

Merit-Based Recruitment and Performance of United Bank for Africa Plc, In Benue State, Nigeria

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Abstract - *This study examined the effect of merit-based recruitment on the performance of UBA Plc in Benue State, Nigeria, with particular focus on political interference, inclusion, and organizational culture. A survey research design was adopted, and data were collected from a sample size of 150 employees selected from UBA branches in the state using a structured questionnaire. The study employed multiple regression to analyze the data. Findings revealed that political interference has no significant effect on organizational performance, while inclusion and organizational culture have strong positive and significant effects on employee productivity and overall performance. The study concludes that merit-based recruitment, when supported by inclusive practices and a positive organizational culture, enhances organizational effectiveness. It therefore, recommends that Banks should resist political interference in their operations and proactively adapt to political changes that could influence performance outcomes; They should bring proactive inclusion strategies to address diversity-related challenges that could otherwise weaken organizational productivity; The study also recommended that banking management, including UBA branches in Benue, foster organizational cultures that support emotional regulation and empowerment to boost employee performance*

Keywords: *Merit-Based Recruitment, Political Interference, Inclusion, Organizational Culture, and Performance.*

I. INTRODUCTION/PROBLEMATIC

The United Bank for Africa (UBA) Plc is one of Nigeria's foremost financial institutions and a leading Pan-African banking group, with operations in over 20 African countries and international financial centres. Since its establishment in 1949, UBA has evolved from a domestic commercial bank into a diversified multinational financial services provider offering retail, corporate, and digital banking solutions. Its strategic expansion reflects the growing need for financial inclusion, regional integration, and cross-

border financial services in Africa's emerging economies (United Bank for Africa [UBA], 2025). In recent years, the bank has demonstrated strong financial growth and operational resilience despite macroeconomic challenges such as inflation, currency volatility, and global economic uncertainties. Significant increases in total assets, deposits, and profitability in 2024 were largely driven by improved interest income, digital banking expansion, and robust risk management practices, with African subsidiaries further reinforcing regional diversification (Nairametrics, 2025; UBA, 2025).

Merit-based recruitment is widely recognized as a key determinant of organizational performance, particularly in the banking sector where efficiency and service delivery depend on the quality of human resources. In institutions such as the United Bank for Africa (UBA), effective recruitment practices that emphasize competence, skills, and qualifications are essential for sustaining productivity and competitive advantage (Hamza et al., 2025). However, the implementation of merit-based recruitment in Nigeria, including in Benue State, is often undermined by political interference, which introduces favoritism and external influence into hiring decisions, thereby weakening transparency and organizational effectiveness. At the same time, the growing emphasis on inclusion requires that recruitment systems promote equal opportunity and diversity without compromising merit, ensuring broader representation and fairness. Furthermore, organizational culture plays a significant role in shaping recruitment outcomes, as cultures that promote professionalism, accountability, and teamwork are more likely to support meritocratic practices and enhance employee performance (Emeka-Obiajunwa et al., 2025).

Therefore, the interaction between political interference, inclusion, and organizational culture

remains critical in understanding how merit-based recruitment influences the performance of UBA in Benue State.

The United Bank for Africa (UBA) has played a significant role in transforming the Nigerian banking sector through financial innovation, inclusion, and operational efficiency. As a Tier-One bank, UBA has enhanced economic growth by mobilizing deposits, extending credit, and leveraging digital banking technologies to improve service delivery and customer experience (Owen, 2024; IAR Consortium, 2025). Empirical studies indicate that the adoption of electronic and mobile banking systems widely utilized by UBA has contributed to improved profitability, operational efficiency, and revenue generation within the Nigerian banking industry (Aduaka & Awolusi, 2021; Owen, 2024).

At the state level, UBA's impact is evident in both organizational and economic outcomes. In Anambra State, Emeka-Obiajunwa et al. (2025) found that a positive organizational climate within UBA significantly enhances employee productivity and commitment, thereby improving service quality. More broadly, banks like UBA have been shown to promote financial inclusion, which positively influences macroeconomic performance and national development (Lawal et al., 2018). In Benue State, UBA contributes to economic activities by facilitating access to credit, supporting small businesses, and enhancing agricultural financing, while also demonstrating resilience and improved financial performance indicators such as return on assets and equity (RSI International, 2024).

Despite these contributions, concerns remain about the consistency of UBA's performance across regions, particularly in Benue State. Challenges such as political interference, favoritism, and external pressures often undermine merit-based recruitment, potentially affecting workforce quality and organizational efficiency (Hamza et al., 2025). Additionally, balancing inclusion with merit and variations in organizational culture across branches may further influence performance outcomes. Given the limited empirical studies on how these factors interact to affect UBA's performance in Benue State,

there is a need for focused research to provide insights that can strengthen recruitment practices and enhance organizational effectiveness.

II. RESEARCH QUESTIONS

This study will be guided by the following research questions;

- i. In what way political interference affects the performance of UBA Plc in Benue State, Nigeria?
- ii. What is the effect of inclusion on performance of UBA Plc in Benue State, Nigeria?
- iii. To what extent organizational culture influence the performance of UBA Plc in Benue State, Nigeria?

Research Objectives

The general objective of this study is to examine the effect of merit-based recruitment and performance of UBA Plc in Benue state, Nigeria. Specifically, this study seeks to;

- i. Examine the effect of political interference on performance of UBA Plc in Benue State, Nigeria.
- ii. Determine the effect of inclusion on the performance of UBA Plc in Benue State, Nigeria
- iii. Evaluate the influence of organizational culture on performance of UBA Plc in Benue State, Nigeria

Research Hypotheses

The following hypotheses are formulated in a null form.

- H0₁: Political interference has no significant effect on performance of UBA Plc in Benue State, Nigeria
- H0₂: Inclusion has no significant effect on the performance of UBA Plc in Benue State, Nigeria
- H0₃: Organizational culture has no significant influence on the performance of UBA Plc in Benue State, Nigeria

III. CONCEPTUAL REVIEW

Concept of Merit-Based Recruitment

Merit-based recruitment is a systematic and objective process of selecting candidates based on qualifications, competencies, experience, and performance potential rather than personal connections or external influence. It is grounded in fairness, transparency, and equal opportunity, and is considered essential for enhancing organizational efficiency and accountability (Pynes, 2019; Omisore et al., 2025). The concept aligns with human capital theory, which emphasizes that organizations achieve superior performance by attracting and retaining highly skilled individuals, thereby ensuring a strong fit between job requirements and candidate capabilities.

Empirical studies support its positive impact. Omisore et al. (2025) found that merit-based recruitment significantly improves employee effectiveness in Nigerian public enterprises. Similarly, Rasul and Rogger (2018) reported that merit-driven recruitment enhances bureaucratic performance and reduces inefficiencies, while Dahlström et al. (2018) linked it to lower corruption and higher institutional quality.

However, its effectiveness depends on contextual factors such as governance structures and organizational culture. In environments with political interference or weak institutional controls, merit principles are often compromised (Naff, Riccucci, & Freyss, 2020). Additionally, integrating inclusion is necessary to promote diversity without undermining competence (Ashikali & Groeneveld, 2015).

Political Interference

Political interference refers to the involvement of political actors in organizational decision-making, particularly in recruitment, promotion, and resource allocation, in ways that undermine merit, fairness, and institutional autonomy. It is rooted in patronage systems where appointments are based on loyalty and connections rather than competence (Naff, Riccucci, & Freyss, 2020). As such, political interference is widely regarded as a barrier to effective governance because it distorts procedures, weakens accountability, and reduces organizational efficiency.

Similarly, Rasul and Rogger (2018) found that politically influenced institutions in Nigeria exhibit lower productivity due to reduced managerial autonomy, while Dahlström et al. (2012) linked political interference to higher corruption and weaker institutional performance. Similarly, Adebayo (2021) observed that political patronage in recruitment undermines employee competence and overall organizational effectiveness.

Inclusion

Inclusion refers to organizational efforts to ensure equal participation, representation, and opportunities for individuals from diverse backgrounds, while fostering a sense of belonging and fairness. It goes beyond diversity by emphasizing the active involvement and empowerment of all employees in organizational processes (Shore et al., 2011). Within human resource management, inclusion supports equitable recruitment practices and reduces bias, thereby strengthening merit-based systems and promoting social equity.

Empirical studies show that inclusion has a positive effect on employee and organizational outcomes. Shore et al. (2011) found that inclusive environments enhance employee engagement and job satisfaction, while Ashikali and Groeneveld (2015) reported that inclusion improves collaboration and innovation. In Nigeria, Eneh and Awara (2023) also established that inclusive HR practices significantly boost employee productivity and organizational performance.

The effectiveness of inclusion depends on its alignment with merit-based principles. Nishii (2013) argues that when inclusion is properly integrated with transparent systems, it enhances trust and organizational performance. Conversely, poor implementation may create perceptions of bias or tokenism. Therefore, balancing inclusion with merit remains essential for achieving fairness, innovation, and improved organizational outcomes.

Organization Culture

Organizational culture refers to the shared values, beliefs, norms, and practices that shape behavior and guide decision-making within an organization

(Schein, 2010). It represents the underlying way activities are carried out and plays a critical role in influencing employee attitudes, interactions, and performance. Conceptually, organizational culture is central to human resource management, as it determines how principles such as merit, fairness, accountability, and professionalism are applied in recruitment and other organizational processes. A strong and positive culture aligns employee behavior with organizational goals, thereby enhancing efficiency and overall effectiveness.

Empirical studies highlight the significant role of organizational culture in driving performance outcomes. Denison and Mishra (1995) found that cultures characterized by involvement, consistency, and adaptability are associated with higher productivity, while Ouchi (1981) emphasized that strong cultures improve employee commitment and efficiency. In the Nigerian context, Emeka-Obiajunwa et al. (2025) reported that a supportive organizational climate in UBA enhances employee productivity and service delivery. However, organizational culture can either support or hinder merit-based systems, as cultures that promote transparency and inclusiveness strengthen fairness, while those marked by favoritism may undermine performance (Naff et al., 2020).

Concept of Performance of United Bank for Africa

The performance of United Bank for Africa (UBA) refers to the bank's ability to achieve its financial and operational objectives, typically assessed through indicators such as profitability, return on assets, return on equity, asset growth, liquidity, and service efficiency. It also includes non-financial aspects such as customer satisfaction, innovation, and risk management effectiveness. Recent analyses of UBA's operations show consistent growth in earnings, assets, and profitability, reflecting improved efficiency and strategic management (UBA Group, 2023; Brandicon Image, 2025). Overall, UBA's performance is viewed as a combination of financial strength and operational effectiveness that ensures sustainability and competitiveness in the banking sector.

Measures of Performance in United Bank for Africa

The measures of performance in United Bank for Africa (UBA) include key financial and operational indicators used to evaluate the bank's effectiveness.

These are commonly grouped into profitability, liquidity, efficiency, and asset quality measures. Profitability is assessed using indicators such as Return on Assets (ROA), Return on Equity (ROE), and profit margins, which show how well the bank generates returns from its resources (Akanke, 2025; Olowofela et al., 2025). Liquidity measures, such as the loan-to-deposit ratio, indicate the bank's ability to meet short-term obligations (Arin et al., 2024). Efficiency is evaluated through ratios like the cost-to-income ratio, reflecting how well the bank controls operating expenses relative to income. Asset quality is measured using the non-performing loans (NPLs) ratio, which reflects credit risk and loan performance. Together, these indicators provide a comprehensive assessment of UBA's financial strength and operational performance.

Theoretical Review

This study is anchored on human capital theory, and person-organization fit theory

Human Capital Theory (Becker, 1964) views employees' skills, knowledge, and experience as assets that enhance productivity, implying that merit-based recruitment and training improve organizational performance. Person-Organization Fit Theory (Kristof, 1996) emphasizes alignment between employees' values and organizational culture, suggesting that better fit leads to higher commitment and effectiveness.

In United Bank for Africa branches in Benue State (e.g., Makurdi, Gboko, Otukpo), political interference in staffing can undermine merit, weaken human capital quality, and reduce service performance. Inclusion strengthens workforce diversity and capabilities, while a strong organizational culture ensures value alignment, improving employee commitment and branch-level performance.

Empirical Reviews

Marcus and Madukwe (2023) examined political dynamics and performance outcomes in selected deposit money banks, including United Bank for Africa branches in Enugu State, using a descriptive survey design. With a sample of 300 bank staff

selected via Taro Yamane's formula and analyzed using simple linear regression, the study found that political interference negatively affected employee performance and satisfaction, while political instability hindered goal attainment and overall productivity ($r = 0.919$; $p < 0.05$). The authors recommended minimizing political interference and adapting to political changes to improve performance. Ubah and Ibrahim (2021) investigated human resource planning and organizational performance in public institutions in Abuja using a cross-sectional survey of 100 HR personnel. Their findings showed that transparent recruitment significantly improved performance, and they recommended reducing political interference in recruitment to ensure competent staffing. Although focused on the public sector, the results reflect similar implications for banks where merit-based recruitment is often undermined by political influence.

Obalade, Lawrence, and Akande (2021) examined political risk and banking performance in Nigeria using panel data from 12 commercial banks (2006–2018). The study applied regression analysis and found that political risks, including regulatory uncertainty and political interventions, significantly influenced performance indicators such as return on assets. The authors recommended strengthening institutional mechanisms to mitigate political pressures affecting banking operations.

Ohiokha and Omoluabi (2024) studied workplace diversity and inclusion in selected United Bank for Africa branches in Ikeja, Lagos State, using a survey of 390 employees. Their analysis revealed that inclusion had a significant positive effect on organizational productivity, and they recommended strengthening inclusion initiatives to enhance performance.

Ume and Araga (2024), in a study of deposit money banks in Abuja, found that diversity dimensions, including inclusion-related factors, significantly influenced organizational performance. They recommended the adoption of inclusive policies to improve employee contribution and organizational outcomes.

Tongo et al. (2023), using United Bank for Africa Ikeja as a case study, found that while diversity and inclusion both relate positively to productivity, inclusion had a statistically significant effect. The study recommended stronger inclusion strategies to improve performance.

Anshir et al. (2024) examined organizational culture and employee work vigour among commercial bank employees in Makurdi, Benue State. The findings showed that organizational culture significantly predicted employee energy and performance, and the authors recommended fostering supportive cultures in banks operating in Benue, including UBA branches.

Christopher et al. (2023) assessed corporate culture and performance in Nigerian deposit money banks using a sample of 208 employees. The study found that clan and market cultures positively influenced performance, recommending alignment of organizational culture with corporate goals.

Abodunde et al. (2021) investigated organizational culture and innovation in selected banks, including United Bank for Africa in Ibadan. Using survey and regression analysis on 175 respondents, the study found that organizational culture significantly enhanced performance and innovation. The authors recommended strengthening cultural values to sustain performance.

IV. METHODOLOGY

This study adopted a survey research design. The target population comprised 150 respondents drawn from various branches of the United Bank for Africa in Benue State. A census sampling approach was employed, whereby the entire population of 150 staff constituted the sample size. Data collected were analyzed using multiple regression techniques.

Data Analysis

Decision Rule: If the P-value is less than 0.05 (i.e., $p < 0.05$), the null hypothesis (H_0) should be rejected. Conversely, if the P-value is larger than 0.05 (i.e., $P > 0.05$), the null hypothesis should be accepted.

Table 1: Model summary of Merit-Based Recruitment and Performance of United Bank for Africa in Benue State, Nigeria.

| Model | R | R ² | Adjusted R ² | F Change | Sig Change | Durbin-Watson |
|-------|-------------------|----------------|-------------------------|----------|------------|---------------|
| 1 | .968 ^a | .937 | .936 | 616.238 | .000 | .304 |

a. Predictors: (constant), political interference, inclusion, organizational culture.

b. Dependent Variable: Performance

Source: Field survey, using SPSS V23

The model summary indicates a very strong relationship (R = 0.968) between merit-based recruitment factors political interference, inclusion, and organizational culture and performance of United Bank for Africa in Benue State.

The R² value of 0.937 shows that 93.7% of the variation in performance is explained by the model, while the adjusted R² (0.936) confirms its stability.

The model is statistically significant (F = 616.238, p = 0.000), indicating that the predictors jointly have a meaningful effect on performance.

However, the Durbin–Watson value (0.304) suggests positive autocorrelation, indicating a potential violation of regression assumptions and the need for caution in interpretation.

Table 2: ANOVA of Merit-Based Recruitment and Performance of United Bank for Africa in Benue State, Nigeria.

| Model | Sum of squares | df | Mean Square | F | Sig |
|--------------|----------------|-----|-------------|---------|------|
| 1 Regression | 230.273 | 3 | 76.758 | 616.238 | .000 |
| Residual | 15.445 | 124 | .125 | - | - |

a. Predictors: (constant), political interference, inclusion, organizational culture.

b. Dependent Variable: Performance

Source: Field survey, using SPSS V23

The ANOVA results in Table 2 provide evidence on the overall fitness and significance of the regression model explaining performance in United Bank for Africa, Benue State. The large regression sums of squares (230.273) relative to the residual (15.445) indicates that most variation in performance is explained by political interference, inclusion, and

organizational culture. The F-statistic (616.238, p = 0.000) confirms that the model is statistically significant, meaning the predictors jointly have a significant effect on performance.

Overall, the model provides strong evidence that merit-based recruitment factors significantly influence performance.

Table 3: Coefficients of Merit-Based Recruitment and Performance of United Bank for Africa in Benue State, Nigeria.

| Model | B | Std. Error | Beta | t | Sig | Zero-order | Partial | part |
|------------------------|------|------------|------|--------|------|------------|---------|------|
| 1 (constant) | .146 | .060 | - | 2.416 | .017 | - | - | - |
| Political interference | .770 | .066 | .857 | 11.588 | .000 | .967 | .721 | .261 |
| Inclusion | .090 | .089 | .106 | 1.015 | .312 | .932 | .091 | .023 |
| Org. culture | .010 | .073 | .011 | .132 | .895 | .900 | .012 | .003 |

a. Dependent Variable: Performance

Source: Field survey, using SPSS V23

The coefficients in Table 3 provide insight into the individual contributions of merit-based recruitment variables to performance in United Bank for Africa, Benue State. The constant term ($B = 0.146$, $p = 0.017$) is statistically significant, indicating a baseline level of performance when all predictors are held constant.

Political interference has a strong positive and statistically significant effect on performance ($B = 0.770$, $\beta = 0.857$, $t = 11.588$, $p = 0.000$). This implies that changes in political interference significantly influence performance, making it the most dominant predictor in the model.

In contrast, inclusion ($B = 0.090$, $p = 0.312$) and organizational culture ($B = 0.010$, $p = 0.895$) are not statistically significant, as their p-values exceed 0.05. This indicates that, within this model, they do not have a meaningful independent effect on performance.

The Beta values further confirm that political interference contributes the most uniquely to explaining performance, while inclusion and organizational culture contribute minimally.

V. DISCUSSION OF FINDINGS

The study is grounded in Gary Becker (1964), which argues that organizational performance is driven by employees' skills, knowledge, and competencies acquired through merit-based recruitment. The theory assumes that selecting individuals based on merit enhances productivity and overall organizational outcomes. However, the significant influence of political interference observed in this study suggests a departure from this theoretical expectation, indicating that non-merit factors may play a dominant role in recruitment and, consequently, performance within the bank.

In addition, Amy L. Kristof (1996) posits that performance is improved when there is alignment between employees' values and the organization's culture, with inclusion and strong organizational culture expected to foster commitment and effectiveness. The insignificance of inclusion and organizational culture in this study implies that such alignment may be weak or not effectively implemented in the selected UBA branches, or that their effects are overshadowed by external influences such as political interference.

Empirically, the findings partially align with prior studies such as Marcus and Madukwe (2023), which reported that political dynamics significantly affect performance in Nigerian banking institutions. This supports the present study's result that political interference is a key determinant of performance. Conversely, studies by Okeke and Eze (2021) and Adeyemi (2022) found that merit-based recruitment, inclusion, and organizational culture significantly enhance performance, which contrasts with the current finding where inclusion and organizational culture were not statistically significant.

Overall, in the context of UBA Plc in Benue State, the study highlights a divergence between theoretical expectations and practical realities. While theory emphasizes merit, inclusion, and cultural fit as primary drivers of performance, the empirical evidence suggests that external influences, particularly political interference, have a more pronounced impact, pointing to the need for stronger adherence to merit-based recruitment practices and institutional strengthening of organizational culture and inclusion.

VI. SUMMARY AND CONCLUSION

The study examined the effect of merit-based recruitment (political interference, inclusion, and organizational culture) on the performance of United Bank for Africa in Benue State. Findings show a strong overall relationship between the variables and performance. However, only political interference significantly influences performance, while inclusion and organizational culture are not significant predictors. This suggests that external factors dominate internal HR practices in explaining performance.

The study concludes that although merit-based recruitment variables jointly influence performance, political interference is the key determinant. The insignificance of inclusion and organizational culture indicates weak implementation or limited impact of these factors. Overall, the findings reveal a gap between theory and practice, emphasizing the need for stronger adherence to merit-based recruitment and improved organizational culture to enhance sustainable performance.

VII. RECOMMENDATIONS

1. Management of United Bank for Africa should strengthen and enforce strict merit-based recruitment policies to minimize political interference and ensure that hiring decisions are based on competence and qualifications.
2. The organization should promote and institutionalize inclusion practices by ensuring equal opportunities, diversity, and transparent recruitment processes to enhance employee commitment and fairness.
3. UBA Plc should reinforce its organizational culture through continuous training, leadership alignment, and value-driven practices that align employees with organizational goals to improve overall performance.

Contribution to Knowledge

This study contributes to existing knowledge by providing empirical evidence on merit-based recruitment and organizational performance within United Bank for Africa in Benue State. It highlights the dominant role of political interference over inclusion and organizational culture in influencing performance, thereby extending the application of Human Capital Theory and Person–Organization Fit Theory in a developing economy context. The study also offers practical insights into how external and internal recruitment dynamics interact, thereby enriching literature on the gap between merit-based recruitment principles and real-world organizational practices.

VIII. LIMITATION OF THE STUDY

The study is limited to United Bank for Africa in Benue State, which restricts generalizability to other regions or institutions. The sample size may not fully represent all employees, and the use of self-reported questionnaires introduces possible response bias. The cross-sectional design limits causal inference, while the focus on only political interference, inclusion, and organizational culture excludes other relevant factors such as leadership style, technology, and economic conditions. Additionally, constraints of time, resources, and access to data may have affected the depth of the study.

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