and control. The analysis was conducted using means and standard deviations. This is presented in Table 4.3.1 below.

Table 4.3. 1:Dominant Information Culture Type.

	Foreign Bank (X)		Local Bank(Y)		T	df	Sig. (2-tailed)
	Mean	**SD**	**Mean**	**SD**			
Information distribution is often used to justify decisions made	2.87	1.09	3.12	1.21	0.54	133	0.587
Total Integrity IC	**2.87**	**1.09**	**3.12**	**1.21**			
Managers and supervisors of encourage openness.	2.21	0.91	2.44	0.79	1.57	133	0.118
Total Transparency IC	**2.21**	**0.91**	**2.44**	**0.79**			
There is regular exchange of information among colleagues	2.25	0.92	2.46	1.01	2.53	133	0.013*
Total Sharing IC	**2.25**	**0.92**	**2.46**	**1.01**			
Relevant information on current trends is sought from other banks	1.89	0.91	2.89	1.36	3.83	133	0.001*
Total Proactivity IC	**1.89**	**0.91**	**2.89**	**1.36**			
Informal information sources (e.g colleagues) are used to verify and improve the quality of formal information sources (e.g memos, reports).	1.34	1.07	3.10	1.08	1.23	133	0.261
Total Formality IC	**1.34**	**1.07**	**3.10**	**1.08**			
Knowledge of the bank's performance influences work.	1.85	1.05	2.23	1.00	2.48	133	0.015*
Total Control IC	**1.85**	**1.05**	**2.23**	**1.00**			

*p<0.05 Source: Field data 2021.

From Table 4.3.1, considering the total averages for the six information culture types, it was clear that for both banks integrity was the most dominant information culture, bank X (M=2.87 SD=1.09) and bank Y (M=3.12 SD=1.21). For bank X, sharing information culture (M=2.25 SD=0.92), followed by transparency (M=2.21 SD=0.91), proactivity (M=1.89 SD=0.91), then control (M=1.85 SD=1.05) and finally the least dominant culture was formality (1.34 SD=1.07). Whereas for bank Y, the second dominant information culture was formality

(M=3.10 SD=1.08), followed by proactivity (M=2.89 SD=1.36), sharing (M=2.46 SD=1.01), transparency (M=2.44 SD=0.79), then the least control (M=2.23 SD=1.00).

Table 4.3.1 further shows a statistical significant difference between both banks on sharing $t(133) = 2.53$, $p = 0.013$. There is also a statistically significant difference between the foreign and local bank on proactivity information culture $t(133) = 3.83$, $p = 0.001$ as well as control culture $t(133) = 2.48$, $p = 0.015$.

4.5 Support for Information Behaviours

This section examines how banks support information behaviours and values which imbibe the information culture amongst staff. Respondents provided answers to their degree agreement to the statements on information behaviours/values which are indicators of information culture. An open-ended question to seek further views from respondents about how the bank supports information behaviours/values was not completed by any of the respondents from both banks. Table 4.4.1 to 4.4.8 below presents the data analyzed.

Table 4.4. 1: Knowledge communication from experienced to less experienced staff

	Response	**Foreign Bank (X)**		**Local Bank(Y)**	
		Frequency	**%**	**Frequency**	**%**
Knowledge is communication from experienced to less experienced staff	Strongly disagree	0	0	5	6.1
	Disagree	0	0	5	6.1
	Neutral	11	20.0	15	18.3
	Agree	20	37.7	18	22.0
	Strongly agree	22	41.5	39	47.6
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

From table 4.4.1, both bank X and Y strongly agree 22(41.5%) and 39(47.6%) that their work unit encourages experienced workers to communicate their knowledge to new or less experienced workers. None of the respondents from bank X 0(0%) neither strongly disagree nor disagree. However, 11(20.0) bank X respondents were neutral. Majority of respondents from bank Y 39(47.6) and 18(22.0%) strongly agree and agree. Also, 15(18.3%) were neutral and 5(6.1%) each strongly disagree and disagree.

Table 4.4. 2: Bank encourages training on effective information use

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Bank encourages training on effective information use.	Strongly disagree	2	3.8	2	2.4
	Disagree	2	3.8	33	40.2
	Neutral	5	9.4	0	0.0
	Agree	15	28.3	25	30.5
	Strongly agree	29	54.7	22	26.8
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Also, 29(54.7%), 15(28.3%), and 5(9.4%) of bank X strongly agree, agree and were neutral, while 2(3.8%) each of the respondents strongly disagree and disagree on whether the bank encourages staff to attend training/education courses in relation to effective information use. Contrary to the response from bank X, bank Y had majority of respondents 33(40.2%) disagree 25(30.5%) and 22(26.8%) agree and strongly agree respectively. 2(2.4%) strongly disagree and 0(0%) were neutral.

Table 4.4. 3: Existence of norms that promote information values

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Norms exist that promote information values	Strongly disagree	3	5.7	9	11.0
	Disagree	24	45.3	22	26.8
	Neutral	0	0	5	6.1
	Agree	12	22.6	21	25.6
	Strongly agree	14	26.4	25	30.5
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

In terms of existence of a norm intended to promote information values for the effective use of information, 25(30.5%), followed by 22(26.8%) response from bank Y strongly agree and disagree. 21(25.6%) agree, 9(11.0%) strongly disagree and 5(6.1%) were neutral. For bank X, 24(45.3%) disagree, 14(26.4%) strongly agree, 12(22.6%) agree, while 3(5.7%) and 0(0%) strongly disagree and were neutral.

Table 4.4. 4: Evaluating and rewarding staff information behaviours/values

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Evaluating and rewarding staff information behaviours	Strongly disagree	19	35.8	27	33.0
	Disagree	14	26.4	20	24.4
	Neutral	4	7.5	8	9.8
	Agree	9	17.0	12	14.6
	Strongly agree	7	13.2	15	18.2
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Both bank X 19(35.8%) and bank Y 27(33.0%) strongly disagree and disagree, bank X 14(26.4%) and bank Y 20(24.4%), to whether their banks regularly evaluated and rewarded staff on the basis of their information behaviours/values. 12(14.6%) respondents from bank Y agree, 15(18.2%) strongly agree and 8(9.8%) were neutral. Bank X, 9(17.0%) agree, 7(13.2%) strongly agree and 4(7.5%) were neutral.

Table 4.4. 5: Existence of a policy that supports information behaviours/values

	Response	**Foreign Bank (X)**		**Local Bank(Y)**	
		Frequency	**%**	**Frequency**	**%**
Existence of a policy that supports information behaviours/values	Strongly disagree	1	1.9	3	3.7
	Disagree	20	37.7	31	37.8
	Neutral	1	1.9	0	0
	Agree	12	22.6	14	17.1
	Strongly agree	19	35.8	34	41.4
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

In terms of policy on information behaviours, Table 4.4.5 reveals that 20(37.7%) of respondents from X disagree while 31(37.8%) from bank Y also disagree. Also 19(35.8%) and 34(41.4%) strongly agree for both banks. Bank X, 12(22.6%), and bank Y 14(17.1%) agree. 1(1.9%) strongly agree for bank X and the same 1(1.9%) were neutral. 3(3.7%) for bank Y strongly disagree and 0(0%) were neutral.

Table 4.4. 6: Management prioritizes training in information / records management

	Response	**Foreign Bank (X)**		**Local Bank(Y)**	
		Frequency	**%**	**Frequency**	**%**
Management prioritizes training in information / records management	Strongly disagree	13	24.5	1	1.2
	Disagree	30	56.6	48	58.5
	Neutral	5	9.4	0	0
	Agree	4	7.5	18	22.0
	Strongly agree	1	1.9	15	18.3
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

As to whether training on information management is a management priority, table 4.4.6 reveals that each bank has a high number of respondents disagree, bank X 30(56.6%) and bank Y 48(58.5%). 13(24.5%), bank X strongly disagree, 5(9.4%) were neutral, 4(7.5%) agree and 1(1.9%) strongly agree. For bank Y, 18(22%) agree, 15(18.3%) strongly agree, 1(1.2%) strongly disagree and 0(0%) were neutral.

Table 4.4. 7: Staff collaboration in relation to records/information management

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Staff collaborate in relation to records/information management	Strongly disagree	10	18.9	3	3.7
	Disagree	19	35.8	37	45.1
	Neutral	3	5.7	7	8.5
	Agree	11	20.8	31	37.8
	Strongly agree	10	18.8	4	4.9
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Table 4.4.7 reveals that majority of respondents from both banks, X 19(35.8%) and Y 37(45.1%), disagree that there was collaboration among in relation to records/information management. However, 11(20.8%) and 31(37.8%) agree from bank X and bank Y respectively. Furthermore, 10(18.9%) each for bank X strongly agree and strongly disagree, while 3(5.7%) were neutral. For bank Y, 7(8.5%) were neutral, 4(4.9%) strongly agree and 3(3.7%) strongly disagree.

4.6 Benefits of using IT in Banking Operations

Respondents were required to indicate their degrees of agreement or otherwise to the benefits of IT application and infrastructure in banking operations. IT application and infrastructure refers to any computer-based tool that people use to work with information and to support an organisation's information and information processing needs (Stair & Reynold 2017). The opened-ended question to seek other views from respondents about the perceived benefits of

IT was left blank. The analysis was conducted using a Chi-square test, the frequencies of response shows that majority of the respondents strongly agree to the benefits of IT in banking. This is presented in Table 4.5.1 below:

Table 4.5. 1: Cost effectiveness of using IT

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
It is cost/time-effective using IT resources in banking.	Strongly disagree Disagree Neutral Agree Strongly agree	0 0 0 6 47	0 0 0 11.3 88.7	1 0 0 38 43	1.2 0 0 46.3 52.4
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Table 4.5.1 shows that bank X 47(88.7%) and bank Y 43(52.4%) both strongly agree that using IT application and infrastructure is cost/time effective. They also agree bank X 6(11.3%), bank Y 38(46.3%) that it is cost and time-effective using IT tools in banking processes. Apart from 1(1.2%) from bank Y, that strongly disagree, 0(0%) from bank X strongly disagree. None of the respondents from both banks disagree or had neutral opinion.

Table 4.5. 2: Creation of better work environment

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
IT creates a better work environment	Strongly disagree Disagree Neutral Agree Strongly agree	0 0 0 24 29	0 0 0 45.3 54.7	0 0 0 22 60	0 0 0 26.8 73.2
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Table 4.5.2 further revealed that respondents from bank X 29(54.7%), and bank Y 60(73.2%), strongly agreed that IT creates a better work environment. While 24(45.3%) and 22(26.8%) from bank X and bank Y respectively agree 0(0%) neither strongly disagree, disagree nor were neutral.

Table 4.5. 3: IT use reduces workload

	Response	**Foreign Bank (X)**		**Local Bank(Y)**	
		Frequency	**%**	**Frequency**	**%**
IT use reduces workload.	Strongly disagree Disagree Neutral Agree Strongly agree	4 6 0 21 22	7.5 11.3 0 39.6 41.5	0 14 3 45 20	0 17 3.7 54.9 24.4
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

In relation to using IT to reduce workload, Table 4.5.3 shows that bank X 21(39.6%) and bank Y 45(54.9%) agree. On the other hand, 22(41.5%) and 20(24.4%) respondents from both banks X and Y respectively strongly agree. 6(11.3%) and 14(17%) from bank X and bank Y respectively disagree and finally, 3(3.7%) bank Y expressed neutral view.

Table 4.5. 4: IT usage helps meet regulatory requirements

	Response	**Foreign Bank (X)**		**Local Bank(Y)**	
		Frequency	**%**	**Frequency**	**%**
Using IT helps the bank meet regulatory requirements	Strongly disagree Disagree Neutral Agree Strongly agree	0 0 0 22 31	0 0 0 41.5 58.5	0 17 0 27 38	0 20.7 0 32.9 46.3
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Table 4.5.4 shows that majority of the respondents, bank X 31(58.5%) and bank Y 38(46.3%) strongly agree that using IT helps the bank meet regulatory requirements. Bank X, 22(41.5%) and bank Y 27(32.9%) agree. 17(20.7%) of the respondents from bank Y however, disagree.

Table 4.5. 5: IT usage enhances services

Source: Field data, 2021

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Using IT enhances services rendered	Strongly disagree	0	0	1	1.2
	Disagree	0	0	0	0
	Neutral	0	0	0	0
	Agree	12	22.6	42	51.2
	Strongly agree	41	77.4	39	47.6
Total		**53**	**100**	**82**	**100**

Table 4.5.5 shows that only 1(1.2%) respondent from bank Y strongly disagree that using IT enhances services rendered. Bank X, 41(77.4%) and 12(22.6%) strongly agree and agree while bank Y 42(51.2%) and 39(47.6%) agree and strongly disagree.

Table 4.5. 6: IT facilitates information/records management for profitability

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
IT facilitates information/records management for profitability	Strongly disagree	0	0	0	0
	Disagree	0	0	0	0
	Neutral	0	0	0	0
	Agree	37	69.8	33	40.2
	Strongly agree	16	30.2	49	59.8
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Table 4.5.6 shows that bank X 37(69.8%) agree and 16(30.2%) strongly disagree that IT facilitates information / records management for profitability. For bank Y, majority 49(59.8%) strongly agree and 33(40.2%) agree. 0(0%) strongly disagree, disagree and were neutral for both banks.

Table 4.5. 7: Willingness to use new IT tool

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
I am very willing to use a new IT tool	Strongly disagree Disagree Neutral Agree Strongly agree	0 0 0 4 49	0 0 0 7.5 92.5	0 5 0 28 49	0 6.1 0 34.1 59.8
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Table 4.5.7 reveals that bank X 49(92.5%) and bank Y 49(59.8%) coincidentally strongly agree that they were willing to use a new IT tool. 28(34.1%) bank Y respondents agree while 4(7.5%) also agree. Bank Y 5(6.1%) disagree and 0(0%) bank X disagree. Again, none of the respondents 0(0%) from both bank, X and Y, strongly disagree or were neutral.

4.7 Effective Information Management of Banks

This section sought to examine how banks effectively manage information. Descriptive analysis using chi square was conducted to determine effective management practices that existed in banks. Table 4.6.1 presents results from the Chi Square analysis.

Table 4.6. 1: Existence of written policy on information/records management

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
There is a written policy on information/records management	Strongly disagree Disagree Neutral Agree Strongly agree	12 9 0 17 15	22.6 17 0 32.1 28.3	11 19 27 12 13	13.4 23.2 32.9 14.6 15.9
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Table 4.6.1 shows that bank X had 17(32.1%) respondents agree, 15(28.3%) strongly agree, 12(22.6%), 9(17%) and 0(0%) respondents neutral that their bank had a written information/records management policy. Bank Y on the other side, had majority of its respondents 27(32.9%) neutral, 19(23.2%) disagree, 13(15.9%) strongly agree, 12(14.6%) agree and 11(13.4%) strongly disagree.

Table 4.6. 2: Organisation and storage of records

	Response	**Foreign Bank (X)**		**Local Bank(Y)**	
		Frequency	**%**	**Frequency**	**%**
Paper record/information is organised and stored in boxes, metallic shelves and cabinets.	Strongly disagree	8	15.1	18	22.0
	Disagree	0	0	6	7.3
	Neutral	7	13.2	13	15.9
	Agree	18	34	18	22.0
	Strongly Agree	20	37.7	27	32.8
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Table 4.6.2 shows that majority of respondents from both bank X 20(37.7%) and bank Y 27(32.8%) strongly agree and the same number of respondents for bank X18(34%) and 18(22.0%) agree that paper record/information is organised and stored in boxes, metallic shelves and cabinets for safekeeping. 18(22.0%) from bank Y and 8(15.1%) from bank X strongly disagree. Bank X, 7(13.2%) and bank Y, 13(15.9%) were neutral.

Table 4.6. 3: Responsibility for information management

	Response	**Foreign Bank (X)**		**Local Bank(Y)**	
		Frequency	**%**	**Frequency**	**%**
The IT and records staff are responsible for managing information and not a collective responsibility of all the staff.	Strongly disagree	9	17	11	13.4
	Disagree	4	7.5	3	3.7
	Neutral	2	3.8	11	13.4
	Agree	16	30.2	24	29.3
	Strongly agree	22	41.5	33	40.2
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Interestingly, from table 4.6.3, 22(41.5%) of respondents of bank X strongly agree and 16(30.2%) agree that the IT and records staff in their bank are responsible for managing information and not a collective responsibility of all the staff. For bank X 9(17%) strongly disagree, 4(7.5%) disagree and 2(3.8%) were neutral. Bank Y, also strongly agree 33(40.2%) and 24(29.3%) agree. 11(13.4%) each were neutral and strongly disagree. 3(3.7%) of the respondents from bank Y disagree.

Table 4.6. 4: Information management as part of employee responsibility

	Response	**Foreign Bank (X)**		**Local Bank(Y)**	
		Frequency	**%**	**Frequency**	**%**
Information/records management is part of my responsibilities.	Strongly disagree	10	18.9	11	13.4
	Disagree	26	49.1	27	32.9
	Neutral	1	1.9	0	0
	Agree	6	11.3	31	37.8
	Strongly agree	10	18.9	13	15.9
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Table 4.6.4 shows that bank X 26(46.1%) disagree, 10(18.9%) each strongly disagree and strongly agree, that information management was part of staff responsibilities. 6(11.3%) agree and 1(1.95) neutral, while bank Y, 31(37.8.5) agree. Also bank Y, 27(32.9%) disagree, 13(15.9%) strongly agree and 11(13.4%) strongly disagree.

Table 4.6. 5: Existence of mechanisms to prevent information overload

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Bank has mechanisms to prevent information overload.	Strongly disagree	4	7.5	7	8.5
	Disagree	0	0	7	8.5
	Neutral	5	9.4	0	0
	Agree	10	18.9	14	17.1
	Strongly agree	34	64.2	54	65.9
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

From Table 4.6.5, majority of the respondents of bank X 34(64.2%) and bank Y 54(65.9%) strongly agree that their banks develop mechanisms to prevent information overload, followed by bank X 10(18.9%) and bank Y 14(17.1%) respondents who agree. Respondents 7(8.5%) each of bank Y strongly disagree and disagree. Whereas bank X, 4(7.5%) strongly disagree and 5(9.4%) were neutral.

Table 4.6. 6: Retrieval of information

Source: Field data, 2021

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
It is time consuming retrieving records/information	Strongly disagree	23	43.4	35	42.7
	Disagree	15	28.3	20	24.4
	Neutral	7	13.2	22	26.8
	Agree	2	3.8	3	3.7
	Strongly agree	6	11.3	2	2.4
Total		**53**	**100**	**82**	**100**

Table 4.6.6 shows that both banks X 23(43.4%) and bank Y 35(42.7%) strongly disagree that sometimes it was time consuming retrieving records/information. 22(26.8%) and 20(24.4%) of respondents of bank Y disagree and were neutral respectively, while 3(3.7%) agree and 2(2.4%) strongly agree. For bank X 15(28.3%) disagree, 7(13.2%) were neutral, 6(11.3%) strongly agree and 2(3.8%) agree.

Table 4.6. 7: Untimely retrieval of information

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
There have been situations where records/information needed could not be retrieved timely	Strongly disagree	6	11.3	16	19.5
	Disagree	4	7.5	13	15.9
	Neutral	3	5.7	6	7.3
	Agree	27	50.9	22	26.8
	Strongly agree	13	24.5	25	30.5
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Table 4.6.7 shows that bank X 27(50.9%) agree that there have been situations where records/information needed could not be retrieved timely. 13(24.5%) also strongly agree, 6(11.3%) strongly disagree, 4(7.5%) disagree and 3(5.7%) were neutral. Whereas for bank Y, 25(30.5%) strongly agree, 22(26.8%) agree, 16(19.5%) strongly disagree, 13(15.9%) disagree and 6(7.3%) were neutral.

Table 4.6. 8: Causes of delay of retrieval of information

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Misplacement/misfiling are the most causes for delay in timely retrieval	Strongly disagree	3	5.7	15	18.3
	Disagree	4	7.5	19	23.2
	Neutral	13	24.5	0	0
	Agree	15	28.3	19	23.2
	Strongly agree	18	34	29	35.4
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

From Table 4.6.8, majority of respondents from both bank X 18(34%) and bank Y 29(35.4%) strongly agree, 15(28.3%) and 19(23.2%) from both banks respectively agree that misplacement/misfiling were the most causes for delay in timely retrieval. Bank Y 19(23.2%) disagree and 15(18.3%) strongly disagree. Bank X 4(7.5%) disagree, 3(5.7%) strongly disagree and 13(24.5%) were neutral.

4.8 Challenges with Information Culture Practices

In order to identify factors that challenge good information culture practices, respondents were required to indicate their degree of agreement or otherwise to some challenges evident in the literature. They were also asked to specify other challenges which were not stated, but there was no response. This is presented in Table 4.7.1 to 4.7.6.

Table 4.7. 1: Information policy education

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Staff are educated on the records/information policy	Strongly disagree	3	5.7	11	13.4
	Disagree	23	43.4	48	58.5
	Neutral	10	18.9	3	3.7
	Agree	14	26.4	17	20.7
	Strongly agree	3	5.7	3	3.7
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

From table 4.7.1 a large number of respondents of both bank X 23(43.4%) and bank Y 48(58.5%) disagree that staff receive education on the records/information management policy. Bank X 14(26.4%) and bank Y 17(20.7%) agree. 10(18.9%) and 3(3.7%) were neutral for both bank X and Y respectively. 3(5.7%) each for bank X strongly disagree and strongly agree. While 11(13.4%) and 3(3.7%) responses from bank Y strongly disagree and strongly agree.

Table 4.7. 2: Leadership and information culture
Source: Field data, 2021

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Change in management affects information culture of the bank	**Strongly disagree** **Disagree** **Neutral** **Agree** **Strongly agree**	**2** **17** **10** **16** **4**	**3.8** **32.1** **18.9** **30.2** **7.5**	**20** **26** **12** **24** **0**	**24.4** **31.7** **14.6** **29.3** **0**
Total		**53**	**100**	**82**	**100**

Table 4.7.2 shows that bank X 17(32.1%) and bank Y 26(31.7%) disagree. Both banks 16(30.2%) and 24(29.3%) also agree for bank X and bank Y respectively. Bank X 10(18.9%) and bank Y 12(14.6%) had neutral opinions. 20 (24.4%) bank Y response strongly disagree and 0(%) strongly agree. For bank X 4(7.5%) strongly agree and 2(3.8%) strongly disagree. It is obvious that majority of the respondents of both banks disagree.

Table 4.7. 3: Awareness of existence of information culture

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
I am aware my bank has an information culture	Strongly disagree Disagree Neutral Agree Strongly agree	40 5 0 5 3	75.5 9.4 0 9.4 5.7	31 15 23 3 10	37.8 18.3 28.0 3.7 12.1
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Table 4.7.3 shows that majority strongly disagree about their awareness of existence of information culture, bank X 40(75.5%) and bank Y 31(37.8%). Bank Y, 15(18.3%) disagrees, 23(28.0%) were neutral but 10(12.1%) strongly agree and 3(3.7%) agree. Bank X 5(9.4%) each disagree and agree.

Table 4.7. 4: Use of IT for solving information management problems

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
IT use is the best solution to records/information management problems	Strongly disagree Disagree Neutral Agree Strongly agree	5 10 0 18 20	9.4 18.9 0 34 37.7	15 10 5 27 25	18.3 12.2 6.1 32.9 30.5
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

From table 4.7.4 bank Y 27(32.9%) agree, followed by 25(30.5%) strongly agree, 15(18.3%) strongly disagree, 10(12.2%) disagree and 5(6.1) were neutral that IT use is the best solution to records/information management problems. On the other hand, bank X had majority 20(37.7%) strongly agree, 18(34%) agree, 10(18.9%) disagree, 5(9.4%) strongly disagree.

Table 4.7. 5: Inadequate information management professionals

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	%	Frequency	%
Inadequate information management professionals	Strongly disagree Disagree Neutral Agree Strongly agree	17 14 0 9 13	32.1 26.4 0 17 24.5	31 19 0 17 15	37.8 23.2 0 20.7 18.3
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

Table 4.7.5 shows that bank Y 31(37.8%) strongly disagree, 19(23.2%) disagree, 17(20.7%) agree and 15(18.3%) strongly agree that their bank had inadequate information management professionals. Similar to bank Y, bank X also had majority 17(32.1%) strongly disagree. 14(26.4%) disagree, 13(24.5%) strongly agree, 9(17%) agree. Both banks however, 0(0%) were neutral.

Table 4.7. 6: Managements' prioritization of information management training

	Response	Foreign Bank (X)		Local Bank(Y)	
		Frequency	**%**	**Frequency**	**%**
Management prioritize training in records/information management	Strongly disagree	14	26.4	37	45.1
	Disagree	17	32	10	12.2
	Neutral	6	11.3	0	0
	Agree	6	11.3	21	25.6
	Strongly agree	10	18.7	14	17.0
Total		**53**	**100**	**82**	**100**

Source: Field data, 2021

From the table 4.7.6 bank Y 37(45.1%) strongly disagree, 21(25.6%) agree, 14(17.0%) strongly agree and 10(12.2%) disagree that management prioritize training in records/information management for staff. Bank X 17(32%) disagree, 14(26.4%) strongly disagree, 10(18.7%) strongly agree and 6(11.3%) each agree or were neutral.

It is clear from the tables that there are challenges with information culture in the banks.

CHAPTER FIVE

DISCUSSION OF FINDINGS

5.1 Introduction

This chapter presents a detailed discussion of the study's major findings based on the research objectives and existing literature. It analyses the data critically concerning relevant literature to explore deeper meanings of the responses, unravel the issues, and understand the phenomenon.

The findings are discussed under the following headings:

- Information Culture on Business Performance
- Dominant information Culture type
- Support for Information Culture
- Benefits of using IT
- Effective Information Management
- Challenges with Information Culture Practices

5.2 Information Culture on Business Performance

The first objective examined the effect of information culture practices on the business performance of banks. Findings indicate that foreign(X) and local bank(Y) respondents affirmed that information culture affected performance. To wit, both banks affirmed that effective use of information increases profits, that unavailability of adequate information delays decision making, that information received about their bank's performance influences their work, receiving information feedback on past work performance could reduce operational

cost, and finally that relevant information on trends with other banks on the use of modern IT resources could enhance their bank's products and services. Thus, information culture is very important to any business that wants to excel.

This resonates with propositions that culture plays an important role in increasing a firm's performance. For instance, Sinabisi (2019) found that organisational culture was positively related to organisational performance. Likewise, Omoregie and Popoola (2018) found that organisational culture, information sharing, and perception of records management systems contribute to organisational effectiveness for the positive financial performance of banks in the banking industry in Nigeria.

In a corresponding study, Lauri et al. (2016) also focused on the information culture of higher education institutions in Estonia. The findings revealed a significant correlation between information culture with integrated job performance. Besides, Tshirado (2013) conducted a qualitative study of the information culture in the Internal Relations and Cooperation department in South Africa. A finding similar to Lauri et al. (2016) confirms a positive relationship between information culture and performance.

Svärd (2014), also in a case study, examined the information culture of a medium-sized municipality in Belgium. The findings show that information culture affects how public information and records are managed for efficiency, which impacts performance.

Further, Douglas (2010) also carried out a qualitative study and explored the values, attitudes, beliefs, and behaviours that government departments in Western Australia had towards information. Her study revealed that information culture is complex, systemic, and reflexive.

The findings contend that information culture is an important aspect of an organisation's culture that gives organisations a competitive advantage if well aligned with business strategies. This implies that information culture is very important to any business that wants to excel.

5.3 The Dominant Information Culture

The study also sought to examine the most dominant information culture type at both banks amongst the different information culture types. Findings revealed that both banks had integrity, transparency, proactivity, formality, and control culture. Integrity culture was the most dominant information culture type in both banks. The least dominant culture for the foreign bank(X) was formality culture, whereas control was the least dominant culture for the local bank (Y). Further, it can confidently be stated that the high means exhibited by a local bank on sharing, proactivity, and control culture was not due to chance.

All forms of information behaviours and values were exhibited in the banks, and both foreign and local banks exhibited high integrity information culture in order to prevent the situation where information is used for personal gains such as knowingly passing on inaccurate information, distributing information to justify decisions after the fact, or keeping information to oneself. As predicted by Choo (2013) and Marchand et al. (2001), the dimensions do not imply that the information culture of an organization would be characterized solely by a single component. Instead, it is suggested that most organisations would be displayed in different degrees, norms, and behaviours.

For instance, Abrahamson and Goodman-Delahaunty's (2013) conducted a survey on information management and information culture among three Canadian police organisations. They found that information proactiveness and control played significant roles in achieving the three information use outcomes. Similarly, in a study of the information culture of higher

education institutions in Estonia, Lauri et al. (2016) found that three (3) types of information culture existed, integrity, proactiveness, and formality. However, the integrity information culture type was the most prevalent among the three. Also, a significant positive correlation was found between integrated information culture and performance.

Per the information orientation model, these culture dimensions are information behaviours that describe the information culture in the context of the banking sector that results in profitability. This proves the proposition that information culture is manifested by a group's information behaviours related to information sharing, reactiveness, transparency, integrity, informality, and control (Chen, 2019; Marchand et al., 2001; Choo et al., 2008).

5.4 Support for Information Behaviours

The third objective sought to examine how banks support information behaviours and values that imbibe staff information culture. Most foreign and local bank respondents affirmed that their work units encourage experienced workers to communicate their knowledge to new or less experienced workers.

Most respondents from the local bank reported that they did not have a norm intended to promote information values for the effective use of information. In contrast, most foreign bank respondents indicated there was a norm to promote information values. Both bank X and Y respondents indicated that their banks do not regularly evaluate and reward staff based on their information behaviours and values. Furthermore, both bank X and bank Y respondents were largely divided on whether there was a policy that supports information behaviours. Almost the same number of respondents agreed and disagreed in this regard. It could be that respondents did not know whether a policy existed or existed but was not put into practice.

In terms of management prioritizing information and records management training, most respondents from both banks disagreed. A study by Lusuli & Rotich (2014) in the National

Treasury in Kenya found that the lack of top management support for records management and lack of staff training, among other challenges, impeded the effective management of records and information management in the institution. Furthermore, most respondents from both banks disagreed as to whether there was a collaboration among staff concerning records and information management. This contradicts the opinion of Shepherd and Yeo (2003) that all employees in an organisation must participate and co-operate in the management of information which will support the information culture.

Also, most respondents of the foreign bank (X) strongly agreed that their bank encourages staff to attend training/education courses concerning effective information use. Nevertheless, most respondents from the local bank did not agree. Wright's (2013) findings indicated that training is a driver for information culture and thus records management practices. The findings showed that strengthened information culture would lead to better compliance. Segbenya and Berisie (2020) also found that training and development significantly relate to and affect employees' performance.

A survey by Karim (2019) investigated the impact of different training and development programmes on employee performance in Bangladesh. Findings revealed that orientation and career development training had a significant impact on employee performance. Although training and development programmes increase the organization's overall performance, it is quite expensive to offer, but, in the end, it gives back more than they took (Shepard Jon et al., 2003; Kaynak, 2003). As discussed earlier, this could account for the management of both banks' low interest in training employees' ineffective information and records to support the information culture.

5.5 Benefits of using IT

The study also sought to find out the benefits of using IT in banking operations. Results show that the majority of respondents of both bank X and bank Y indicated that using IT saves time and cost, creates a better work environment, reduces workload, helps the bank meet regulatory requirements, enhances services rendered, facilitates information and records management for profitability and as a result, of these benefits majority of the respondents from both banks indicated their willingness to use a new IT tool.

This confirms studies that have been done to ascertain the benefits of using IT in the banking industry. To wit, Dangolani (2011) surveyed customers and employees of an Iranian bank to ascertain the effects of IT on the banking system. Findings confirmed that IT contributes to the banking system in three (3) different ways; it saves customers' time for business transactions and the employees working time, reduces banking operational expenditure, and facilitates network transactions. Ahmadirezaei (2011) also found that IT improves a bank's performance in three ways: it ensures cost-effectiveness in banking operations, facilitates transactions among customers within the same network, and, lastly, IT saves time in banking.

In Ghana, Felix (2018) carried out a study to assess the prospect and challenges of e-banking in Zenith-bank Sunyani, Ghana. It was found that e-banking makes banking processes easily accessible, and it was cost and time effective for both customers and employees. Appiahene et al. (2019) also used a quantitative approach to evaluate the impact of IT on Ghanaian banks' performance. The results proposed that IT had a significant impact on the banks' overall performance as many banks were efficient in their entire operations. However, their respective efficiencies in deposit and investment were bad.

The upsurge of information technology in the financial sector, especially the Ghanaian banking industry, has remarkably transformed how information is gathered, processed, and analyzed (Liberti & Petersen, 2017). The importance of IT infrastructure and its application cannot be underestimated. Banks ought to continually invest in them for effective performance.

5.6 Effective Information Management of Banks

The study further sought to examine how banks effectively manage information. Results reveal that majority of the foreign bank, bank X, respondents indicated that their bank had a written information/records management policy. Nevertheless, respondents of the local bank were mostly neutral and disagreed in this regard. These findings prove Asma'Mokhtar and Yusof's (2009) assertion that not all the government departments had an electronic records management policy that was clear, comprehensive, and easy to implement. They added that electronic records management practices carried out in some of these departments were merely based on instinct and initiatives by staff, contrary to the national and international standards of best practice.

Interestingly, most of the respondents of both bank X and bank Y strongly agreed that the IT and records staff in their banks were responsible for the management of information and not a collective responsibility of all staff. To support this indication, most of the respondents of both banks strongly agreed that information and records management was not part of their responsibilities. This may be because the employees are not educated about the importance of collective responsibility to enforce effective information and records management to boost productivity. In addition, while most of the respondents of bank X strongly agreed that their banks develop mechanisms to prevent information overload, most respondents from bank Y disagreed.

The finding of bank X contradicts Netshakhuma's (2018) findings, which examined the appraisal, disposal, and transfer of archival records in a South African provincial government and a municipality. The findings showed that the provincial government and the municipality did not comply with the Archives Act to transfer records with archival value. The study concluded that this had adverse implications for the efficient administration of records in the country.

Most of the respondents from bank X and bank Y indicated that paper records/information is organised and stored in boxes, metallic shelves, and cabinets for safekeeping. This finding relates to Komujuni's (2021) study, which assessed financial records storage and retrieval using qualitative data. It was found that the current records storage and retrieval system used were shelves, boxes, and file cabinets to protect the financial records.

Another finding was that respondents of both banks did not agree that retrieving records was time-consuming. However, most of the respondents from both banks indicated that there had been situations where records or information needed could not be retrieved timely. Also, most of the responses from both banks indicated that misplacement and misfiling were the most causes of the delay in timely retrieval. These activities result from the employees' attitudes and behaviours towards the use of information and not necessarily technology (Svard, 2014).

Similarly, Mampe and Kalusopa's (2012) study that explored the role of records management in the delivery of public service in Botswana found that because of the lack of awareness and existence of a records management policy, the records management practices were not well established hence, undermined service delivery. Also, there was a lack of security and preservation mechanisms with rampant cases of missing files, folios, and torn folders, delays

in retrieval and use of records, and low levels of skills and training opportunities for staff in effective records and information management.

Sanwine (2020) also examined how records/information management practices and processes support service delivery at Ghana's University of Development Studies. Results of the study revealed that processes such as usage, maintenance, retention, and disposal of records and filing and retrieval of records were ineffective and problematic as a result of an ineffective records management policy.

5.7 Challenges with Information Culture (IC) Practices

The challenges with IC practices are basic factors in organisations that mitigate against employees' attitudes and behaviours towards the effective use of information. The findings indicated that there were indeed some challenges with IC practices in both banks. The majority of bank X and bank Y respondents disagreed that staff was educated on the records and information management policy. Many of them strongly disagreed about their awareness of the information culture in their banks. Both banks had contradictory responses about whether a change in management affected information culture as the majority disagreed, and a fair number of both banks also agreed.

The majority of respondents from both banks again agreed that IT was the best solution to records and information management problems; this attests that most employees over-rely on technology to solve most information management challenges at the expense of their attitudes and behaviours. Furthermore, most bank X and Y respondents strongly agreed that inadequate information management professionals were a challenge. Then finally, whereas the majority of bank X respondents disagreed that management prioritized training in records management, the majority of the respondents of bank Y strongly disagreed.

Granger (1999) identified four forces that work against the development and sustenance of an information culture. The first was the misuse of information, the general lack of spatial awareness shown by many decision-makers and employees in organisations, the widespread fear of information and knowledge, and the general lack of good information and records management practices.

According to Zheng (2005), the lack of understanding in society of the importance of the information culture to an individual, lack of formed opinion about the danger of non-using the information, and an inability to work with information are some challenges faced by information culture, and this contradicts this study's findings.

Travica (2005) also studied the influence of information culture on adopting a self-service system. His findings revealed that the adoption of information culture requires senior management support, emphasizing coordinated leadership rather than merely imposition from the top to down bearing in mind the close relationship between organisational culture and information culture (Curry & Moore, 2003).

Another challenge is the over-dependency on technology as a solution to information management challenges which according to Dikopoulou & Mihiotis (2012), technology and computers are not the panaceas for record-keeping and information management problems.

In summary, Svärd (2014) argued that IT, if not properly aligned, may become a challenge to good and accountable information management practices since IT is often considered the solution to challenges in the digital information environment at the expense of the people

issues. This conforms with Oliver's (2014) suggestion that organisations are populated with people whose attitudes and behaviours shape the success or failure of records management programmes and not machines.

5.8 Theoretical Interpretation of the Findings

The Information Orientation Model (IOM) by Marchand et al. (2001) was adopted as the theoretical framework for the study. The underlying reason for the framework is that three basic information capabilities, namely, information behaviours, information management, and information technology, interact and are interdependent to predict successful business performance. All these constructs develop the information culture of an organisation. The constructs of this model guided the setting of the study's research objectives. In relating the study's findings to the IOM, banks that effectively integrate the three (3) constructs of the information orientation model, information behaviours, information management practices, and information technology practices have better business performance.

This means that banks that want a more successful business performance would have to train their staff with the necessary skills to practice all the three-information orientation dimensions to have a more strategic advantage over competitors. In addition, the justification for the use of the IOM was that it gave the study important variables to be measured to achieve the set objectives outlined. Proving that the framework has ratified the research findings.

CHAPTER SIX

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATIONS

6.1 Introduction

The final chapter summarizes the study's findings concerning the research objectives. This chapter also concludes and suggests some recommendations based on the findings. The summary was based on the following themes:

1. Information Culture and Business Performance

2. Types of Information Cultures

3. Means for Supporting Information Culture.

4. Benefits of using IT

5. Effective Information Management

6. Challenges with Information Culture Practices

6.2 Summary of Findings

The study examined the information culture on business performance in the Ghanaian banking industry. A summary of the findings is presented below.

6.2.1 Information Culture on Business Performance

The study's first objective was to examine the effect of information culture on the business performance of banks. The findings indicate that respondents from foreign(X) and local banks (Y) were positive that information culture affected performance. For instance, both banks affirmed that effective use of information increases profit, that unavailability of adequate information delays decision making, that information received about their bank's performance influences their work, receiving information feedback on past work performance could reduce operational cost, and finally that relevant information on trends with other banks on the use of modern IT resources could enhance their bank's products and services. Information culture is pivotal in predicting successful business performance in the Ghanaian banking industry.

6.2.2 The Dominant Information Culture

The study also sought to examine the most dominant information culture type at both banks amongst the different information culture types. Findings revealed that both banks had integrity, transparency, proactivity, formality, and control culture. Integrity culture was the

most dominant information culture type in both banks. The least dominant culture for the foreign bank(X) was formality culture, meaning that the bank must put in place means to strengthen trust for formal sources of information rather than an informal sources. The least dominant culture for the local bank (Y) was control. The bank must implement ways to encourage opening up information about their business performance to all employees to influence their performance. Further, it can confidently be stated that the high means exhibited by a local bank on sharing, proactivity, and control culture was not due to chance.

All forms of information behaviours and values were exhibited in the banks, and both foreign and local banks exhibited high integrity information culture in order to prevent the situation where information is used for personal gains such as knowingly passing on inaccurate information, distributing information to justify decisions after the fact, or keeping information to oneself.

6.2.3 Support for Information Behaviours

The third objective sought to examine how banks support information behaviours and values that imbibe staff information culture. Most foreign and local bank respondents affirmed that their work units encourage experienced workers to communicate their knowledge to new or less experienced workers. Most respondents from bank Y reported that they did not have a norm intended to promote information values for the effective use of information. In contrast, most foreign bank respondents indicated there was a norm to promote information values. Both bank X and Y respondents indicated that their banks do not regularly evaluate and reward staff based on their information behaviours and values.

Furthermore, both bank X and bank Y respondents were largely divided on whether there was a policy that supports information behaviours. Almost the same number of respondents agreed and disagreed in this regard. It could be that respondents did not know whether a policy existed or existed but was not put into practice. In terms of management prioritizing information/records management training, most respondents from both banks disagreed. Furthermore, as to whether there was a collaboration among staff concerning records and information management, most respondents from both banks disagreed. Also, most respondents of the foreign bank (X) strongly agreed that their bank encourages staff to attend training and education courses concerning effective information use. Nevertheless, most respondents from the local bank did not agree. The findings conclude that the means through which the banks supported information culture were not very encouraging.

6.2.4 Benefits of Using IT

The study also sought to find out the benefits of using IT in banking operations. Results show that the majority of respondents of both bank X and bank Y indicated that using IT saves time and cost, creates a better work environment, reduces workload, helps the bank meet regulatory requirements, enhances services rendered, facilitates information/records management for profitability and as a result, of these benefits majority of the respondents from both banks indicated their willingness to use a new IT tool.

The upsurge of information technology in the financial sector, especially the Ghanaian banking industry, has remarkably transformed how information is gathered, processed, and analyzed (Liberti & Petersen, 2017). The importance of the use of IT cannot be underestimated. Banks ought to continually invest in them for effective performance.

6.2.5 Effective Information Management of Banks

The study further sought to examine how banks effectively manage information. Results reveal that majority of the foreign bank, bank X, respondents indicated that their bank had a written information/records management policy. Nevertheless, respondents of the local bank were mostly neutral and disagreed in this regard. Interestingly, most of the respondents of both bank X and bank Y strongly agreed that the IT and records staff in their banks were responsible for the management of information and not a collective responsibility of all staff. To support this indication, most of the respondents of both banks strongly agreed that information and records management was not part of their responsibilities. This may be because the employees are not educated about the importance of collective responsibility to enforce effective information and records management to boost productivity.

In addition, while most of the respondents of bank X strongly agreed that their banks develop mechanisms to prevent information overload, most respondents from bank Y disagreed. Most of the respondents from bank X and bank Y indicated that paper records/information is organised and stored in boxes, metallic shelves, and cabinets for safekeeping.

Another finding was that respondents of both banks did not agree that retrieving records was time-consuming. However, most of the respondents from both banks indicated that there had been situations where records or information needed could not be retrieved timely. Also, the majority of the responses from both banks indicated that misplacement and misfiling were the most causes of the delay in timely retrieval. These activities result from the employees' attitudes and behaviours towards the use of information and not necessarily technology (Svard, 2014). In summary, the findings revealed that although the banks had a policy for managing

information and records, its implementation was not effective enough, probably because of the inadequate education and training to staff on the importance of the policy.

6.2.6 Challenges with Information Culture Practices

The challenges with IC practices are basic factors in organisations that mitigate employees' attitudes and behaviours towards the effective use of information. The findings indicated that there were indeed some challenges with IC practices in both banks. The main challenge was that although both banks acknowledged the availability of a written policy to manage information and records, they did not know the importance of putting the policy content into practice. Most of the bank's X and Y respondents disagreed that the staff was educated on the records and information management policy. Many of them strongly disagreed about their awareness of the information culture in their banks. Both banks had contradictory responses about whether the change in management affected information culture as the majority disagreed, and a fair number of both banks also agreed.

The majority of respondents from both banks again agreed that the use of IT was the best solution to records and information management problems; this attests to the fact that most employees perceived that technology is the solution to most of their information management challenges, at the expense of their attitudes and behaviours. Furthermore, most bank X and Y respondents strongly agreed that inadequate information management professionals were a challenge. Then finally, whereas the majority of bank X respondents disagreed that management prioritized training in records management, the majority of the respondents of bank Y strongly disagreed.

6.3 Conclusion

Banks are essential players in the development of every economy, including the Ghanaian economy. In their quest to remain competitive, various categories of banks in the Ghanaian banking industry, both foreign and locally controlled, have switched from traditional banking operations to modern branchless ones. This is evident in the different electronic banking services and products offered to their customers. The use of IT has driven this successful innovation of banks. However, these banks would have an extra competitive edge in addition to the IT innovations if their employees who create, receive, share, maintain, use and dispose of information and records are trained and developed with the requisite skills and knowledge which would shape their attitudes, behaviours, and values towards the use of information in their routine banking operational duties. The findings of this study revealed that the information culture of the banks indeed had positive effects on their business performance. The importance of the use of IT cannot be exaggerated in the Ghanaian banking industry.

Also, findings showed that the management of information by individual staff of the banks studied was ineffective. Further, training on effective information management to shape and reinforce positive attitudes and behaviours of staff towards the effective use of information was inadequate. In addition, a challenge identified from the findings highlighted the over-dependence on IT by staff as a panacea to problems in the information environment and the absence of collective responsibility for the effective management of the banks' information and records.

6.4 Recommendations

Based on the findings of the study, the following recommendations were proposed:

6.4.1 Training and Development Policy

The BoG should establish an Information and Records Management Training Policy similar to the Anti-Bribery and Anti-Corruption Training Policy or the Anti-Money Laundering Training Policy, which will mandate the management of banks to train and develop all employees who use information and records in any format at work. This action will assist staff in receiving the requisite knowledge and skills in the effective management of information and records in their day-to-day information management responsibilities. The National Banking College could also liaise with PRAAD and NITA to organise regular training for bankers to widen their horizons on information and records management best practices.

6.4.2 Leadership

Top management is obliged to ensure competitiveness; thus, their actions and inactions predict a robust impact on the organisational culture (Curry & Moore, 2003). The Board of directors and other top management of the various banks in the country must set good leadership examples by nurturing the organisational culture of the bank, which prioritizes investments in the human capital of the staff of their banks concerning the effective use of information not only investments in IT. It is recommended that the management of banks should liaise with departments such as the Human Resource and Corporate Affairs departments to test and evaluate staff periodically regarding their attitudes and behaviours towards the effective use of information after they have been trained. Any positive attitudes and behaviours observed must be positively reinforced through rewards such as study leave with pay and a salary increment.

6.4.3 Alignment of IT Use and Staff Attitude

It is also recommended that employees of banks, while appreciating the immense benefits of using modern IT, should also consider and be responsible for their attitudes, behaviours, and

values accorded toward the use of information to assist their banks in attaining or even exceeding set targets.

6.4.5 Team Building

Furthermore, the information and record specialists, archivists, records managers, and IT managers of banks must have full participation and cooperation from all employees who use the information for their routine assignments at work. The need to educate employees to understand the importance of considering information management as a collective responsibility, consequently shaping a conducive information culture in the banking industry to maximise business performance.

6.5 Area for Future Study

The study examined information culture on business performance in the Ghanaian banking industry. Since the findings of this study are limited and cannot to generalized to other sectors, it is worthwhile for further research on IC to be investigated in other institutions such as education, health, insurance, security services, government ministries, and departments. In addition, researchers could use the mixed method or the qualitative approach to conduct the study since this study used the quantitative approach. Furthermore, future studies could also focus on IC on employee job satisfaction, organisational culture, and records management in organisations and promote training and development in effective records/information management.

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APPENDIX A

QUESTIONNAIRE

UNIVERSITY OF GHANA, LEGON

DEPARTMENT OF INFORMATION STUDIES

The researcher is an M. Phil student of the Department of Information Studies conducting research on the topic: ***"Information Culture and Business Performance in the Ghanaian Banking Industry".*** The purpose of this research is to examine the role of information culture and business performance in the Ghanaian banking industry and make recommendations to address identified. I humbly ask for your assistance in completing the questionnaire. The study is primarily for academic purposes, I therefore assure that your response would be kept strictly confidential. Thank you for your assistance and cooperation.

Please, tick the appropriate answer for the closed-ended questions and kindly answer the opened-ended questions to the best of your knowledge.

SECTION A: BIOGRAPHIC DATA

1. Gender: Male [ ] Female [ ]

2. Educational Level: Second degree [ ] First degree [ ] Diploma [ ]

Others, please specify…….....

3. What is your current job title/grade in the bank?.....

4. What is the name of your department? .....

5. How long have you been working with the bank? Less than 5 years [ ], 5-10 years [ ], 11 years and above [ ].

SECTION B: INFORMATION CULTURE ON BUSINESS PERFORMANCE.

6. Kindly indicate your level of agreement or disagreement to the following questions by ticking in the appropriate column. **Strongly Disagree (SD), Disagree (D), Neutral (N), Agree (A), Strongly Agree (SA).**

S/N	Information Culture on Business Performance	SD	D	N	A	SA
a.	The effective use of information increases profits					
b.	Unavailability of adequate information delays decision making					
c.	Information I receive about my bank's performance influences my work.					
d.	Withholding of information that ought to be shared delays processing of requests					
e.	Information feedback on past work performance could reduce operational cost					
f.	Relevant information on trends with other banks especially with the use of modern IT resources could enhance my bank's products and services?					
g.	Information feedback on past work performance could reduce operational cost					
h.	Sales growth highly constitute bank performance?					
i.	My bank's performance in terms of effect use of information/records has been satisfactory.					

Others please specify……..

SECTION C: THE DOMINANT INFORMATION CULTURE TYPE

7**.** Kindly indicate the extent to which you agree or disagree with the following statements.

Strongly Disagree (SD), Disagree (D), Neutral (N), Agree (A), Strongly Agree (SA).

S/N	Information Culture Types	SD	D	N	A	SA
a.	Among my colleagues it is common to distribute information to justify decision already made.					
b.	Managers and supervisors of my work unit encourage openness.					
c.	I often exchange information with the people with whom I work regularly.					
d.	I actively seek out relevant information on changes and trends going on outside my bank.					
e.	I use informal information sources (e.g colleagues) to verify and improve the quality of formal information sources (e.g memos, reports).					
f.	My knowledge of the bank's performance influences my work.					

SECTION D: SUPPORT FOR INFORMATION BEHAVIOURS

8. Kindly indicate the extent to which you agree or disagree with the following statements.

Strongly Disagree (SD), Disagree (D), Neutral (N), Agree (A), Strongly Agree (SA).

S/N	Support for Information Behaviours	SD	D	N	A	SA
a.	My work unit encourages experienced workers to communicate their knowledge to new or less experienced workers.					
b.	My bank encourages workers to attend training and/or education courses in relation to effective information use					
c.	My work unit has a norm intended to promote information values for the effective use of information					
d.	My bank regularly evaluates and rewards staff on the basis of their information behavior					
e.	My bank has a policy which supports information behaviours					
f.	Training in information/records management is a management priority.					
g.	There is collaboration among staff in relation to records/information management.					

Others please specify……..

SECTION E: BENEFITS OF USING IT IN BANKING OPERATIONS

9. Kindly indicate the extent to which you agree or disagree with the following statements.

Strongly Disagree (SD), Disagree (D), Neutral (N), Agree (A), Strongly Agree (SA).

S/N	Benefits of Using IT	SD	D	N	A	SA
a.	It is cost/time-effective using IT resources in banking					
b.	IT creates a better work environment					
c.	IT use reduces workload					
d.	Using IT helps the bank meet regulatory requirements					
e.	Using IT enhances services rendered.					
f.	IT facilitates information/records management for profitability					
g.	I am very willing to use a new IT tool					

Others please specify……..

SECTION F: THE EFFECTIVE INFORMATION MANAGEMENT OF BANKS.

10. Kindly indicate the extent to which you agree or disagree with the following statements.

Strongly Disagree (SD), Disagree (D), Neutral (N), Agree (A), Strongly Agree (SA).

S/N	Information Management of Banks	SD	D	N	A	SA
a.	My bank has a written information/records management policy.					
b.	Paper record/information is organised and stored in boxes, metallic shelves and cabinets.					
c.	The IT and records staff in my bank are responsible for managing information and not a collective responsibility of all the staff in my bank					
e.	Information/records management is part of my responsibilities.					
f.	My bank develops mechanisms to prevent information overload.					
c.	Sometimes it is time consuming retrieving records/information					
e.	There have been situations where records/information needed could not be retrieved timely					
f.	Misplacement/misfiling are the most causes for delay in timely retrieval					

Others, please specify…… ……

G. Information Culture Challenges.

11. Please indicate the extent to which you agree or disagree with the following statements.

Strongly Disagree (SD), Disagree (D), Neutral (N), Agree (A), Strongly Agree (SA).

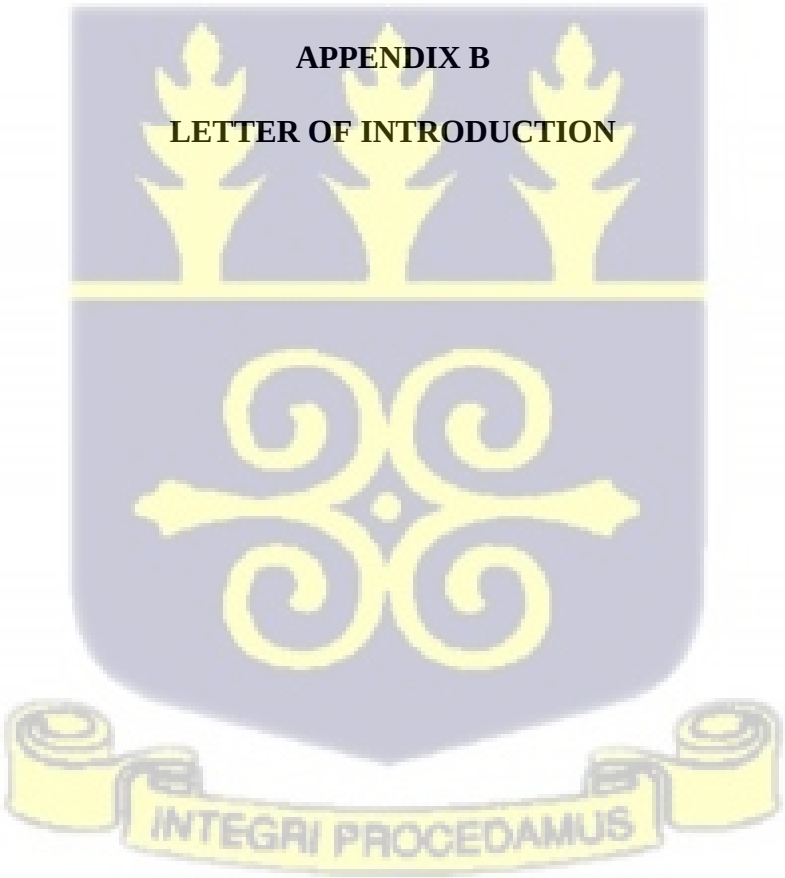
S/N	Challenges with Information Culture Practices.	SD	D	N	A	SA
a.	Staff are educated on the records/information policy					

b.	Change in management affects the information culture of my bank					
c.	I am aware my bank has an information culture					
d.	IT use is the best solution to records/information management problems					
e.	Inadequate information management professional					
f.	Management prioritize training in records/information management?					

Others, please specify……

APPENDIX B

LETTER OF INTRODUCTION



UNIVERSITY OF GHANA
DEPARTMENT OF INFORMATION STUDIES
SCHOOL OF INFORMATION AND COMMUNICATION STUDIES

May 20, 2021

Ref. No.:.....

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

INTRODUCTORY LETTER

I write to introduce to you Ms. Esther Mottey, an M. Phil student of the Department of Information Studies, University of Ghana, Legon.

She is researching on the topic **"Information culture on business performance in the Ghanaian Banking Industry".**

Please assist her with the necessary information that will be needed to undertake the research.

Thank you.

Yours faithfully,

Dr. Ebenezer Ankrah
Head of Department

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