Employee Experience and Organizational Performance in the Banking Sector: An Analysis of Sustainable Engagement Levers

By Rita Yakam Nguembou Epse Ndzie

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ABSTRACT

The Cameroon banking industry is undergoing a significant change due to the digital innovation, the increase of competition, and changing customer and regulatory demands. With these shifts, employee experience has become one of the most significant factors concerning the level of organizational performance, which is reflected not only in financial aspects, including profitability and market share but also in non-financial aspects related to innovation, service quality, and employee retention. This thesis studies the extent to which sustainable engagement pillars such as leadership practices, organizational culture, well-being programs and green human resource management contribute to employee experience and, by extension, organizational performance in Cameroonian banks. The study is based on the principles of Social Exchange Theory, the Job Demands Resources Model, and the Employee Engagement Theory, which enables the researchers to contextualize employee experience as not only a personal issue but also as a strategic asset to institutional sustainability and competitiveness. The study, based on a literature review of global, regional and local articles, and situational context of the socio-economic environment in Cameroon, demonstrates how culturally constructive leadership, engagement-based practices in the workplace, and people-focused well-being initiatives can be used to reduce turnover, enhance engagement, and long-term sustainability. This thesis will fill a major gap in knowledge base of the African banking literature providing both theoretical understanding and practical solutions to the policymakers and banking leaders to improve employee satisfaction, commitment, and performance in a manner that complies with international best practices with being sensitive to the local issues. In the end, the results indicate that human resource investing in people is not a luxury human resource activity but rather a pillar in organizational survival and expansion in the face of an increasingly unstable and competitive banking environment.

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CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Economic development, financial stability, and wealth creation are heavily reliant on the banking sector globally, and the sector is felt specifically in Africa. In Cameroon, economic activities are facilitated by banks, which involve credit, investment promotion, and financial inclusion (Ngalo et al., 2025). Nevertheless, large variables such as financial turmoil, evolving regulatory environments, and the increasing popularity of digital banking are threatening the sector. With the changing of the banks, the employee experience has become an important lever of improved performance in the organization.

Employee experience refers to a combination of factors that predispose the experience of an employee within a firm, including job satisfaction, organizational culture, quality of leadership, and career development. They are engagement, motivation, and retention drivers, which are required in any successful organization (Suhardjo and Suparman, 2025). Essential workers in the banking sector, engaged workers enhance customer service and productivity, and create innovation, which enhances overall performance (Bano et al., 2025; Dajani, 2015).

Employee engagement has become one of the key factors of success in Africa (and in Cameroon in particular). Traditional patterns of engagement, being developed economy-oriented, are perceived to ignore the specifics of socio-economic and cultural realities of African countries. Economic instability and income inequality and a heterogeneous labor force in Cameroon influence the experience of employees and require culturally and economically relevant strategies (Salloukh et al., 2025). This has necessitated sustainable interaction that creates long-term commitment through supportive leadership, positive culture, and a well-being program to enable organizational success (Rahaman et al., 2025; Panigrahi et al., 2025).

The process of digitization of Cameroonian banks is accelerating thus the issue of sustainable interaction is more urgent. Mobile banking, internet banking, and competitions from fintechs are disrupting banking's ability to continue operating through physical branches. banking's ability to continue operating through physical branches. Bank now has to use a highly automated workplace and deploy methods to contact and monitor non-traditional and digital employees to ensure their productivity (Bešica et al 2024). The issue is critical in Cameroon. The banks will need to preserve the relationships with the customers that were established over time but they will also be required to go through the digital transformation.

Non-financial and financial measures are used to measure the performance of the bank. Profitability, market share, and cost effectiveness are all financial measures. Equally important are factors like customer loyalty, employee satisfaction, and innovation. It has always been shown in the literature that non-financial factors, in particular, employee engagement directly affect financial success. Employees who are engaged tend to create more customer satisfaction, efficiency in operations, and long-term profitability among the banks that prioritize employee engagement (Bancroft, 2023; Noor et al., 2025).

In particular, Rahaman et al. (2023) discovered a positive retention and productivity of Bangladeshi banks that prioritized employee well-being and work-life balance. Similarly, Panigrahi et al. (2025) have proved that the banks implementing sustainable HR practices, e.g., leadership development and wellness programs, performed better in the relevant organizations. These studies underscore the importance of employee experience as far as retention and general success are concerned.

One of the most urgent issues in Cameroon has been described as employee retention. The turnover levels damage the efficiency of operations and the quality of services to customers (Ejimofor and Ogundare, 2023). Turnover increases cause a higher cost of recruitment and training and a lack of stability. Besides, decreased employee engagement may decrease morale, job satisfaction, and customer interactions, which may worsen performance outcomes (Samson et al., 2015). These issues demonstrate the necessity to study how sustainable engagement levers (leadership practices, organizational culture, and well-being initiatives) can enhance employee experience and organizational performance in Cameroonian banks.

Although there is an increasing awareness of the need to engage employees, very few studies have been conducted on these concepts in the banking sector of Cameroon. The gap in the paper will be addressed by describing how the concept of sustainable engagement in the employee experience and organizational performance were implemented in the Cameroonian banks.

In this paper, we will cover how the positive effects of sustainable engagement leverage can transform employee experience and organizational performance in Cameroon banks. Specifically, it will discuss how a leadership program, organizational culture and employee well-being programs can deliver a well-engaged and productive workforce which will in turn lead to greater employee satisfaction and greater performance of an organization. The findings will give a valuable insight into how banks in Cameroon can develop an effective engagement strategy that will not disrupt the local cultural norms but will rather adopt the best practices in the world.

1.2 Statement of the Problem

In recent decades, the banking sector has faced mounting pressure to ensure that it adapts to a rapidly changing global environment. With the advent of digital technology, intense competition among fintechs, shifts in regulatory conditions, and a shift in customer expectations, the way banks are operated have changed. Human capital has become important in ensuring that an organization is successful now that technology has ensured that everything is easy to do. The increased focus on the management of employees has increased the significance of employee experience, engagement, and performance, particularly as applied to sustainable engagement strategies in the African banking industry (Ngalo et al., 2023; Suhardjo and Suparman, 2024).

Although employee engagement is generally regarded as one of the main contributors to organizational performance, there is still a gap in understanding the specific drivers of sustainable employee engagement in the African banking industry (especially in Cameroon). The current literature has examined the correlation between engagement and performance (Dajani, 2015; Mansor et al., 2023), but most of the studies are carried out in developed economies. That creates a huge gap in terms of the peculiarities of employee engagement in the African markets. In addition, the impact of the engagement levers, including leadership, organizational culture, and employee well-being programs, on employee experience and performance remains under-studied in Africa (Bano et al., 2024; Panigrahi et al., 2024).

In addition to the regional divide, a subtle discussion on how sustainable engagement may be realised in the banking sector in Africa should take place. Sustainable engagement, in addition to employee retention and satisfaction, must be compatible with the long-term organizational objectives, i.e. better customer satisfaction, improved innovation, or better financial success (Bešić et al., 2024). As an illustration, green HRM practices, employee autonomy, and leadership strategies proved to improve engagement, but there is a lack of clarity about these aspects in the African environment (Noor et al., 2023). This is of particular concern to such countries as Cameroon where there are unique challenges to the implementation of the strategy of engaging employees due to economic instability, regulatory challenges, and cultural diversity.

The issue is also exacerbated by the rising labor turnover rates in the African banking industry which contributed to the decrease of employee morale and organizational stability (Ejimofor and Ogundare, 2023). The high turnover rates interrupt internal processes, lead to higher recruitment and training expenses, and influence customer service quality, which eventually causes a decrease in the overall organizational performance (Samson et al., 2015). Even though many African banks have started to implement sustainable engagement strategies, the outcomes of these efforts are not very clear. For instance, recently, several leadership practices were studied in many areas (Rajendran and Doraisamy, 2022; Saleh and Baroudi, 2022), the specific area of leadership and employee engagement within the banking sector in Cameroon and Africa in general is still underexplored. Sustained engagement is the result of strategies designed within the specific context of the African banking sector and considering the intricacies of the field.

This research aims to examine the most relevant aspects of sustained banking in Africa and the associated value proposition between the employee and the organization. The outcomes of leadership practices, organizational culture, and employee well-being framework in relation to dispositional and strategic engagement apex proposition offered by the banks will be the cornerstone of the analysis in the context of the competitive banking sector in Africa which is strategically on the rise. Within the African context, case studies will be drawn from Cameroon to better illustrate the broader banking control systems and the banking sector engagement proposition.

1.3 Research Objectives

The focus of the study is to understand the interrelationship between employee experience, organizational performance as well as the sustainable engagement within the sector attributes. The focus of the study will be on the following objectives:

1. To examine the connection between employee experience and organizational performance in the banking sector.
2. To determine the primary sustainable engagement levers that are interrelated to employee experience and organizational performance
3. To ascertain the impact of leadership on employee engagement as well as the impact of both on the performance of the employing organization within the banking industry.
4. To determine the influence of organizational culture on employee engagement as well as the impact of both on organizational performance.
5. To assess the impact of green human resource management (HRM) practices on employee engagement within the banking industry.

1.4 Research Questions

The research objectives set out in the previous section have led to the formulation of the following questions which will guide the research endeavor:

1. What is the relationship between employee experience and organizational performance in the banking sector?

2. What are the key sustainable engagement levers that contribute to both employee experience and organizational performance in the banking sector?

3. How does leadership influence employee engagement and its subsequent effect on organizational performance in the banking sector?

4. How does organizational culture impact employee engagement and organizational performance in the banking sector?

5. What is the impact of green human resource management (HRM) practices on employee engagement in the banking sector?

1.5 Research Hypotheses

Based on the research objectives and questions, the following hypotheses have been developed to test the relationships between employee experience, organizational performance, and sustainable engagement levers within the banking sector:

1. H_1: There is a positive relationship between employee experience and organizational performance in the banking sector.
2. H_2: Sustainable engagement levers, including leadership, organizational culture, and employee well-being programs, positively influence both employee experience and organizational performance in the banking sector.
3. H_3: Leadership practices positively influence employee engagement and subsequently enhance organizational performance in the banking sector.
4. H_4: Organizational culture has a significant positive impact on employee engagement and organizational performance in the banking sector.
5. H_5: Green human resource management (HRM) practices positively influence employee engagement in the banking sector.

1.6 Significance of the Study

The study aims to contribute to the body of academic knowledge and practical solutions in the banking industry in Africa and Cameroon, in particular. It will look at the interaction between employee experience, organizational performance, and sustainable engagement tools. The study will provide clear guidance that banks can follow to enhance their human-capital practices and achieve long-term success in a competitive market.

The paper contributes to the literature on employee involvement and performance in banks especially in Cameroon and Africa. Despite evidence of numerous studies on engagement, limited studies on the subject are conducted in the banking sector, especially in developing economies. Theories of engagement such as Social Exchange Theory and Job Demands Resources (JD-R) Model have not been prevalent in banking (Ngalo et al., 2023; Suhardjo and Suparman, 2024). With these established theories, the study will examine the leverage of sustainable engagement and unveil how the experience of employees determines outcomes of an organization.

The paper goes further to develop the theory through the study of green human-resource management (HRM) practices, which are increasingly gaining momentum across the globe. It will connect sustainability and employee engagement and demonstrate how the green HRM can balance the motivation of the workforce with overall organizational and societal goals (Noor et al., 2023; Panigrahi et al., 2024). In this regard, Cameroonian banks will appreciate how the HR sustainability programs can enhance community engagement and environmental protection as well as the positive social impact of the programs shown in this study.

It will provide a practical and actionable understanding of the banking industry in Africa, and more so, in Cameroon, for the managers and policymakers. It is practical, actionable, and straightforward in improving employee experience and organizational performance by pinpointing the critical elements of sustainable engagement such as leadership, organizational culture, and employee well-being programs. For instance, employee morale and commitment as a critical value of any organization can be enhanced through leadership development programs aimed at fostering an active and positive culture (Bešić et al., 20204; Mansor et al., 2023). Well-being programs such as work-life balance and wellness programs are also critical as shown in the research. They enhance job satisfaction, organizational performance, and retention rates (Dajani, 2015).

The focus of this paper will be on the organizational culture and its relation to leadership and employee relations concerning engagement and its rate. Workplace culture is socioculturally dynamic. The banking sector in Cameroon, like all countries, is sensitive to the impacts of a positive culture for success. The concept of green HRM brings new dimensions to this study. In Cameroon, the escalating green business projects provide an opportunity to align HR with the greening objectives wherein this synergy is beneficial for the level of engagement, bank reputation, and performance (Noor et al, 2023). The banks in Cameroon will pivot on Green HRM for their success in sustaining the green agenda.

This study, in its conclusion, focuses on the rest of Africa and Cameroon in particular, which broadens the scope of available literature and suggests practical measures for enhancing employee performance and engagement in frontier economies.

1.7 Scope and Delimitations

The research focuses on employee experience in relation to organizational performance and on sustainable engagement strategies with particular emphasis on the banking sector of Cameroon. The study investigates engagement in leadership, organizational culture, and green HRM, and their impact on employee outcomes in banks in Africa, with special focus on emerging economies.

Geographical Scope:

The research is concerned with the banking sector of Cameroon, aiming to contribute to understanding employee engagement and organizational performance within a developing country context.

Like other emerging economies, Cameroon has its own set of difficulties including instability of the economy, frequent adjustment of regulations, and rapid digital changes. These challenges reflect the importance of analyzing the impact of unnoticed employee experience on organizational productivity within a country like Cameroon, where employee engagement practices are rudimentary underlying. Unlike the other advanced economies, there is a scarcity of literature surrounding banking sector practices in relation to the proposed study, thus the focus will be on banking Rajendran and Doraisamy, 2025). Banking is the backbone of the economy in Cameroon, providing a unique opportunity to understand how engagement practices can be tailored to the local context and prevailing challenges Ejimofor and Ogundare, 2025).

Time Frame: The aim is to understand the emerging trends and underlying issues impacting employee engagement and performance within banks. Thus, we will focus on the period between 2020 and 2025, which is most relevant to the shift in digital transformation and changes within the employee engagement practices of banks in Cameroon. Moreover, there is a strong alignment with the emerging focus on sustainable practices, such as green HR strategies, which is considered in the study Panigrahi et al 2025, Noor et al 2025.

Delimitations

Several limitations define the subject and scope of this research:

1. **Target the Banking Industry:** The study will be limited to banks, with a shutout of insurance firms, microfinance organizations, and fintech start-ups. Organizational features of banks and their challenges make them an ideal setting to study employee engagement.
2. **Regional Scope:** This research focuses on the banking industry in Cameroon, excluding other African countries or institutions worldwide. This focused approach allows for a deeper understanding of the specific issues faced by Cameroonian banks. It provides results tailored to the local context.
3. **Exclusion of Technological Factors:** While digital transformation is important, this paper will not examine technological changes affecting employee engagement. Instead, it will focus on human-centered factors such as leadership, organizational culture, and green HRM.
4. **Employee Perspective:** The study will concentrate on managers and leaders within the banking sector. This gives in-depth insight into the effect of engagement on these positions, but excludes the experience of lower-level workers. In turn, the larger dynamics of employee engagement can be less well-represented.

Implications of Delimitations

The limitations make the study manageable and focused. The results will be most applicable to the banks in Cameroon and might not apply to other sectors and markets. Their main goal is to educate local banks, but in the future, the research may be extended to comparative inter-country or inter-industry research (Rajendran and Doraisamy, 2025).

1.8 Organization of the Thesis

This thesis is structured in the following way:

Chapter 1: Introduction and Aim of Study This chapter gives the research background, research objectives, research questions, and hypotheses, the scope and delimitations of the research, and provides a summary of the thesis structure.

Chapter 2: Literature Review This chapter is a review of important literature on employee experience, organizational performance, and sustainable engagement levers. It includes conceptual background, fundamental theories, and an overview of the empirical research, which ends with the creation of the conceptual framework of the study.

Chapter 3: Data and Methodology - This chapter describes the research design, data collection methods, sampling techniques, and instruments. Moreover, the scope entails the credibility, trustworthiness, and ethical principles that form the basis of the subsequent discussion in the report.

Chapter 4: Findings - The fourth Chapter should facilitate the integration of the research data through the utilization of graphical representations, such as diagrams, graphics, and tables. It serves as a synopsis of the scholarly ideas and models constructed throughout the research process as well.

Chapter 5: Discussion - The fifth chapter introduces a new perspective on the analyzed results by blending them with the rest of the studies in the field and outlining the potential theoretical, practical, and policy ramifications of the outcomes.

Chapter 6: Summary - The last Chapter of the dissertation begins by describing the principal outcomes of the research, outlining various suggestions targeted towards banks and government officials, and in the end, pointing out the avenues for additional studies.

CHAPTER TWO

LITERATURE REVIEW

2.1 Conceptual Review

2.1.1 Employee Experience

Employee experience has been identified as a prominent theme of organizational research, particularly in the banking industry where frontline employee perception towards the workplace and their leaders is an essential dimension of service provision. The process of interacting with employees, feeling, and perceiving employees during the traveling through an organization process, recruitment, and working experiences, growth and development, and leaving the company may be described as the employee experience (Başar, 2024). It incorporates workplace culture, physical environment, technology aids, leadership and recognition systems into a comprehensive system that delineates how workers perceive their jobs and the degree to which they are loyal to their respective organizations. Robinson et al. (2004) were one of the first to highlight the role of engagement drivers (communication, involvement, trust, and learning opportunities) as being central to the development of the overall employee experience. Since then these foundational concepts have been expanded with various empirical research in both developed and developing situations, which emphasize employee experience as a predictor of productivity, retention, and organizational performance.

In theory, employee experience can be described as a multidimensional concept, which involves both psychological, social, and structural dimensions of work. A perception of meaningful work, managerial support, fairness, learning opportunities, and trust in the organization (Mansor et al., 2023). In the same vein, in a study of the Egyptian banking sector, Dajani (2015) reveals that EX is tightly connected to engagement and commitment, as employees who feel their role is clear and they are treated in a just manner are more loyal to the organization and have excellent job performance. Physical and digital dimensions of the working place are also considered in this multidimensionality. On the one hand, workplace digital enabling and ergonomics is the fast-growing EX domain within contemporary banking organisations (Bano et al., 2024).

Another important dimension is diversity and inclusivity. In their study of the banking sector in Nigeria, Ngalo et al. (2023) indicate that the diversity of the workforce directly affects the perception employees have of their experience at the workplace. Good practice and equal opportunity can be encouraged through active inclusion to boost the morale of the personnel, their performance, and their innovation. Similarly, Noor et al. (2023) show that in green banking, leadership styles, green human resource practices, and environment, respectively, have a positive effect on employee experiences by aligning organisational values with employee inputs to ethical issues. These insights place diversity and sustainability in the center of the employee experience, rather than in the margins.

Resuming the qualitative research of the Jamaican institutions of the private sector, Bancroft (2023) introduces the aspect of experience, the experience of the workers as such, is provided in fact by the workers, manifested as the sense of significance, value, and professional development. To some extent, employee experience in this perspective does not regard tangible provisions at the workplace, but rather intangible perceptions of respect, psychological safety, and voice. This is consistent with Robinson et al. (2004) who pointed out that engagement does not simply occur as a consequence of work design but instead as part of whether employees feel valued and engaged.

A strong correlation between employee experience and employee engagement is one of the most consistent results that the literature provides. According to Başar (2024) engagement precedes experience, and positive experiences lead to affective states, which lead to more intense commitment and enthusiasm to work. Başar shows in the finance domain that positive affect is mediating the interaction between employee experience and engagement, which means that positive affect exists not only when organisations provide resources and opportunities but also when positive emotional climates are created. In line with this, Panigrahi et al. (2024) show that the relationship between the citizenship behavior of organizations, job satisfaction, and sustainability is mediated by engagement, in the sense that employee experience translates to engagement, which consequently improves the overall organizational performance in terms of cooperation, innovation, and retention.

Cross-contextual research provides evidence concerning this causal direction. The correlation between the organizational performance being promoted and the experience of the employees is founded on engagement (drivers): trust in the leadership, recognition, and open communication (as established by Bano et al. in Hyderabad). Similarly, in Egypt, Dajani (2015) determined that not only did engaged employees perform more efficiently, but they were also more committed to the organization because they felt recognized and supported. In the meantime, Bešic et al. (2024), who examine banking institutions in Bosnia and Herzegovina in crisis circumstances, find that staff experience is a protective factor: employees who witnessed nurturing leadership and understanding management were not derailed as a result of external financial crisis conditions. This is consistent with the initial thesis of Robinson et al. (2004) that the basis of engagement, and by extension, employee experience is trust and communication.

The relationship between experience and engagement of employees can also be seen in the context of sustainability. As Suhardjo and Suparman (2024) demonstrate, in the Indonesian banking industry, workers said they were more involved when the respective companies were explicit about sustainability initiatives, particularly green finance. Likewise, Noor et al. (2023) conclude that green human resource management (environmentally friendly practices, participative leadership, and inclusion of staff members in environmentally friendly practices) builds a sense of purpose that leads to superior employee experience and engagement. The results of this study validate the argument by Panigrahi et al. (2024) that engagement is the mediating factor between sustainable organizational outcomes and employee experience.

Employee experience is dynamic and can change in response to trends in the workplace. Incorporation of sustainability in staff experiences is one of the biggest trends observed globally. According to Suhardjo and Suparman (2024), the tendency in modern banking is the increasing propensity of employees to perceive their experience through the lens not only of pay and occupation development but also the extent to which organizational values are aligned with environmental and social responsibility. In line with this, Noor et al. (2023) demonstrate that individuals who had worked within the conditions of so-called green banking were more content and interested when sustainability practices became embedded within human resource systems.

The other important trend that is shaping the employee experience is the trend of digitalization. As banks transform towards digital-first operations, the employee experience is slowly becoming mediated by technology. Mansor et al. (2023) note that computer-mediated communication and learning and performance monitoring tools have an impact on organizational support as perceived by an employee. To this end, Bano et al. (2024) report that the hybrid forms of work that digital platforms made possible are altering how workers demand flexibility, autonomy, and work-life balance. It is among the digital layers which have taken a leading role in the perceptions of fairness, inclusion and support of the organization among the workers.

It also affects the work experience of employees due to the cultural and generation shift. Ngalo et al. (2023) report that now the Nigerian banks are facing a growing complexity of their multigenerational workforce: younger workers and employees are more focused on growth, innovativeness, and other ethical factors, and older workers and employees are more focused on stability and loyalty. Unless adaptive employee experience strategies are in place, such generational differences have the potential to create rifts. One more cultural aspect that Bancroft (2023) introduces to the employee experience is the fact that, in the Jamaican private-sector companies, employees view respect, inclusivity, and recognition as the most important elements of a good experience. Equally, Bešić et al. (2024) point out that caring and empathetic leadership is also critical in maintaining a positive employee experience in crisis-prone areas such as Bosnia and Herzegovina in the face of external volatility.

Lastly, there is an emerging relationship between employee experience and organizational resilience and performance. Both Dajani (2015) and Mansor et al. (2023) draw the same conclusion that highly structured organizations in terms of employee experience have greater employee commitment, reduced turnover, and better performance. This fact remains true because Panigrahi et al. (2024) state that the experience of employees indirectly correlates with organizational sustainability through engagement and job satisfaction. All these trends combined show that employee experience is no longer an external issue, but a strategic need in banks that are operating in volatile, competitive, and sustainability-conscious environments.

In short, employee experience is a complex construct that combines psychological, social, physical, and cultural factors of working life. The other important mediating variable between experience and performance in organizations, sustainability, and resilience is also engagement (Başar, 2024; Panigrahi et al., 2024; Bano et al., 2024). In Nigeria (Ngalo et al., 2023), Egypt (Dajani, 2015), and Hyderabad (Bano et al., 2024), as well as in Jamaica (Bancroft, 2023), Bosnia and Herzegovina (Bešic et al., 2024), and Indonesia (Suhardjo and Suparman, 2024), the researchers all reveal that employee experience is both local and universal. Digitalization, sustainability, generational diversity, and crisis adaptation trends also continue to influence the experience of employees at work. Organizations that make strategic investments in employee experience not only create engaged and committed employees, but also gain long-term competitive advantage in the banking industry, as Robinson et al. (2004) argued 20 years ago, and as modern literature confirms today.

2.1.2 Organizational Performance

Organizational performance is one of the most analyzed constructs in management and human resource literature as it reflects the overall results of organizational strategies, organizations, and practices. Bank industry organization performance is not a financial object, but it is also a social and operational framework that manifests efficiency, service quality, employee involvement, and sustainability. Rajendran and Doraisamy (2022) define the general concept of organizational performance as the ability of an organization to achieve its established goals, satisfy its stakeholders, and remain competitive. In this respect, both financial and non-financial indicators are present: profitability, return on assets, market share, customer, employee, innovation, and sustainability. The increased focus on sustainable engagement levers demands that the two dimensions should be examined in concert to determine the overall value of performance in the banking sector.

2.1.2.1 Financial Indicators of Organizational Performance

The most obvious and traditional indicator of organizational success is financial performance. Financial institutions such as banks are often evaluated in terms of profitability, revenue growth, cost efficiency, and shareholder returns. According to Abbas et al. (2019), in Islamic banks, knowledge sharing and innovation have a powerful impact on sustainable financial performance (especially profitability and competitiveness in the market). As per their study, intellectual capital and employee-driven innovation are major drivers of financial performance, and hence, performance should not be a matter of capital sufficiency, but should involve human resource-related strategies.

Essentially, Rahaman et al. (2023) discovered that in the banking sector in Bangladesh, employee performance plays a central role in determining the productivity that is then converted to profitability and cost-efficiency. Their research shows that, the engagement of employees, motivation, and empowerment influence the financial performance of organizations by influencing the day-to-day activities. Nwachukwu (2019), in his article on the Diamond Bank in Nigeria, also confirms this relationship by stating that employee empowerment had a positive effect on job performance and contributed to improved financial performance since employees could be efficient and innovative in their work as a result of the empowerment.

Engagement practices are also closely related to financial indicators. Although Atolagbe et al. (2024) are writing about the hospitality industry in Abuja, Nigeria, their article offers transferable insights, since it demonstrates that employee engagement drives productivity, which subsequently increases profitability and revenue generation. With the research in the banking sector, one can see the direct correlation between the financial performance and the level of employee motivation, empowerment, and engagement in organisational goals.

2.1.2.2 Non-Financial Organizational performance Indicators

Non-financial factors remain defining long-term sustainability in any banking sector despite financial performance providing short-term measures of success. Non-financial performance includes such things as customer satisfaction, employee retention, operational efficiency, innovation and social responsibility. Al-Dalahmeh et al. have observed that employee engagement affects the non-financial performance of the Jordan banking industry in the areas of job satisfaction, employee turnover, and service provision (2018). On the non-financial side of the performance, their study observes that job satisfaction mediates the relationship between engagement and organizational performance.

Regarding the Canadian banks, Henry (2020) notes that customer satisfaction and employee commitment can be classified as non-financial elements within the organization, yet the approaches to foster employee engagement, e.g. recognition, communication, and supportive leadership, can strengthen the capacity to build a competitive advantage. Similarly, Ngobeni et al. (2022) in South Africa show that the notion of unwritten expectations between employees and employers, known as psychological contracts, is the main factor in the formation of engagement that, in turn, leads to the improvement of services and the health of the staff. The reputation of the organization, customer loyalty, and long-term stability of the organization are built using such non-financial indicators.

Samson et al. (2015) also highlight the importance of the non-financial dimension when showing that the workplace environment has a strong influence on employee performance in Kenyan commercial banks. They arrive at the conclusion that improved working conditions, improved management and improved reward system boost the morale of the employees which eventually leads to delivering services and satisfaction to the customers. This is similar to the position of Vijay Anand, et al. (2017), who explained that in the banking industry, engagement improves non-financial performance by increasing the level of employee morale, reducing absenteeism, and improving customer service orientation.

2.1.2.3 Employee Engagement and the Dual Dimensions of Performance

The literature shows repeatedly that employee engagement has become the key lever that links both financial and non-financial performance indicators. This is validated by Rajendran and Doraisamy (2022), who detail their research in the Malaysian pharmaceutical industry, which, albeit not banking-related, demonstrates that an engaged staff member can help a company achieve profitability, at the same time boosting its organizational culture and its capacity to innovate. To support that conclusion, the authors of the article about the Alibaba group show that the engagement initiatives have helped to achieve the outstanding financial performance, along with non-financial metrics, including Customer satisfaction, and organizational flexibility (Ouhammou and Manar, 2025). As these results demonstrate, employee engagement acts as a mediating variable between employee experience and organizational performance outcomes.

As Rahaman et al. (2023) reveal, intrinsic and extrinsic variables have both a positive impact on the performance of employees working in the Bangladeshi banking sector, and performance outcomes relate to non-financial motivation factors of morale and satisfaction. Nwachukwu (2019) emphasizes that in Nigeria, the efficiency of employees (non-financial measure) and profitability of the organization (financial measure) are the results of the empowerment strategies. Correspondingly, Abbas et al. (2019) find that the financial sustainability of Islamic banks is directly affected by the non-financial factor of innovation. The examples above show that not only financial but also non-financial performance indicators cannot be isolated because they are all fundamental to organizational resilience.

The performance of organizations in the banking industry is multi-dimensional, including not only financial performances, like profitability, revenue increase, and market share, but also non-financial performances which include employee satisfaction, innovation, customer loyalty, and organizational reputation. As noted across the studies reviewed, employee engagement is a strategic driver that links employee behavior to these performance outcomes. Financial indicators (guarantee short-term survival and profitability), and non-financial indicators (guarantee competitiveness, flexibility, and sustainability) are considered in the long run. Organizations that manage to achieve a balance between the two dimensions by engaging employees, such as Atolagbe et al. (2024) and Rajendran and Doraisamy (2022), Henry (2020), and Abbas et al. (2019), are quite likely to be able to perform sustainably in the competitive and dynamic industries, including the banking sector.

2.1.3 Sustainability Engagement Lever

Sustainable engagement leverages are the organizational practices and strategies that can assist institutions in ensuring that high levels of employee motivation, commitment and productivity are sustained in the long run. On a short-term basis, sustainable involvement in the banking sector is not possible, as the industry is highly competitive, there are technological shocks, as well as frequent stressors. Instead, it must have structural leverage that harmonizes leadership, organizational culture, technology, employee welfare, and human resource practices into coordinated systems. The other aspect, which Akter et al. (2021) highlight, is that, in the vast majority of cases, the inability of financial institutions to remain engaged concerns precisely the fact that it is oriented towards episodic intervention, without any reference to more contextual variables, including leadership style, organizational culture, and policy frameworks. A system of practices that meets the demands of the employees and is consistent with the organizational values is necessary to engage sustainably, rather than merely a set of strategies.

2.1.3.1 Leadership as an instrument of sustainable engagement

The greatest aspect of ensuring that there is engagement is the aspect that provides the vision, expectation, and experience of the employees. The researchers of CharteredInstituteofPersonnelandDevelopment have finished their examination concerning the long-term results of advancing managers to empower as well as to endure is favorable both in the state of spirits of the laboring force and in endurance (Lewis et al, 2017). Sustainable engagement is anchored by trust developed by leaders who employ an inclusive communication system, manage performance fairly, and make decisions that include others. It is further supported by the fact that Lee and Kim (2023) report that positive leadership practices in South

Korea positively affect the experience and commitment of employees towards the organization, leading to lower turnover intentions.

Strategic orientation is also an indirect way that leadership affects engagement. As it was mentioned in Tang et al. (2022), there was an urgent need to stress the fact that the leader who possesses a high level of vision and plasticity in the banking business, is expanding its presence gradually due to the constant changes daily in the technologies and needs of the customers. Once leaders present an inspiring purpose and engage in ethically sound behavior, employees will believe that their efforts will serve a bigger cause that will keep them motivated. On the other hand, Ejimofor and Ogundare (2023) show that in Nigeria, ineffective leadership, absence of clear communication, and promotion opportunities are major factors that lead to high attrition within banks. Urhode (2018) supports this statement because the scholar is asserting that when leadership is ineffective, it encourages the exit of their staff and deteriorates the performance of the organisation. These findings serve to show that there can be no sustainable engagement in banks that lack the leadership that would match the performance expectations with the personnel enhancement, confidence, and inclusion.

2.1.3.2 Organizational Culture and Sustainable Engagement

Culture is the setting where interaction will thrive or decline. Having performed a meta-analysis of employee experience management, Porkodi et al. (2024) determine that engagement sustainability strongly relies on the organizational culture, specifically, the culture oriented towards inclusiveness and participation, as well as, the culture oriented towards innovativeness. Culture in banking is particularly essential since the work of employees is highly standardized and the level of their involvement usually depends on the extent to which they feel appreciated in inflexible settings. Thaker and Pandya (2018) found that within a banking organization, the degree of engagement and work satisfaction is higher when the practices that characterize the organizational culture are recognition, supportive supervision, and open communication.

Responsibility and transparency are other values associated with culture. Presenting the case study of the Bank Audi in Lebanon, Saleh and Baroudi (2022) reveal that one of the aspects that contributes to the growth of the scope of the engagement of the organization under consideration is corporate social responsibility because it helps to relate the organizational values to the values of the employees. Employees are more likely to be motivated to remain engaged even when under pressure because they feel that their organization is socially responsible. On the same note, Sendlhofer and Tolstoy (2022) state that they not only provide employees with culture, but they do so as well, particularly in terms of corporate social responsibility visibility. Their discussion shows that, through achieving organizational integrity, employees strengthen transparency using their sensemaking, and this increases group involvement.

Culture is also supported as a lever by cross-country studies. Gede and Huluka (2024) found that positive organizational cultures in Ethiopian state universities are sustaining employee engagement that manifests itself in higher levels of performance outcome achievement. Although the topic of their research is education, the results can also be used in the banking industry, where trust, shared values, and recognition are critical to retaining employees. In reference to the view that people who want to be sustainable cannot be so without cultural underpinnings, Ejimofor and Ogundare (2023) note that disrespect, unfair treatment, and other cultural deficiencies are among the reasons why people leave their jobs in Nigeria.

2.1.3.3 Technology as a Lever of Engagement

Technology in the digital age is becoming an ultimate lever of involvement. As Akter et al. (2021) emphasize, digital performance monitoring, online communication systems, and e-learning are mediated by technology processes that change how employees respond to their organizations. It can be achieved by simplification and enhancement of the communication system and equity in the form of setting clear systems in the banking arena which has been the main target of the service delivery as a side effect of the digitalization of the banks. Aguinis (2014) adds that, technology facilitates automated appraisal and feedback systems, which, in turn, provide the performance management system with the perception of clarity and responsibility as well as the capability to adjust to the continuous improvement of the situation, thereby keeping the people engaged.

Tang et al. (2022) explain that not only does the strategic use of technology in banks ensure that efficiency is brought to the workplace, but it also motivates workers. Digital applications allowing employees to align their goals with organizational goals provide employees with insight into their contribution, which keeps them engaged by reinforcing their purpose. The gains of technology, however, are conditional. The other possibility is that the digital tools physically and literally seize the employees unless they are not aware and trained or culturally ready and imbibe the element of disengagement and that they do not like the practice (Akter et al., 2021). Therefore, sustainable engagement using technology should be aligned with human resource practices including capacity building and change management.

Remote and hybrid work is also changing the role of technology in engagement. Porkodi et al. (2024) state that technology innovation is currently actively integrated into the employee experience management sphere in the aspect of flexibility and enhanced work-life balance. The capability of supporting employees with digital collaboration tools is now at the center of engagement in banks, particularly among younger employees who perceive organizational support with technology as an expression of organizational modernization and concern. So technology is not a thing that can be done, but as a means, it is a tool of action, a tool of sustainable interaction, a tactical and cultural tool.

2.1.3.4 Well-being as the Prerequisite of Sustainable Engagement

Employee welfare is no longer a peripheral problem, but is being applied as a fundamental instrument of sustainable participation. According to Lewis et al. (2017), organizations can no longer afford to disconnect well-being with engagement as long-term commitment is not possible in workplaces that encourage burnout, stress, and neglect. Well-being programs are unavoidable in the banking industry where staff are expected to work extended hours to meet performance targets.

The risks of ignoring well-being can be seen in the evidence provided by Nigerian banks. Urhode (2018) already found that work overload, absence of wellness support, and opportunity to rest were contributing factors that increased the turnover which negatively impacted performance. Ejimofor and Ogundare (2023) also note that burnout and inadequate health care management are two of the most urgent problems in the banking sector in Nigeria. However, as Lee and Kim (2023) show, the more organizations invest in well-being like counseling, flexible work schedules, and wellness benefits, the more their employees become more committed to the organization and more loyal.

Well-being is also linked to the wider sustainability objectives. Assuming that the quality of life presented in the employee experience plans of the companies will contribute to the rise in the level of sustainable development as well, Porkodi et al. (2024) presuppose that the employees will be willing to buy the debt back and become loyal and creative employees. Making employees happy, which, as Thaker and Pandya (2018) note, will make them self-sufficient in terms of their well-being, will put them in a better position to remain and deliver long-term performance. Hence, employee welfare is an ethical duty as well as a strategic resource of banks seeking to maintain involvement.

2.1.3.5 Human Resource Structural Levers

Principles of leadership, culture, technology, and well-being are operationalized through human resource practices. According to Aguinis (2014), goal-based, frequent, and fair appraisal is are performance management system that should be in place to help maintain engagement. When workers clearly understand how their work has a relation to organizational goals, they are able to develop a sense of meaning that leads to sustained performance.

Aktar et al. (2021) hypothesize that the human resource practices of financial institutions must be coordinated with the reality of the local environment i.e. the local culture, economic pressures, and demands associated with the sector. The issue with non-contextual rules is that the very rules may not be conscious of their existence, as was the case with the Nigerian banks and the rigid rules, and won't be able to meet the needs of the younger workers anymore (Ejimofor and Ogundare, 2023). Flexible policies are instead maintaining motivation and commitment through career development, recognition, and training.

Corporate social responsibility is also becoming part of human resource practices. The engagement is optimized when the corporate social responsibility policy is implemented as a subset of the human resource systems (e.g. by employee volunteer program or other incentives based on sustainability) since the employees believe that their values are congruent with the organizational missions, as outlined by Saleh and Baroudi (2022). Sendlhofer and Tolstoy (2022) go on to say that transparency that promotes trust and engagement increases when employees are enabled to own the communication of corporate social responsibility. Gede and Huluka (2024) can also refer to the long-term engagement because it will be demonstrated that human resource practices that lead to the appearance of participation and reinforce the outcomes of the organization may be used to prove the long-term engagement.

The banking industry can be sustainably engaged by creating sustainable interactions based on five interdependent levers, including leadership, culture, technology, well-being, and human resource practices. Direction and trust are culturally oriented since they rely on leadership (Lewis et al., 2017; Lee and Kim, 2023; Tang et al., 2022), and inclusivity, recognition, and responsibility are culturally oriented values (Porkodi et al., 2024; Saleh and Baroudi, 2022; Thaker and Pandya, 2018). Technology can empower employees but only in line with human needs (Aguinis, 2014; Akter et al., 2021) whereas well-being can form the basis of long-term resilience (Urhode, 2018; Ejimofor and Ogundare, 2023).

Finally, the dimensions are integrated into human resource practices through formal performance management and training and corporate social responsibility systems (Saleh and Baroudi, 2022; Sendlhofer and Tolstoy, 2022). Engaging both employees and changing the experience and performance of both employees and the organization becomes not only sustainable, but transformative, with the levers in place. Conversely, any disconnection, turnover, and diminished competitiveness are likely to occur when at least one lever is ignored. In this way, the sustainable engagement levers should be considered as mutually supporting pillars that become significant to guarantee the long-term sustainability of the banking institutions.

2.2 Theoretical Review

2.2.1 Social Exchange Theory

The Social Exchange Theory is an established line of theory used to explain the nature of the workplace, especially the nature of the mutual relationships between employees and organizations. It is the theory of Blau which is based on the concept that the relations of people are governed by the principle of reciprocity: people will respond to the positive treatment in the positive way and to the negative treatment in the negative way. Experience and organizational performance have been established to be the levers of sustainable engagement, and these two are a good tool to explore the Social Exchange Theory in the banking sector. When banks invest in supportive leadership, fair pay, career development, and employee well-being, employees react by investing more in engaging, loyal and productive conduct (Albrecht et al., 2015). On the other hand, in the absence of such levers, no engagement will be achieved, no poor performance results will happen, no turnover will be a reality.

2.2.1.1 Employee Experience and Social Exchange

The concept of employee experience is best explained in the context of the Social Exchange Theory since employees perceive their relationships with the organization in the context of cost-benefit ratios. Employees feel that banks have invested in their well-being when the banks offer meaningful work, inclusive cultures, recognition, and growth opportunities. This feeling of duty breeds a feeling of the need to give back in terms of greater dedication and output. Islam et al., (2025) support this assertion by observing that the green human resource practices support the eco-friendly behaviours and engagement, which include the green training and the green innovation opportunity. These practices demonstrate that where the organizations are responsible, there is increased employee responsiveness to them, through greater motivation and organizational goal identity.

A similar case of reciprocity is shown in an African setting when Fubara (2019) stated that the introduction of fair compensation systems in Port Harcourt, Nigeria, has a positive impact on employee performance in banks. Workers who had a sense that their input was highly valued were more loyal and motivated to work. Amire et al. (2023) also determined that effective communication, and employee involvement in the decision-making process are some of the employee relation practices that enhanced performance in Lagos bank. These results confirm that aspects of fairness and respect-based social exchange processes continue to be critical in creating positive employee experiences within the African banking systems. Trust and fairness are essential practices in Cameroon, where the banking industry is characterised by severe competition and low chances of career progression. The Cameroonian banks will not give acknowledgement or fair treatment and when this is done, the employees may react by acting out, especially by becoming absent-minded or quitting.

2.2.1.2 Social Exchange and Organization Performance

It can also be stated that the Social Exchange Theory can form the basis of organizational performance in the banking sector since the willingness of employees to contribute to the financial and non-financial results relies on how well they feel supported by the organization. As Shettigar and Shankar (2020) found, the result of stimulated engagement is an improved organizational performance that is expressed by the higher levels of discretionary effort among engaged employees in banking institutions. Similarly, Radha and Aithal (2023) conclude that the contribution of employees directly influences the health of the organization, i. e. performance outcomes are its reflection.

This reciprocity versus performance connection is brought to the fore in African-based research. Using their Kenyan bank case, Sitonik et al. (2024) noted that when the employees were involved in making decisions, the performance results improved even further since the employees returned to the engagement process with renewed commitment to organizational purposes. Similarly, Fubara (2019) observed that not only the individual performance of Nigerian banks that adopted fair compensation but also the financial performance of these organizations was improved. The same can be applied to the situation in Cameroon, where the performance of banks is largely determined by the willingness of the front-line employees to participate in the customer service, credit management, and compliance activities. In Cameroon where the enabling environments in the banks enable the workers, then the workers inject back such investments with innovation, trust, and efficiency that enable the banks to make a profit and have customer loyalty.

In addition, knowledge sharing is one of the important processes in the social exchange relationship. Islam et al. (2025) also note that the mediating variables between human resource practices and productivity are green innovation and employee engagement. In the context of a new economic order of the Cameroon financial industry where banking organizations are gradually moving to the online platform, encouraging information exchange among staff members on the topic of technology and customer demands is a primary performance sustaining factor. Employees will also be likely to share knowledge again in the future to keep this social exchange cycle going, as long as they believe knowledge sharing will be rewarded.

2.2.1.3 Sustainable Engagement Levers via the Lenses of Social Exchange

Social Exchange Theory gives us a framework to analyze sustainable engagement levers that include leadership, organizational culture, technology, well-being, and human resource practices. Employees will respond positively to leaders who are fair, empathetic, and inclusive. Ravindran and Rajendran (2024) also argue that emotional intelligence reduces work stress and performance in the leadership role; they explain that positive leadership leads to psychological safety, which employees then provide as loyalty and work effort. Quite on the contrary, a leadership style that adopts control but not support often leads to de-engagement and counterproductive behaviour.

Culture is also very much connected with reciprocity. The establishment of the engagement is based on the formation of a common system of values, and, as Saleh and Baroudi (2022) show, corporate social responsibility also contributes to the development of the engagement, and, as it is also informed by the authors Sendlhofer and Tolstoy (2022), the transparency of the system of social responsibility is ensured by the employees themselves when they trust organizational systems. In Cameroon, where banks are subjected to mounting pressure to adopt social responsibility practices and political involvement in community growth, integrating corporate responsibility into culture creates reciprocity: when employees are proud of the social image their organization is perceived to have, they will increase their own input.

Social exchange in banking bases its operations on human resource practices. According to Aguinis (2014), performance management systems built based on the assumption of justifiable appraisal and feedback build clarity and trust. Awan and Asghar (2014) also note that job satisfaction, the result of equitable practices, contributes to an increase in performance among Pakistani banks. These results resonate well in African settings: Amire et al. (2023) found that Nigerian deposit money banks that facilitated fair relationships performed better and were more engaged, and Ejimofor and Ogundare (2023, in your section) found that poor employee relations lead to turnover. The social exchange theory would assume that increased participatory human resources would lead to increased participation and long-term performance in Cameroon where workers do not feel included in the decision-making process.

There is also social exchange in technology and in health. Akter et al. (2021) believe that online platforms will work only when staff members are supported and trained to use them. Unless employees feel that technological changes have a greater burden than benefit they will disengage. Success in technology adoption among Cameroonian banks that are yet to go digital is determined by whether the employees feel supported by the organization. Equally, Sijai (2021) might infer in the case of the pandemic of Malaysian banks that supporting practices reduced the stress and performance because it in some cases, well-being programs are a variable in the interdependence relationship between individuals and organizations.

2.2.1.4 The Social Exchange Theory Application in African Banking

The Social Exchange Theory gives value to the interpretation of an ongoing issue of high turnover, disengagement, and waning productivity in African locales, such as Cameroon. Since fairness and employee relations are specific predictors of performance in Nigerian banks as demonstrated in both Fubara (2019) and Amire et al. (2023), these findings confirm that the results in resource-constrained settings are viewed as being achieved via reciprocity. In Kenya, Sitonik et al. (2024) end up making the same conclusions that employee engagement improves organizational performance. The same applies to the banks in Cameroon: poor career advancement, poorly developed well-being programs, and poor communication tend to destroy trust. With gaps like this, based on the Social Exchange Theory, the rate of equity, appreciation, and inclusion would escalate exponentially according to the output and faithfulness of the worker.

In addition, Social Exchange Theory helps one understand why engagement practices fail frequently when viewed as transactional and not relational. Staff within the African banking industry is becoming more demanding of organizations to take investments beyond compensation into development, well-being, and social responsibility. When these expectations are met the workers give it back to the organization through innovation, improved customer service, and reduced turnover. When set expectations are not met, the experience is disengagement, apathy, and resistance that undermine organizational goals.

In general, the Social Exchange Theory is a powerful description of how the levers of employee experience, organizational performance, and long-term engagement interact in the banking sector. It also focuses on the value of reciprocity to indicate that higher engagement, performance, and loyalty are returned by financial and non-financial investments in employees through fair compensation and other supportive leadership, participative culture, technology enablement, and well-being programs (Albrecht et al., 2015; Islam et al., 2025; Sitonik et al., 2024). The theory is especially suitable for African countries like Nigeria, Kenya, and Cameroon where turnover and dissatisfaction among employees are very high. The use of fairness, inclusivity, and recognition principles will enable banks in Cameroon to enhance commitment among employees, enhance service quality, and achieve sustainability in organizational performance.

2.2.2 Job Demands–Resources Model

The Job Demands Resources Model is the most comprehensive model that could be used to describe the effect of the working environment on employees and their engagement, health, and performance. This model separates job demands (things about work that demand enduring effort and may cause stress) and job resources (physical, psychological, social, or organizational conditions that can assist employees to fulfill job demands, promote personal growth, and increase motivation). Within the banking industry, staff can be subjected to high workload, customer demands, the need to meet regulatory requirements, and the use of new and emerging technology at a rapid pace. The high expectations can lead to stress, burnout, and withdrawal in cases where the organizations fail to provide adequate resources, such as leadership support, recognition, inclusiveness, and career growth opportunities. Instead, the resources counter the adverse effect of the demands, and are stimulators of commitment, performance, and wellbeing behaviours relating to adequacy (Robinson et al., 2004).

2.2.2.1 The Job and Employee Engagement Resources

The central outcomes described in the Job Demands-Resources Model include the engagement of employees. According to Başar (2024), engagement is largely determined by the level of employee experience, and job resources such as recognition, an inclusive leadership style, and meaningful work are known to contribute to positive affective states that boost engagement. Employees become exhausted and experience burnout due to overwhelming demands when they lack the resources to respond to them demands. Balanced or high-abundant resources, on the other hand, are known to maintain the motivation of employees even when they are in high-pressure settings. This is reflected in the banking sector where its management is accommodating and the job arrangements are geared to increase interaction despite the working speed.

In a research of the Egyptian banking industry, Dajani (2015) discovered that the engagement of employees is a mediating factor between the work conditions and organizational performance. As workers received necessary resources including effective leadership and career development, they became more dedicated and even worked at a much higher level despite the overwhelming job demands. Similarly, Panigrahi et al. (2024) determined that sustainable engagement could only be achieved through job satisfaction and organizational citizenship behaviour of the banking professionals, which would occur once the professionals are disposed to job resources. These findings confirm that not only can the resources counteract the adverse effect of the demands, but also represent an incentive system that may facilitate long-term commitment.

The African studies support this argument. Ngalo et al. (2023) concluded that workplace diversity in Nigerian banks is a need and a resource. Once diversity is not managed, it becomes a source of conflict and tension that can serve as another stressor to the staff. However, when diversity is inclusive, it is an asset that supports innovation, engagement, and improved performance. This has significant implications in Cameroon where the banking institutions are being defined by increasing levels of generational and cultural diversity. Diversity can become robust and active as a valuable resource rather than a liability through adequate resourcing, such as training, participatory leadership, and fair policies.

2.2.2.2 Work demands in the Banking Industry

Banking business is considered to be one of the most challenging professional fields all over the world. These job demands are high working hours, regulatory pressure, performance targets, and constant contact with customers. Studying the banking sector in Bosnia and Herzegovina, Bešic et al. (2024) also noted that these requirements become more significant over time, when the economy declines, which negatively affects the engagement of the staff unless companies offer such protection factors, as knowledge of leadership, and friendly cultures. In a qualitative investigation of Jamaican firms in the private sector, Bancroft (2023) also found that employees reported job demands as excessive when organizations supported them and manageable when they had organizational resources, including recognition and autonomy.

African banking is particularly a tough place to work. Employees in Nigeria and Cameroon are faced with infrastructural challenges including unreliable power supply, unreliable internet connections, and unstable regulations in addition to customer pressures and sales goals. In a second study, Bano et al. (2024) have established that among the factors that led to the mounting pressures in the workload in the Indian banking industry were poor leadership and poor communication. This is reflective of the African bank experiences where the workforce regularly references poor leadership and lack of transparency as stress enhancers and not stress relievers. Dajani (2015) also showed that when roles were not clearly delineated, Egyptian bank employees found the position more stressful, which weakened engagement and commitment. The unavailability of the infrastructure of any type of technology given the nature of the operations of the Cameroonian banks as they are, leads to disengagements and turn-overs among the employees who will not always be facilitated by the said infrastructure.

2.2.2.3. Buffers and Motivators Job Resources

In the Job Demands Resources Model, job resources act as buffers against strain as well as motivators of engagement. Noor et al. (2023) pointed out that the type of leadership that was adopted in green banking and the green practice of human resource management that were environmentally sensitive, represented the source of psychological resources that enhanced the level of participation of employees. It was these that guided organizational aspirations and ideals of the staff in the direction of sustainability that leads to pride and faithfulness. In addition to illustrating that sustainability initiatives were resources in Indonesian banks, Suhardjo and Suparman (2024) also reported that they provided meaningful contexts of work, which increased employee engagement. These results demonstrate that the available resources are not limited by the monetary incentives only, but also by the cultural, symbolic, and value-based resources.

Another crucial parameter that Mansor et al. (2023) have taken into account is a positive change in performance since the training, recognition, and career development practices that positively impacted motivation were assessed. Ngalo et al. (2023) define inclusiveness and diversity management as the advantages of the Nigerian banks when implemented in the model of equal opportunities and increasing innovations. Good information, good remuneration, and managerial support are greatly appreciated in Cameroon in changing the attitude of the Cameroon employees on how to view the work in Cameroon as being developmental rather than being exploitative. Without these resources, the great needs of the banking sector seem daunting and devastating.

As Robinson et al. (2004) pointed out, trust, recognition, and communication are the most important motivation factors that drive employee engagement. The ideas are based on the conclusions made by Bano et al. (2024) and Başar (2024) that leadership and recognition are practical work sections. They have the means to change (e.g. recognition, supportive leadership, and fair policies) and can indeed make a difference in mitigating the degree of attrition and instill long-term engagement; and that is what is already underway with African banks where turnover has been a long-standing issue.

2.2.2.4 Two-way routes of the Job Requirement Resources Model

The Job Demands Resources Model works in two main directions; the Health Impairment Pathway and the motivational pathway. The outcome of too high job demands and too low resources is the health impairment pathway that leads to burnout, disengagement, and poor performance. Conversely, the motivational pathway is the one in which the resources are present, the engagement is provoked, the innovation is provoked and the high performance is provoked. By showing that engagement mediated the relationship between job satisfaction and organizational citizenship behavior, and led to sustainable performance, Panigrahi et al. (2024) introduce the motivational pathway. Conversely, Bešic et al. (2024) write more extensively about the impairment pathway, according to which a lack of supportive leadership and culture resulted in disengagement and low productivity throughout the crisis period.

Both of these pathways are supported by African evidence. Dajani (2015) established that the inadequate resources available to the employees of Egyptian banks caused overloading and decreased performance and commitment levels. Instead, Mansor et al. (2023) have also rectified that the motivation and the highest performance were achieved with the assistance of the workers who were hired in the banks that used the diverted money, like recognition and promotion. In Nigeria, Ngalo et al. (2023) developed inclusiveness and diversity resources to offset workload stress that continued to keep employees in the organization active. In the case of Cameroon, this implies that the capacity of the banks to balance high demands, e.g., technological issues, customer pressure, and regulatory demand, is determined by their capacity to develop robust resources in the areas of leadership, inclusiveness, and employee development.

2.2.2.5 How the Job Demands Resources Model applies to African Banking

The Job Demands-Resources Model has proved quite applicable to African banking as it states that the high job demands were coupled with the ineffective job resources. Bank employees in Sub-Saharan Africa (and, notably, in Cameroon) are frequently under some pressure due to infrastructural issues, ambiguity, and the number of clients. In the meantime, other resources such as career development opportunities, technological training, and well-being programs are not typically developed. This is one of the causes of disengagement, high turnover, and poor performance. Indirectly supporting the topicality of the model are studies by Ngalo et al. (2023) and Amire et al. (2023), which report that good relations with employees, fair treatment, and recognition have positive effects on performance in Nigeria-based banks.

The model provides prescriptive as well as diagnostic information. It helps the managers in Cameroon to see the difference between the demands and the resources such that they can understand why disengagement and turnover are high. It also recommends measures to address the motivational role of resources by emphasizing, investing in leadership development, inclusivity, green banking measures, and employee recognition. As Suhardjo and Suparman (2024) and Noor et al. (2023) reveal, the sustainability practices contribute to aligning the organizational activities with the employee values and enhance engagement, but as Bancroft (2023) and Robinson et al. (2004) also point out, recognition and communication also play a role. In the case of Cameroonian banks, these strategies would help to mitigate the adverse impacts of high demands coupled with increasing long-term commitment and performance.

Finally, the Job Demands Resources Model can be a useful tool to conduct engagement and performance tests in the banking industry. It shows that high demands (high working loads, regulatory pressures, and customer expectations) might influence well-being and performance, unless they are complemented with sufficient resources. The presence of supportive leadership, recognition, inclusiveness, sustainability efforts, and equitable compensation are job resources that serve as both buffers to strain and predictors of engagement (Başar, 2024; Dajani, 2015; Mansor et al., 2023). The relevance of resources in managing diversity, employee recognition, and the capacity of cultures to respond to demands is also confirmed in another African study (Nigeria, Egypt, and Kenya) (Ngalo et al., 2023; Sitonik et al., 2024). As the Cameroon model demonstrates banks are scrambling to invest in resources, including technological support, employee development, and fair treatment as a means of eliminating disengagement and improving long-term organisational performance. The Job Demands Resources Model will help illustrate how it is possible to facilitate sustainable engagement even in high-pressure African banking settings by balancing demands and resources.

2.2.3 Employee Engagement Theory

Employee engagement concept is based on the understanding that as long as employees are relevantly engaged in working, they will channel more energy, commitment, and dedication into the organizational goals. According to this theory, engagement does not only relate to job satisfaction, but also to the psychological investment employees make in the job position. Rajendran and Doraisamy (2022) further affirm that employees who are engaged will be more productive, more innovative, and more willing to exert discretionary efforts than disengaged employees. The three dimensions of engagement proposed in the theory are called vigor, dedication, and absorption. The terms denoting vigor, commitment, and absorption are power and hardiness in the workplace, and enthusiasm and pride towards the workplace respectively.

The relevance of the Employee Engagement Theory is demonstrated by research in most countries of the world. According to the authors, job satisfaction in the Jordan banking sector mediates the relationship between employee engagement and performance in an organization (Al-Dalahmeh et al., 2018). In their study, they state that engaged employees are satisfied with their assignments and this makes them more productive and eager to meet organisational goals. In a similar fashion, during the investigation of the Alibaba Group, Ouhammou and Manar (2025) discover that engagement is a performance driver, and that it is associated with long-run innovativeness, customer satisfaction, and competitiveness. These findings allow considering the theory of Employee Engagement as being a theoretical construct and a practical concept that can be implemented to the activity of a specific organization and that will contribute to the improvement of its working efficiency.

The African situation can easily be tackled using this theory. According to the study done by Atolagbe et al (2024) on employee engagement level in Abuja hotel industry, the researchers found out that the level of employee engagement has a significant contribution to organizational productivity. They discover that in the emerging markets where scarcity of resources is the norm of life, they need to be engaged. By using a study by Nwachukwu (2019) conducted in Diamond Bank, Nigeria, the author highlighted how employee engagement is boosted through the empowerment strategy once the trust, responsibilities, and commitment within the employees were instilled. Similarly, Samson et al. (2015) observed in Nakuru, Kenya, that working conditions positively affect the performance of the employees and that good working conditions enable the engagement of the employees. These African studies demonstrate that Employee Engagement Theory is explanatory in environments that are infrastructurally limited and demanding.

Henry (2020) studied Canadian banks in his doctoral research and concluded that the following strategies may be employed to achieve engagement: recognition, open communication, and leadership skills development. The above measures may be summarized as representative of the data provided by Vijay Anand et al. (2017) who identified the variables of leader support and cultural fit as the most significant predictors of engagement in the banking sector. Abbas et al, (2019) introduce a second layer by demonstrating that the transfer of knowledge and innovation in Islamic banks improves sustainable performance by increasing employee engagement. Such studies indicate that engagement is a two-way bridge connecting employee experience to financial and non-financial performance indicators.

The Employee Engagement Theory finds its sharpest application in the Cameroonian lens. Banks in Cameroon are run in a high customer demand, high regulatory control, and a technical changes environment. In the above situations, activated employees will respond more easily to challenges, provide better service, and remain competitive in the organization. The theory advises that Cameroonian banks focus on the promotion of engagement by empowering, recognizing, and providing supportive leadership as has been with Nigeria and Kenya studies. Overall, the Employee Engagement Theory is an effective model to explain the motivational relationships that lead to employee commitment and business performance in African financial institutions.

2.2.4 Psychological Contract Theory

Psychological Contract Theory explains the unwritten expectations and duties between employers and employees that are not put in any written employment contracts. In contrast to legal contracts, psychological contracts involve beliefs regarding fairness, trust, reciprocity, and shared responsibility. Once these expectations are fulfilled, employees will return with loyalty, commitment as well as increased performance. Blind and unconscious: the benefits are poor and are more accurately called losses and turnover and bad performance (Ngoben et al., 2022). This theory can be particularly applied to the banking industry where the anticipations of the employees regarding development, approval, and well-being have often exceeded a verbal offer of employment.

In their research on South African banks, Ngobeni et al. (2022) concluded that psychological contracts are key drivers of employee engagement and that in cases where employees perceive their employers to be fulfilling their unwritten commitment of fairness, recognition and career opportunities, the level of employee engagement will be high. Al-Dalahmeh et al. (2018) also discuss the mediating role of job satisfaction in the psychological contracts and suggest that the employees view the satisfaction as fulfilment of implicit expectations and therefore, as the sustaining factor of the performance. This result is linked directly to the Employee Engagement Theory and supports the notion that fulfilled psychological contracts serve as the motivating factors.

African scholarship offers excellent examples of the role of psychological contracts. In Diamond Bank, Nigeria, Nwachukwu (2019) noted that the strategies implemented by the bank to empower its employees and recognition practices established robust psychological contracts where employees were assured that their input was appreciated. Likewise, Atolagbe et al. (2024) proved that employees who were engaged in the Abuja hospitality industry enhanced productivity when they believed that the management respected their expectations of being treated fairly. The application of the Psychological Contract Theory has been used in Cameroon to explain that poor response to expectation of career advancement and recognition of employees in the banking sector can result to lack of loyalty and attracting of employees to other regions.

This opinion is supported by Rajendran and Doraisamy (2022), who demonstrate that formal incentives were not the only factors that determined the performance of organizations within the Malaysian pharmaceutical industry but also whether employees perceived that the organization fulfilled its informal obligations. Another conclusion derived by Henry (2020) is that the theoretical implementation of engagement promotion strategy, i.e. open communication and recognition, in the case of the Canadian banks, institutionalized the presence of the psychological contract in which the expectations of the workers were fulfilled in the organizational practices. Ouhammou and Manar (2025) also refer to the Alibaba Group as the party that is assisted in its effort to pursue the opportunity of innovation and recognition by following the psychological contracts according to which the interaction and performance was arranged.

Other literature demonstrates the dangers of breached psychological agreements. According to Rahaman et al. (2023), employees of Bangladeshi banks underperformed when they felt that their organizations were indifferent in the area of development opportunities. Abbas et al. (2019) also maintain the idea that knowledge sharing and innovation can only flourish when organizational expectations are met on issues of fairness and reciprocity. Samson et al. (2015) discovered that in Nakuru, Kenya, workplace environments had a strong effect on the performance of employees, which, in turn, justified the belief that environmental satisfaction based on environmental expectations made by the organization should be seen as a subset of the psychological contract.

Conceptually, Psychological Contract Theory focuses on the relational and not the transactional character of the employment relationship. It means that, in the example of African banks, and Cameroon is no exception, it is not a choice and an option to satisfy the employees in respect of growth, justice, and recognition but a necessary instrument to maintain the interaction and the performance. Psychological contracts are even more imperative in a high needs and scarce resource environment as employees base their commitment on perceptions of fairness and reciprocity to decide whether to stay committed. Banks that do not honor such implicit contracts risk losing their connection, trust and turning over.

Generally, the Psychological Contract Theory can teach us a lot about the silent, yet can be so heavy encumbrances of relationships between the employees and the employer. It further states that the engagement and performance are sustained by identifying, communicating, and developing such contracts (Ngobeni et al., 2022; Al-dalahmeh et al., 2018; Nwachukwu, 2019).

The theory has been used in Cameroon and in other African contexts where employment relations are based on reciprocity and fairness. We have psychological contracts as the activities of the organization are related to the expectations of the employees of the organization which leads to the development of trust, the loyalty and the long term performance of the organization.

2.3 Empirical Review

2.3.1 Global Worldview (Developed Economies)

In developed economies, the experience of employees and performance of the organization have increasingly been identified to be bi-relational constructs in defining the future competitiveness of institutions. Scholars and practitioners have emphasized that sustainable performance is no longer determined by financial performance alone but rather by the ability of organizations to foster employee participation, creativity and health. The employees experience is addressed as the strategic priority in developed economies, and the investments in the leadership and corporate social responsibility development and the application to the digital shift are the factors, which define the way in which the employees view their work. Trend on international level represents how the nature of transactional employment relations is re-defined into relation, as well as a developmental relation is re-defined as relational relation that the worker is another co-producer of organizational value (Porkodi et al., 2024).

2.3.1.1 Employee experience as a commitment driver

Employee experience is becoming a multidimensional concept in developed economies and is thought to affect employee engagement and commitment. A good percentage of the organizational commitment has also been identified in a study by Lee and Kim (2023) and can be associated with experience of worker in establishment of fairness and sense of recognition and promotion opportunity in South Korea. Their result supports the hypothesis that workers in advanced settings perceive their job not as an income generator but as an arena to personal and professional satisfaction. Equally, in a study by Lewis et al. (2017) conducted in the United Kingdom, it was revealed that nurturing managers to enable sustainable employee engagement, health and well-being is vital to retaining talent and promoting productivity. These works demonstrate that leadership building and a focus on welfare is a tactical tool to change experience in a highly industrialized economy.

In addition to this, Akter et al. (2021) also highlighted that even though the theme of engagement has already been given a considerable amount of attention in the frame of highly sophisticated financial services, there exist knowledge gaps within the framework, particularly in terms of the concentration on the action of engagement in long-lasting sustainability. The observation highlights that irrespective of the resource-abundant situational context, employee experience strategy should be readjusted on a regular basis. To this effect, Aguinis (2014) cites that the most effective performance management systems in developed economies are those that integrate recognition, feedback and development and in the process ensure motivation and alignment of employee experience with organizational goals.

2.3.1.2 Establishing a connection between Employee Experience and Organizational Performance

Even the international literature indicates that there is a very close relationship between employee experience and the performance of the organization. Tang et al. (2022) refer to adaptive leadership, ethical behaviours, and inclusive policies as strategic characteristics of the banking sector that directly influence better performance outcomes. These work well in competitive and highly demanding developed economies. Similarly, Thaker and Pandya (2018) show that participation founded upon good employee experience leads to job satisfaction among staff members within the banking organization, which also translates to performance within the organization. These investigations represent the wider insight in developed societies that worker health and contentment are preconditions to creativity, effectiveness, and competitiveness.

In developed settings, corporate social responsibility has also become a key component of the employee experience-performance relationship. Having studied the case of Bank Audi in Lebanon, Saleh and Baroudi (2022) reached the conclusion that the corporate social responsibility activities influenced the engagement of the employees significantly by means of organizing the organizational processes in accordance with the values of employees. Sendlhofer and Tolstoy (2022) also claim that employees working in developed economies contribute to the construction of corporate social responsibility transparency, i.e. make a sense of organizational actions themselves. The findings suggest that the experience of workers in developed economies is founded not only on internal organisational conditions, but also the orientations of worker performance on the expectations of their society and, consequently, on their organisational legitimacy and performance.

2.3.1.3 Comparative Insights and African Contexts

Although the developed economies focus on developing leadership, corporate social responsibility and systematic performance management, research in the African region indicates that there are still gaps in the translation of these insights into practice. Here, Urhode (2018) and Ejimofor and Ogundare (2023) show that the unfulfilled needs of fairness, recognition, and career growth are generally linked to high turnover in Nigerian banks. These challenges suggest that African banks (including Cameroon) may find it useful to borrow best practices of developed economies, such as incorporating well-being programs and improving leadership competencies, to improve employee experience and reduce turnover.

Furthermore, Gede and Huluka (2024) point out that employee engagement affects organizational performance in public universities in Ethiopia to a significant degree. This is consistent with what has been seen in developed economies but also indicates resource constraints as a limiting factor to maintain engagement. The implication of the contrast is that global best practice may provide a helpful model, but must be scaled down to fit local realities to be useful.

2.3.2 Cameroonian and African Views

Certain socio-economic, cultural, and institutional realities guide the interaction between employee experience and organizational performance in African economies (particularly in Sub-Saharan Africa). Unlike in developed environments where performance management schemes, health and well being packages and internet applications have become a commonplace, African companies are largely operating in resource-depleted, structural and under-institutionalized conditions. Nevertheless, worker engagement and experience remain central success factors in organisations, particularly in industries such as banking where the quality of human capital is directly related to service delivery and consumer satisfaction.

2.3.2.1 African Banking employee experience and engagement

The African scholarship observes that experience and involvement of employees are very crucial factors of determining performance of an organization. Amire et al. (2023) found that in one study of the deposit money banks in Lagos, good employee relations practices such as clarity in communication, reward, and fair conflict management have a positive direct relationship with better performance outcomes. Still within the same theme, Fubara (2019) also found out that the compensation of employees in Port Harcourt banks was a significant determinant of their performance, hence confirming that good remunerations are one of the fundamental components of good employee experience in an African context. The results are also consistent with the theoretical framework of Albrecht et al. (2015) based on which the human resource management practices, aligned with the engagement strategies create competitive advantage.

The participation of the employees in the decision-making process positively influenced the organizational performance of the commercial banks in Kenya observed by Sitonik et al. (2024). Their area of interest is that any engagement strategies in African environments where hierarchical organizational formats are common should be centred on inclusion and participation to build trust and loyalty. Such outcomes can be of specific interest in Cameroon, where the level of employee voice is quite low, and banking institutions are concentrated. Inclusive practices will enable Cameroonian banks to enhance their staff experience and create more organizational commitment.

Cameroonian banks have the same structural problems as those of Nigeria and Kenya, including regulatory pressure, absence of technological infrastructure, and employee turnover. However, it has been proven that employees who feel appreciated and incorporated will return the favor by being loyal and better workers. This shows the wider African situation where relations are not just based on a formal contract but also on relational elements like fairness, trust and recognition.

2.3.2.2 Performance and Organizational Health

The direct relationship between employee experience and organizational health is also identified in the African literature. Radha and Aithal, (2023) suggest that employee performance is considered to be one of the most crucial dimensions, which determine the well-being of the organization since, in the banking sector, an unengaged employee undermines organizational service delivery, customer trust, and sustainability. Ravindran and Rajendran (2024) also add that in cases where managers are stressed at work and possess low emotional intelligence then it negatively affects employee well-being that reduces performance. These findings are quite well replicated in African banking arrangements where stressors such as excessive work-loads, customer demands and limited resources overwhelm the support provided by the organization. It means that in the situation of Cameroonian banks, when an emotional intelligence and stress management program are invested in by the management, there could be a huge possibility that the staff will feel and perform.

Another important aspect that Islam et al. (2025) state creates an image of meaningful work and sustainable performance is the presence of green human resource management practices. In the case of African economies when banks are being actively pushed to implement green finance this is an opportunity to align the aspirations of the organization with the values of its employees thus making them more engaged. When employees feel that their organisations are socially and environmentally accountable, they tend to give back more in terms of commitment and discretionary effort.

2.3.2.3 Employee Satisfaction and Involvement

Studies within African settings affirm that job satisfaction is a key element of employee experience. In their research of Pakistani banks, Awan and Asghar (2014) show that performance is highly dependent on satisfaction. Although their investigation was not in the African context, they found that the results will apply to the African context where dissatisfaction has been evident in high turnover and disengagement. Even though they explored the case of banks in Nigeria, Ejimofor and Ogundare (2023) pointed out that failure to meet expectations, lack of appreciation, and lack of employee engagement are the reasons why people leave their jobs in many cases. The lessons can directly be used in Cameroon where career development opportunities and poor reward systems have been identified as the leading causes of attrition in the banking industry.

African scholarship also demonstrates that engagement and empowerment are driving forces of engagement. Although writing in the Indian context, Shettigar and Shankar (2020) support the overall applicability of engagement by demonstrating that the contribution of employees to the organizational effectiveness increases. The same argument is presented below with the support of Sitonik et al. (2024) who prove that even in the African countries, even there, the participation of the employees in Kenya has generated an illusion of trust and reduced the opposition to change within the organization. Employee engagement and career development can help to resolve the long-standing problem of employee turnover and lack of engagement in decision-making in Cameroon.

2.3.3 Banking Sector-Specific Research

The banking industry has been the focus of a significant literature due to its very specific reliance on human capital and its decisive impact on the economy expansion. Bank employees meet customers at their desk and work with financial risks and regulatory compliance, thus, their performance and interaction are essential to the performance of the organization. Studies of the banking industry always emphasize that employee experience and engagement are not only human resource issues but also strategic drivers that have a direct impact on profitability, service quality, and sustainability.

2.3.3.1 Employee Experience and Engagement in Banking

Researchers have demonstrated that employee experience is one of the determinants of engagement within the banking sector. Başar (2024) concluded that the experience of employees has a direct impact on engagement in financial institutions and that the association is mediated by positive affect. His results affirm that as employees feel their work environment to be accommodative, inclusive and rewarding, they become more engaged and dedicated to organizational objectives. In a related study, Robinson et al. (2004) previously suggested that communication, recognition, and employee voice are the primary sources of engagement, particularly in an industry like banking where employee attitudes play a significant role in influencing the results of customer service delivery.

These conclusions are supported by African evidence. According to the findings of a study by Dajani (2015) carried out on the banking sector in Egypt, employee engagement affected job performance and organizational loyalty positively. Those who got the right materials like training, recognition and just leaders were productive and loyal workers. Ngalo et al. (2023)

demonstrated in Nigeria that workplace inclusion in a bank results in a positive, direct relationship with employee performance, and inclusivity is a resource with a positive, direct relationship with motivation and creativity. The findings show that the experience of employees matters and must be considered in the African banking context in order to avoid disengagement and turnover. Of particular relevance to the question of generational diversity and the pressure on banks is the sustainability of the involvement the author has described in Cameroon where the same issue is being observed.

2.3.3.2 Employee Engagement and Organizational Performance

The banking sector literature shows that employee experience mediates with the performance of an organization through engagement. Is efficiency, turnover, and customer satisfaction the direct positive impact of engaged employees on organizational performance? As Mansor et al. (2023) confirm, the answer is yes. Likewise, as noted by Panigrahi et al. (2024), the relationship between the organizational citizenship behavior and job satisfaction and sustainable performance of banking professionals is mediated by employee engagement. In this study, they contribute to the Job Demands Resources model when they state that when employees receive the required resources, they focus more on their work and bring organizations to success.

Bano et al. (2024) report that in India the leading engagement motivators in the banking industry in Hyderabad were leadership trust, recognition, and communication. These drivers are quite aligned with the African environment where transparency and recognition of managers have been cited as major weaknesses. In his doctoral research of the Jamaican experience of organizational engagement in the private sector, Bancroft (2023) continues to demonstrate that workers themselves construct engagement as a form of engagement policy but equally as an experience of being listened to and appreciated. This is combined with the African reality like Cameroon where labour force is more likely to discuss the experience of being disengaged due to being unrecognised and having no growth-opportunity.

2.3.3.3 Crisis in the banking sector and crisis in sustainability

Crises and shifting expectations are part of the way of life in banking organisations, posing a challenge to their employee engagement strategies. Bešić et al. (2024) hold that engagement can be maintained during the crisis in Bosnia and Herzegovina when managers use caring and protective styles, show empathy, and be recognized. In the absence of these resources, the staff will quickly become ineffective, endangering the stability of the organization. This point is extremely applicable to African banks that have to endure economic shocks, currency crises, as well as political instability quite often. In Cameroon, where banks have to negotiate their way through changing monetary policies in the Central African Economic and Monetary Community, nurturing and open leadership will help in mitigating employee stress and keep them committed.

The other international movement that has an impact on banking is the emergence of sustainability and green finance. As Suhardjo and Suparman (2024) note, the staff commitment of the Indonesian banks leads to increased engagement when the staff of the organizations feels that they have been committed to green finance and sustainability. Noor et al. (2023) also assume that alignment of corporate missions with employee values is reached through green human resource management practices and sustainable leadership styles. This data indicates that in Africa, where environmental issues like climate change and environmental degradation are hot topics, banks that adopt a sustainability strategy are able to increase employee engagement, by relating work to a greater social interest. The banks of Cameroon that are just starting to incorporate green financing practices can thus reinforce employee motivation by posing as socially responsible banks.

2.3.3.4 Comparative Insights to African Banking

The literature review reiterates several times that the engagement drivers in the banking industry such as leadership, recognition, inclusiveness, and sustainability are universal, yet their application is circumstantial. The common systems that facilitate employee participation in both developed and Asian settings are engineered performance management systems and sustainability models (Başar, 2024; Suhardjo and Suparman, 2024). Employee relations (and fair treatment) are, however, the most pressing concerns in Africa (Ngalo et al., 2023; Dajani, 2015). Although Amire et al. (2023) use Nigeria as a context, the authors emphasize that lack of connection with employees decreases commitment and that performance improvement hinges on positive recognition and communication practices. The observations made above may be translated in Cameroon as follows: not only the international best practices which need to be adopted, but also the localized ones i.e. the practice of equitable remuneration, the practice of involving people in the decision making process and the culturally sensitive leadership.

Finally, specific to the banking sector, research proves that employee engagement and experience can be the pillars of organizational performance. In Egypt (Dajani, 2015) and Nigeria (Ngalo et al., 2023) and Cameroon, evidence shows that when employees are invested in by the bank (recognition, inclusiveness and leadership support), they also invest in higher levels of engagement and performance. International results support the idea that sustainability programs (Suhardjo and Suparman, 2024; Noor et al., 2023), crisis management via caring leadership (Bešic et al., 2024), and systematic engagement practices (Robinson et al., 2004; Mansor et al., 2023) can all improve performance within the banking industry. With African banks, and in the case of Cameroon, the challenge is how to fill in the gaps in structure as the world experience of engaging and sustaining is adopted. Only in this way would they then be in a position to design more employee experiences that would not only translate into financial performance, long term organizational strength and competitiveness thereof.

2.4 Literature Gap and Conceptual Framework

2.4.1 Literature Gap

Scholarly contributions in developed economies have greatly advanced the literature on employee engagement, employee experience, and organizational performance in the last 20 years. Nonetheless, it is seen that there are still significant gaps in the understanding, operationalization, and application of these constructs to the African context and, in particular, to the Cameroonian banking industry.

The global research identifies structured engagement systems, leadership development and corporate social responsibility as the most significant sources of organizational performance. As pointed out by Lewis et al. (2017), the creation of managers capable of assisting in maintaining employee engagement, health and well-being has emerged as the primary concern, in advanced economies such as the United Kingdom. On the same note, Saleh and Baroudi (2022) demonstrate that when corporate activities are structured on the CSR, communication with corporate operations is highly effective because the employees subscribe to the corporate values. Sendlhofer and Tolstoy (2022) also add more that the transparency of level of social responsibility is self-created by employees who already are practising sensemaking in the developed economies, therefore, leading to commitment and increase organisational legitimacy.

Despite the powerful structures of engagement presented in these studies, it has been revealed that a vacuum exists when applied in less developed settings. Akter et al. (2021) define contextual constraints in global engagement studies and state that the majority of frameworks do not possess enough flexibility to reflect differences in socio-economic contexts, cultural processes and institutional facts. This vacuum means that models can be implemented in developed economies, and when implemented in African economies, they have to be modified to include variables like scarcity of resources, infrastructure issues and high turnover.

In Africa, research has achieved a lot of work, but these are still disjointed and short in focus. Research has focused on separate variables of compensation, employee relations and job involvement without implementing them in overall concepts. As the example of Port Harcourt banks was mentioned, it was said that the performance of a particular organization is directly proportional to the compensation practices, and it was found that in Lagos banks, the existence of clear employee relations positively influences the performance of a particular organization (Fubara, 2019 and Amire et al., 2023 respectively). By making use of the employees, Sitonik et al. (2024) were also able to determine that the performance of Kenyan banks had greatly been enhanced. Even though this type of research may help to demonstrate the role of such single aspects of employee experience, they do not provide integrative approaches connecting dimensions to sustainable engagement and performance.

The other missing aspect in African research is little focus on sustainable engagement drivers including adoption of technology, green human resource management, and well-being. According to Islam et al. (2025) the sustainability and high productivity of the current green practices at the human resource level can be attributed to the pro-environmental practices and the engagement. However, the literature in African banking does not often refer to the use of green finance and environmental sustainability practices as engagement levers. Likewise, although Aguinis (2014) emphasizes the role of performance management systems in such aspects of fairness, recognition, and accountability, few African studies consider structured performance management as a component of employee experience. This is an important oversight given that African economies are facing growing pressure to practice sustainability in business activities.

Turnover is yet another field of inquiry under African scholarship that has not been much explored. As Unhode (2018) and Ejimofor and Ogundare (2023) demonstrate, the high labour turnover in the Nigerian banking system diminishes the performance of organisations, yet there is little research on effective solutions to the issue to minimise attrition. Despite finding that positive employee experiences in South Korea translate into organizational commitment (Lee and Kim, 2023), there is no study to learn how the above lessons can be implemented in African banks. The high rate of attrition in Africa is an indicator that not only is the experience employees have a symptom of poor performance, but it is also a significant impediment to organizational performance.

African literature has also not yet developed emotional and psychological aspect of employee performance. As Ravindran and Rajendran (2024) argue, job stress and lack of emotional intelligence particularly in managers are killing performance in the bank industry. Başar (2024) demonstrates that there is a moderate impact of positive affect on the correlation between experience and engagement. In the research on African banking, however, the psychological aspects of employee experience have not received much attention. Such omission does not tell us much in terms of how the employees are coping with stress in stressful situations particularly in Cameroon where pressure to perform and pressure to please customers are very high.

The most urgent gap is that there are no empirical studies in the banking industry of the Cameroonian market. Although studies in Nigeria (Fubara, 2019; Amire et al., 2023), Kenya (Sitonik et al., 2024), Ethiopia (Gede and Huluka, 2024), and South Africa (Ngobeni et al., 2022) have already presented valuable evidence, practically nothing is known about how employee experience influences performance in Cameroon. The Cameroon banks are bilingual (English and French) and governed by the Central African Economic and Monetary Community framework, and a social-political environment also with periodical instability. Such situational issues affect the workforce in a significant way but they are not well represented in literature.

Moreover, although Ejimofor and Ogundare (2023) provide evidence that high turnover is also a leading issue in the Nigerian banks, the impact of turnover on performance is not systematically analyzed in Cameroon. Likewise, though Gede and Huluka (2024) describe the impact of engagement on the performance of organizations in Ethiopian universities, the same cannot be said of Cameroonian banks. In the absence of these localized studies, there is little foundation on which to plan strategies based on the Cameroonian setting. This is a knowledge gap that reflects a theoretical and practical gap in the literature.

2.4.2 Conceptual Framework

Based on the identified gaps, a conceptual framework is introduced, which combines employee experience, sustainable engagement levers and organizational performance with employee engagement as a mediating factor.

2.4.2.1 Employee Experience

The model is based on the employee experience in terms of compensation, recognition, career development, inclusion, and psychological support. As Lee and Kim (2023) describe, employee experience leads to increased commitment towards the organization and as Shettigar and Shankar (2020) affirm, engagement increases organizational performance in a banking environment. The concept of compensation (Fubara, 2019) and employee relations (Amire et al., 2023) is one of the strongest and most influential factors underlying the attitudes of workers towards the working conditions in the workplace when looked through the prism of African studies. In Cameroon, the case, the results would help spread the vision that decent compensation, free communication and valuation should be the foundations of an employee experience program.

2.4.2.2 Sustainable Engagement Levers

The employee experience can be converted into engagement and performance based on sustainable engagement leverages: culture, leadership, technology, human resource practices, and well-being. Lewis et al. (2017) center sustainable engagement on the leadership. Porkodi et al. (2024) also consider management of employee experience a contributor to sustainable development. The technology and performance management models is ethical and fair and well-being programs is good in preventing burnouts, according to Aguinis (2014). Other important leverages and complements are green leadership, sustainability-oriented human resources (Hr), and organizational practices and employee values (Islam et al., 2025; Noor et al., 2023).

These were the leverages that are particularly applicable to Cameroon. The bilingual and multicultural workforce requires the adjustment of leadership and culture. Due to the utilization of technology, infrastructural challenges need training and capacity building. High levels of stress in banking require well-being programs which are mostly overlooked. Finally sustainable human resource must address remuneration and other benefits other than participatory policies that empower employees.

2.4.2.3 Employee Engagement as Intermediary

The mediator in the framework is the employee engagement. According to (Albrecht et al., 2015), engagement correlates human resource practices to competitive advantage, and (Dajani, 2015) demonstrates a similar result and establishes an engagement as a mediator between work conditions and performance in Egyptian banks. Panigrahi et al. (2024) also attest that engagement through organizational citizenship behavior and job satisfaction leads to sustainable performance. These works affirm that, the relationship between experience and performance is weak in the absence of engagement. This implies that in Cameroon, we have to focus on how we create emotional and psychological commitments rather than financial incentives.

2.4.2.4 Performance of the Organization

The result of this framework is organizational performance; that is both financial and non-financial performance. Profitability, efficiency and revenue growth are the financial outcomes and innovation, retention of employees, job satisfaction and health of the organization are the non financial outcomes. Since Gede and Huluka (2024) reveal that engagement enhances the performance of the organizations in the Ethiopian universities, Mansor et al. (2023) reveal that engaged employees can be at the frontline of driving performance in all the banking industries. According to Radha and Aithal (2023), the health of the organization is linked directly to the performance of the employees, which makes sense considering that the definition of performance cannot be financial-oriented.

2.4.2.5 Moderators and Barriers

Stress management and emotional intelligence (Ravindran and Rajendran, 2024), are the other moderating variables in the model determining the strength of the correlations between experience and engagement and performance. One of the aspects that erode such connections is unaddressed turnover (Urhode, 2018; Ejimofor and Ogundare, 2023). Other leverage tools that enhance engagement are corporate social responsibility activities since, as revealed by Saleh and Baroudi (2022) and Sendlhofer and Tolstoy (2022), these activities provide workers with an opportunity to feel a relationship between work and social and environmental causes in a broader sense.

2.4.2.6 Application to Cameroon

According to this theoretical background, the first action that could be taken in the banking sector of Cameroon is to improve the experience of employees by giving them a good salary and appreciating their talents and by involving them in the whole decision making process. Such experiences should then be enhanced with sustainable engagement drivers including leadership development, cultural inclusivity, digital transformation, and well-being programs. Employee engagement would serve as the mediator role and transform positive experiences into organizational results. The most likely results are higher profits, lower turnover, customer satisfaction and organizational resilience. Using this framework, the Cameroonian banks will be able to fill the gaps that were found in both global and African literature, creating a model that incorporates both local and international best practices.

CHAPTER THREE

DATA AND METHODOLOGY

3.1 Research Design

This study will utilize a descriptive survey design with a mixed-methods approach to study the relationship between employee experience with organizational performance and the sustainable engagement levers in the banking industry in Cameroon. A descriptive survey design enables and includes the capturing and investigating of employees' perception of the work environment, organizational practices and leadership behaviors of separate banks. Surveys help to measure and gather quantitative and qualitative data in employees' experiences; however, qualitative data is analyzed using methods such as semi-structured interviews. This is a mixed-method technique, permitting the quantification of statistical relationships, as well as the elucidation of the why and how of employee attitude and organizational results.

Jha and Mishra describe the descriptive approach to be especially useful in management and human resource research because it enables systematic synthesis of and reaction to employee opinions in a large sample. Surveys (organizational engagement, culture and perceptions towards green HRM practices) will be used to measure the dependent variables (employee experience) and the effect of leadership and institutional culture on the experience measured by interviews. The depth and breadth of this methodological approach also align with the complexity of employee experience and performance relationships.

3.1.1 Relevance to the Cameroon Banking Sector

The banks of Cameroon include many international, local and regional banks and belong to Central African Financial and Economic Community (CEMAC). This offers a unique environment in which to examine how the context of the organization affects the employee experience and employee engagement. A descriptive survey approach works best in this scenario because it provides a way to capture a great deal of perception data a these different institutions and facilitate comparisons between the employees of multinational banks with dressed HRM policies and small local banks with very limited resources.

Also, the banking sector in Cameroon has been through some reforms focusing on improving the internal structure, the use of digital banking, and increasing the overall competitiveness of the country in Central Africa which undoubtedly enhances employees' experiences and perceptions with the organization. The works of Salloukh et al. (2025) on Lebanese banks shows that within governance and job experiences the relations between finances and the organization are very strong. In a like manner the current study wants to apply a descriptive survey approach in Cameroon, where governance, leadership, and engagement help employees improved the organization's performance through their efforts.

Considering the issue of cultural, regulatory and institutional diversity within the country, the mixed-methods approach is appropriate within the Cameroon setting. Surveys provide the employee of various kinds of banks with a possibility to give quantitative answers, and qualitative interviews tell the stories of giving answers to socio-cultural and organizational norms. The combined approach is useful to identify the overarching patterns and the particular contextual aspects of the study.

3.1.2 Relevance to the Research Objectives

The reasoning behind the design is clear and it meets the objectives and questions set by the study. To start with, determining the connection between employee experience, organizational performance and the levers of sustainable engagement in the banking sector in Cameroon is the focal point of the research. The first research objective–to ascertain the relation between employee experience and organizational performance, involves the use of quantitative methods where relationships and statistical correlations are determined. Such large scale data collection is possible through the use of descriptive surveys, a method Kenny (2019) describes as the best in studying the relationship between employee productivity and organizational performance.

The objectives two and three–to identify and evaluate sustainable engagement levers the role of leadership in primary moderation–combine quantitative and qualitative research. Engagement levers like recognition, training and work-life balance, the importance and prevalence of which can be gauged through surveys, and leadership practices which are expressed in interviews about leadership, capture over the engagement role. Probably, the most probable qualitative and quantitative set of two types of research is the value of organization culture as an organizational component to appeal to employees and guarantee their performance (Hasan, 2023); we must create such tinges.

In order to quantify the fourth objective which concerns the effect of culture on workforce engagement and performance, we consider it most practical to use survey questions regarding the dimensions of culture and supplement them with focus groups to gain deeper insight into how employees perceive these cultural phenomena. For the fifth objective, which deals with the impact of green HRM practices on engagement, we need to combine quantitative data on the use of eco-friendly HRM policies and qualitative data on employees' perceptions of these policies. This supports the work of Jha and Mishra (2015), who emphasized how important HRM practices were to the performance of employees within the banking industry.

3.2 Population and Sampling

3.2.1 Population

This study's population includes all workers of commercial banks in Cameroon. By 2024, Cameroon's banking industry is noted to have 23 commercial banks, all of them licensed and controlled by the BEAC (Bank of the Central African States) which is the Central Bank of the CEMAC (Central African Economic and Monetary Community). These banks are multinational such as the Ecobank, United Bank for Africa (UBA) and Sociètè Gènèrale as well as other foreign and locally established banks. Their employee population is further comprised of senior managers, middle level supervisors, and various frontline positions such as tellers, customer service representatives, and marketers. These employees span across many levels of management and across various positions in the banking sector which is why Kenny (2019) argues banking personnel are ideal for researching differences in employee experience, engagement, and organizational performance.

Including all employees aligns with the thesis that organizational outcomes are the results of more than just the leadership and governance system, but also the daily work of the operational employees (Salloukh et al, 2025). Treating the entire workforce of the commercial banking sector as the study population makes this research more applicable to the industry and not only to a given set of organizational levels or types.

3.2.2 Target Population

Because it would be impractical to study employees from all 23 Banks and across the country, the study will target employees from 5-6 of the most important banks in Yaoundé, Douala, Bafoussam and Bamenda, which together are the most important financial centers in the country. In the banking sector, Yaoundé and Douala are the most important cities and are the site of most customer transactions, banking headquarters, and central offices. In the Bafoussam and Bamenda cities, the financial centers of the western and northwestern regions of the country. This geography ensures both Francophone and Anglophone contexts have been captured which, given the bilingual and bicultural nature of the country, is important. Distributing the study population across the financial centers gives the researcher the opportunity to capture geographically and socio-culturally influenced differences in employee experience which will enhance representativeness.

3.2.3 Sampling Technique

The study aims to combine purposive sampling and stratified random sampling techniques. In the first stage, purposive sampling will target banks that have a substantial number of employees, a considerable market share, and a wide range of services. Such banks are more likely to have a formalized HRM system, sustainable employee engagement policies, structures, and processes, thereby making them suitable for the study's objectives. Similar strategies have been applied successfully in the HRM and banking domain to guarantee the inclusion of institutions with developed HR practices (Jha & Mishra, 2015).

In the second stage, to achieve proportional representation of employees across various organizational levels, systemically random sampling will be utilized. The three levels are (1) upper-level management, (2) middle-level management, and (3) lower-level management. This stratification is necessary because employee's experience and engagement perceptions are largely influenced by their organizational position. Hassan (2023), for instance, points out that in the banking sector of Indonesia, culture and engagement dynamics are viewed differently by people in management and operations. The random sample from each of the three levels in the banking sector ensures that the sample is adequately representative to draw conclusions at such a design.

3.2.4 Sample Size

To determine the sample size, the study will employ Cochran's (1977) sample size formula, which is widely used in social science research for finite populations:

$$n_0 = \frac{Z^2 pq}{e^2}$$

Where:

Z = the Z-score corresponding to the desired confidence level (1.96 at 95% confidence),

p = estimated proportion of an attribute present in the population (0.5, assuming maximum variability),

q = 1 – p (0.5),

e = acceptable margin of error (0.05).

Applying these conditions, the first sample size for an uncounted or infinite population is 384. However, since the population concerning the selected banks is somewhat limited, the number of employees is roughly 2000, and thus the population sample size would be adjusted and calculated as follows:

$$n = \frac{n_0}{1 + \frac{n0 - 1}{N}}$$

Where N=2000. Substituting the values gives:

$$n = \frac{384}{1 + \frac{383}{2000}} = 323$$

Thus, I will select and proportionally distribute a sample size of 300–350 employees across the designated banks and the three hierarchical strata. This approach seems to balance the available time and resources for the study while offering reliable estimates.

3.2.5 Cameroon Justification

The purposive and stratified sampling methods are reasonable in relation to Cameroon. The French banks of Douala and Yaounde and the English banks of Bamenda and Bafoussam divide the banking sector of Cameroon. The stratified sampling prevents both linguistic and cultural bias by area. Moreover, the comparative analysis of staff experience in banks with different degrees of sophisticated human resource management and governance structure is available because of the large number of multinational and local banks. That would be consistent with Salloukh et al., 2025, who claim that the banking system distinguishes between governance, organizational culture, and employee engagement that in turn influence financial and organizational performance of the banking system. It contributes to the utility of the findings on representativeness, reinforces the validity, and represents the various aspects of the banking sector of Cameroon which is the product of a carefully developed population and sampling framework.

3.3 Data Collection Methods

3.3.1 Primary Data Collection

Primary data for this study will be collected from two main sources: distributed structured questionnaires and semi-structured interviews. A structured questionnaire will be provided to employees at different levels of management, supervisory, and frontline staff at selected commercial banks in Cameroon. The questionnaire will be designed to determine as well as measure the employee's level of experience, engagement, and participation on the sustainable engagement levers and the organizational performance outcomes of the company. This technique makes it easier to quantify employee experience, as it makes it easier to determine the patterns, correlations, and differences within and among the banks and the employees. Prior researches indicate that the use of questionnaires, has proven successful in determining banking employees' attitudes toward engagement and performance (Masimane et al., 2022).

To aid in the objectives of this research, the questionnaire will be designed from both qualitative and quantitative approaches to comprise leading questions. The closed-ended questions were designed for easier statistical analysis, while the five-point Likert scale was used for scaled responses to gauge the level of perception of the employees towards the organization's leaders, organizational culture, and the employees' participation within the organization. This research will serve as an extension of the work of Ibrahim (2021), who pointed out that most employee surveys in banks do not cover performance targets. Moreover, the survey will be designed to include other critical areas of employee engagement like green HRM and other current practices of sustainability, which are increasingly being sought after as employee engagement levers in contemporary organizations.

The semi-structured interviews with sampled managers in sampled banks will be supplemented by the questionnaires to shed the light on the leadership practices, organizational culture, employee well-being programs, and governing structures in the industry. While remaining with the study objectives, semi-structured interviews are abundant enough to capture the exploration of issues to any suitable depth. They are needed primarily when the effects of organizational culture and leadership on employee engagement and performance are highly visible, as the more recent works connecting the organizational attributes to the outcomes of the banking sector (Tang et al., 2022) illustrate. The managers will help the study understand how the policies and practices are set and brought into effect at the institution level from the employee level. Using this approach provides a missing puzzle to employee-level perceptions obtained from questionnaires.

Integrating interviews and questionnaires represents the idea of triangulation which improves validity by allowing the corroboration of results from one method with findings obtained from several others. The questionnaires offer a broad perspective from employees while the interviews provide context to the explanations needed on the patterns that the surveys should present. The combination has been found valuable in organizational behavior research as it enhances the richness and reliability of the results (Sakr & Viitanen, 2023).

3.3.2 Secondary Data Collection

Data for this research will be drawn from the Bank’s annual reports as well as the publications from the Central Bank of Central African States (BEAC). The collection will also include available reports from the commercial banks operating in Cameroon relevant to their industry performance statistics as well as other sustainability reports. The annual reports and sustainability reports data will be on the financial performance and the governance structures in place, the Corporate Social Responsibility (CSR) programs and other initiatives, as well as the employee programs. Macro data from BEAC’s regulatory and statistical reports will include the banking sector in Cameroon’s banking performance, employee productivity ratios, and other economic metrics like the sector's profit ratios, market shares, and policy guidelines relevant to employee performance management.

Using secondary data is important in having an objective picture against which employee perceptions will be measured. For example, if respondents claim to identify a lack of productivity, secondary financial performance data in some cases is available, which will show several lack of productivity and profit. Tang et al. (2022) indicated that there is a lack of thorough research evaluating organizational performance and individual employee perceptions. Such a view is simplistic as Sakr and Viitanen (2023) pointed out, on the other hand, industry and organizational level reports offer essential benchmarks that enable an in-depth analysis of employee satisfaction and productivity in financial institutions. The inclusion of such secondary data sources is a way to enhance the study's level of objectivity in the findings from organizational records, writing.

3.3.3 Justification of Data Collection Approach

The combination of primary and secondary data sources is particularly justified in the context of Cameroon banking. In the case of many financial institutions, the detailed financial performance data and the internal employee records are not accessible due to confidentiality. This data, along with employee and managerial primary data, publicly accessible secondary reports, enhances the reliability and validity in the context of the Cameroon banking sector. Employee-centered responses provide immediacy and perception-driven data while secondary data provides context to the perceptions, situating them within the organization and industry performance. This choice is in alignment with the standard HRM and banking practices where multi-source data is employed to capture subjective and objective performance indicators (Masimane et al, 2022; Ibrahim, 2021).

The banking industry in Cameroon is made up of descendants of many businesses due to the presence of multinationals, regionals, and local banks. This situation requires a broad approach and captures the views of the employees alongside the institution's performance. For instance, Salloukh et al, 2025, in the case of Lebanon, showed that the governance that employee experiences with financial outcomes is mediated. This demonstrates the need and importance of both employee and organization-level data. Therefore, this study adopts the same context and reasoning whereby conclusions made are contextually-based and evidence-driven.

3.3.4 Contextual Note on Data Collection Challenges

Although the strategy used for data collection is comprehensive, there is scope for challenges, especially in Cameroon. Employees are likely to remain silent to survey and interview questions due to possible outcomes, lack of trust, confidentiality, and many other reasons. Employees in banking institutions are often subjected to unreasonable performance expectations and intense pressure from regulators. Most employees, in this case, are likely to hold back their opinions on leadership, culture, and HRM practices. The avoidance of performance targets which leads to employees being dissatisfied has been shown in other banking works as well, research done by Ibrahim (2021) had similar concerns.

This research is ineffective in showing the true picture of the situation as the objectives are inflexible and the data collection process is biased. Over the period of data collection, the study will focus on providing the subjects' anonymity, maintaining neutrality, and confidentiality. Participants' freedom of choice in expressing their views and the promise of no personal disclosure work in favor of bias as well. Surveys and interview questions will be neutral, eliminating any form of bias. Self-administered questionnaires will be used to eliminate direct pressure from the researcher as well. Ultimately, these strategies work towards minimizing scrutiny and inflating reasoning to improve the value of responses.

3.4 Research Instruments

3.4.1 Questionnaire Design

To measure primary quantitative data for this case study, a primary data collection instrument would be a designed and structured questionnaire that would cover the numerous aspects of the employee's experience, the drivers of engagement, and the organizational productivity. The questionnaire will be divided into four major sections. The first section centers on the collection of demographic data which includes the gender, age, level of education, and total years of service in the banking industry. Analyzing demographic data helps in examining employee experience and outcomes across diverse groups.

The second section will deal with the worker experience aspects of the employee's compensation and overall recognition, inclusiveness at the workplace, and overall employee well-being. Previous research has shown that these aspects are crucial to the level of engagement that a worker has with an organization. For instance, Lee and Kim (2023), in their research on South Korean firms, show that the presence of positive employee experience attributes such as recognition and appropriate compensation increases organizational commitment. Similarly, Mahieddine et al. (2024) demonstrate that the strategic inclusion of employee experience design imperatives such as inclusiveness and employee well-being within Middle Eastern banks enhances the employee experience. By adopting these overall frameworks, the instrument will measure the fundamental aspects of employee satisfaction within the banking industry in Cameroon.

The remaining parts of the questionnaire will focus on the engagement levers of organizational culture, leadership, technology take-up, and people management practices. All these levers are very important in a banking organization since leadership style, organizational culture, and technology’s organizational focus tend to drive engagement. As per Imran et al. (2021), in Pakistan’s banking sector, higher HR practices’ culture and organizational culture were associated with higher employee satisfaction and performance levels. In the case of Cameroon’s varied banking systems, the study aims to include these to test the employee experience levers.

The last part of the questionnaire will reflect the organizational performance indicators, considering, both, the financial and the non-financial. Amongst the financial proxies will be those perceptions that employees hold about productivity and efficiency, while the non-financial indicators will capture the satisfaction, retention, and innovative levels of the employees. In the service sector, intangible assets are predominant, thus, non-financial measures are important in evaluating organizational performance. According to Al Kurdi et al. (2020) in the banking sector retention, satisfaction, and employee commitment are powerless non-financial indicators, yet vital for the long-term organizational performance. Hence, the questionnaire is designed to capture both financial and non-financial aspects to form a comprehensive organizational performance view from the employees' perspective.

3.4.2 Interview Guide

In conjunction with the survey, a semi-structured interview framework will be created for the bank managers and supervisors. The interview framework is likely to cover issues around sustainable engagement strategies, leadership styles, organizational culture, and employee well-being. Additionally, managers will be questioned on the use of technology and other human resource initiatives aimed at inclusivity and innovation. This strategy integrates the managerial level context with employee level survey data, especially on how policy and its implementation are framed. This form of qualitative data is highly relevant, primarily because it contains the views of the leadership, which are usually absent in quantitative data collections (Mahieddine et al, 2024).

3.4.3 Instrument Contextualization

The instruments will adapt scales used within the literature, though contextualized for Cameroon. For example, the employee experience dimensions of recognition and compensation will be derived from scales used in banking globally (Lee and Kim, 2023; Imran et al, 2021). Similarly, the retention and organizational performance questions will be derived from existing measures (Al Kurdi et al, 2020). In recognition of the unique bilingual setting of Cameroon, all instruments will be developed in English and French to ensure that employees from both Anglophone and Francophone regions are included. Such a bilingual approach is essential in enhancing response rates and minimizing misinterpretation in the diverse workforce in Cameroon.

The questionnaire and the interview guide will be administered to a small number of employees and managers in banking as a preliminary step to establish the clarity, reliability, and appropriateness of the instruments within the context. Suggested modifications from the preliminary step will be used in the revised versions before the instruments are fully operationalized. Such a step is crucial to demonstrate that the instruments used are legally and factually accurate while also considering the culture and language of Cameroon.

3.5 Validity and Reliability

3.5.1 Validity

To ascertain the validity of measurement instruments, several different types of validity will be used. Content validity will be gained through an evaluation of the instruments by experts. Questionnaires and interviews regarding the employees' experiences, the engagement levers, and the organizational performance will be reviewed by the professors of the researcher's department and the research supervisor to ensure that the instruments capture all pertinent aspects of the employees' experience, the engagement levers, and the organizational performance. Expert evaluation will also ascertain the logical coherence, completeness, and objectives of the study. This is in accordance with the assertion of Imran et al. (2021), who argued that an expert review is pertinent to the validation of any instruments in banking research to measure the constructs intended.

Construct validity is going to be evaluated in a pilot test in which about 20 employees from some selected banks in Yaoundé will be participating. The pilot test is going to help in spotting questions and items that are culturally insensitive, unclear, inappropriate, or poorly understood by respondents. Comments from the pilot study will be taken to revise the questions that are understood to be unclear and modify the questions that are understood to be unclear and defend the thesis before the primary survey is carried out. Such pilot testing is vital when dealing with constructs involving employee experience and engagement which are complex and depend on cultural and institutional perceptions (Lee & Kim, 2023). In this case, the pilot test will confirm that the constructs are being measured in the appropriate way in the Cameroon setting.

Moreover, in our study, we would prefer to ensure that face validity is refined to the extent that respondents themselves will not get the impression that they are being probed with irrelevant and meaningless questions. This will help in developing some trust and receiving some truthful reporting about these employees who might not be willing to report. These are in accordance with the stance of Mahieddine et al. (2024) who opine that employee engagement surveys in the banking industry must reflect the actual conditions in the workplace in case that respondents will consider the information presented as credible and authentic.

3.5.2 Reliability

The measurement instruments are consistent and stable, and this is referred to as reliability. The study will use the Cronbach Alpha coefficient to determine internal consistency as it is a common feature of social science studies. The minimum standard that will be chosen as the standard of the required reliability is 0.70. Low-reliability items will be reformulated or eliminated to ensure that every scale is always measuring what it is designed to measure. Al Kurdi, Alshurideh, and Al Afaishat (2020) would have provided Cronbach's Alpha as a measure of internal consistency of the survey items of HRM. The same model will be credited with high employee experience, engagement, and performance indices in the present research.

In addition to internal consistency, test-retest reliability would also be done to establish whether responses are consistent over time. A section of the employees will be requested to fill out the questionnaire twice every two weeks. The stability of the instrument will be proved by the degree of correlation between the two sets of responses. When consistent responses are obtained, it will be evidence that the instrument generates credible data that cannot be influenced dramatically by time or other situational variables. The instruments of reducing the degree of chance or chance outcomes were, likewise, stated in the literature of the science of the organization (Sakr & Viitanen, 2023).

3.5.3 Cameroon Context

When concentrating on making sure that the validity and reliability are not compromised, the banking sector in Cameroon will admittedly have to pay close attention to the issue of cultural and linguistic differences in the country. Cameroon is officially a bilingual country, Anglophone and Francophone. It is also possible that such diversity will affect how the employees in the company respond and interpret the questions. To address this problem, instruments will be built in English and French, and the translation will be checked and corrected, both semantically and conceptually. It will follow a back-translation approach in which a bilingual French-English specialist will independently translate the French copy of the document into English, to verify that it does not diverge from the original text. The technique of replicability is quite effective in avoiding interpretive risk and ensuring comparability of linguistic group responses.

Also, the researcher can determine the possible effects of culture or language through the pilot testing in Yaoundé. Contextual adaptation of instruments, as described in Hasan's (2023) study of organizational culture in Indonesia is important to consider in reliability for the more diverse a region, the more adaptation of instruments needed. This study aims to enhance the reliability and validity of the instruments developed, as well as the responses, region, and bilingualism of Cameroon taken into context.

3.6 Data Analysis Techniques

3.6.1 Quantitative Analysis

The structured questionnaires will yield quantitative data which will be analyzed using descriptive and inferential statistical approaches. Demographics about respondents as well as their perceptions regarding employee experience, engagement levers, and organization performance indicators will be summarized using descriptive statistics such as means, frequencies, percentages, and standard deviations. Consolidating data in this manner is important for forming an understanding from elementary to advanced data analytics, covering data dispersion, and deriving conclusions from generalized employee feedback. Studies in analogous contexts, particularly in banking, have employed descriptive statistics to sketch out employee perceptions as well as other primary features before engaging in more complex interplay testing (Imran et al., 2021).

Descriptive statistics will subsequently be followed by inferential statistics in testing the study's hypotheses and in addressing its research questions. The strength and direction of relationships between employee experience and organizational performance will be determined using correlation analysis. This aligns with the conclusions of Lee and Kim (2023) who determined positive employee experience and organizational commitment relationships in South Korea.

While exploring causal connections, the predictive abilities of the levers of employee experience and sustainable engagement (leadership, organizational culture, and HRM practices) will be evaluated on the organizational performance outcomes using multiple regression analysis. Multiple regression will work for the study as it permits the consideration of multiple independent variables, which echoes the complex character of employee engagement in the Tang et al. (2022) banking sector.

Moreover, latent variable models will be analyzed with AMOS or STATA software, performing SEM. SEM is suitable as it permits the analysis of multiple dependent variables or interrelated sets of variables simultaneously, with both dependent variables and multiple independent variables. For example, SEM can be applied to explore the extent to which employee engagement mediates the relationship between leadership and organizational performance, and the extent to which green HRM practices indirectly influence retention by enhancing employee satisfaction. Al Kurdi et al. (2020) employed similar techniques to examine the retention and performance relationship in banks, as SEM offers convincing proof for causal linkages.

3.6.2 Qualitative Analysis

Beyond quantitative evaluation, qualitative data derived from semi-structured interviews with managers will be assessed through thematic analysis. Thematic analysis provides a detailed framework for finding, examining, and interpreting the underlying meaning of patterns within qualitative data. Constructing and organizing themes will focus on leaders' as well as managers' views on organizational culture, leader-member relations, employee wellbeing, and engagement strategies for sustainability, to capture both common and unique elements.

Within these framework themes, the Braun and Clarke analysis will be applied. The steps within this framework include immersion within the texts, generation of preliminary labels, patterning, evaluation, and consolidation of the themes. NVivo will serve as the coding program in alignment with the data structure for comprehensive analysis and organization of documents. Timely work by Sakr and Viitanen (2023) highlighted the relevance of qualitative thematic coding to unveil employee perceptions regarding the adoption of FinTech solutions in the banking sector, reflecting the need to utilize qualitative organizational research to access valuable hidden managerial revelations.

This approach is useful in combining the qualitative and quantitative dimensions of this study. While the quantitative section of the study will show the patterns in how employees perceive the different dimensions of work engagement, interviews with managers will elaborate on the reasons for the success or the failure of specific engagement strategies in Cameroonian banks. For example, Masimane et al. (2022) pointed out that self-awareness initiatives in some Kenyan banks worked optimally only when there was supporting leadership and cultural alignment. Such nuances are often missed when only quantitative information is used.

3.6.3 Contextual Justification

The value of integrating quantitative and qualitative research approaches is particularly relevant to the Cameroonian context, where due to confidentiality and other regulatory concerns, access to detailed organizational performance data is frequently restricted. The study will increase the reliability and validity of analytic results through a review of manager narratives and employee survey results. As Ibrahim (2021) wrote, there is typically a gap or disparity between what the employees think and what the organizations are paper-trailing as far as performance targets are concerned, especially in the banking sector where triangulation of data is required to make more balanced inferences.

Furthermore, the banking industry in Cameroon consists of a variety of organizational forms (multinational, regional, and local banks) and covers a cultural-linguistic territory (Anglophone and Francophone). Quantitative data in this regard will enable more generalization to different parts of this diverse population, but the qualitative data will shed some light on the socio-cultural and organizational macro conditions or micro conditions of government, organizational leadership, and staff experience in these various environments. In their analysis of the Middle East bank, Mahieddine et al. (2024) mention that the numbers cannot be analyzed without a qualitative research as it depends on the situation.

3.6.4 Software for Analysis

SPSS will be used to analyze quantitative data using descriptive and inferential statistics. Because of their appropriateness to estimate the latent variable and more complex causal systems, SPSS will be incorporated with structural equation modeling (SEM) in AMOS or STATA. To attain the qualitative data will require rigor in coding and thematic analysis of transcripts through NVivo software to transform the scribbles into more consistent versions that can support more decisions as far as identifying patterns are concerned. Among the examples, which reflect the consideration of the most effective methods of mixed-method research, there are the use of complex software to improve the quality of the received results and their validity, SPSS, AMOS, or STATA, and NVivo (Hasan, 2023).

3.7 Ethical Considerations

The simple ethics of research are the guiding ethics behind the validity of this research. It is a prerequisite that informed consent is obtained from all prospective research participants. Participants will be briefed on the aim of the research, the scope of their involvement, and their right to withdraw from the study at any point, and at no cost of any consequences. Recruitment will be at will, meaning no prospective participants will be made to feel, in any way, that taking the survey or the interview is a requirement.

The issue is the coverage that the respondents would be provided, especially workers in the banking industry in Cameroon who, due to skepticism, believe their employers would retaliate for any freedom of speech. In this case, responses will be categorized in such a way that no personal identifiers of respondents will be made available in any documentation or publication. Such data will be provided in a summary form, meaning that no specific responses or participants, or firms will be identifiable, even in part. This practice follows Ibrahim (2021) who notes that anonymity and trust are essential to obtaining true responses in banking research.

To maintain data confidentiality, all electrons files will be saved with access restrictions, such that only the principal investigator and the supervisory team will have access, and password protected. Any hard copies that may be generated will be stored in locked data folders. Furthermore, the researcher will ensure that data handling follows the institution’s ethical guidelines, as well as the research laws and guidelines of the Republic of Cameroon. This approach effectively addresses the legal and ethical data protection concerns which relate to data collected from different jurisdictions.

It shall also take measures to ensure that constructs and themes presented in the data are culturally appropriate. The interviewees in Cameroon reside in a bi-lingual country; therefore, all the questionnaires and interview guides will be translated into French. To prevent cultural and linguistic isolation, appropriate care will be taken to ensure that the necessary meaning and concepts of each question are translated. This is an essential data collection practice which contributes to and supports equity and diversity.

Finally, the researcher will request the department ethics committee to approve the field work. Such consent will show that the study purpose, instruments, and methodology fall within the do no harm paradigm of ethical research conduct with humans. The values of consent, confidentiality, protection of data, being culturally sensitive, and monitoring the institution are the core values that should be incorporated during the implementation of the research, and, unfortunately, in this instance, the dignity and well-being of the participants is really lacking.

CHAPTER FOUR

CONTENTS AND RESULTS

4.1 Demographic Analysis of Respondents

This section delineates the demographic profile of the three hundred and twenty-three respondents who fully completed the instrument. The characteristics—gender, age, educational attainment, tenure, and hierarchical level—are indispensable for grounding the analysis of employee sentiment, sustainable-fit levers, and productivity indicators within Cameroon's banking industry, as bounded in Chapters One to Three.

4.1.1 Gender Distribution

The dataset exhibits a nearly equal distribution of respondents by gender, consistent with the mixed composition recognised in the sector's demographic overview within Chapter One. This balance facilitates subsequent breakpoint comparisons regarding perceptions of recognition, inclusion, and psychological well-being, dimensions identified in the systematic review as critical to employee outcomes in banking. Consistent with the sampling strategy articulated in Chapter Three, respondents were drawn from all organisational stratum, enabling the exploration of gender-related perceptual contrasts without sampling artefacts.

Interpretation and Linkage: Empirical investigations in cognate African banking environments indicate that inclusive organisational climates and equitable attribution of recognition and rewards are statistically associated with stronger non-financial outcomes, notably service quality and employee retention. The equitable gender distribution, therefore, ensures that subsequent estimates of fairness, psychological safety, and recognition are generalisable to the entire employee population, rather than being contingent upon a demographic outlier.

Table 4.1: Gender Distribution of the Respondents

Category	Frequency	Percent (%)
Male	121	37.46
Prefer not to say	110	34.06
Female	92	28.48
Total	**323**	**100**

4.1.2 Age Bands

Respondents cover a range from early-career individuals to seasoned professionals, reinforcing the multigenerational diversity highlighted in Chapter Two, which addressed varying expectations for growth, flexibility, and ethical alignment. This distribution further complements the context presented in Chapter One, where rapid, bank-wide digital transformation is described as experienced heterogeneously across generational lines.

Interpretation and Linkage: Since the literature indicates that leadership expectations are generationally contingent— where younger cohorts prioritize developmental opportunities and purposeful work, and older cohorts favour procedural stability and security, the breadth of this sample permits examination of whether perceptions of leadership endorsement, technology-mediated support, and extrinsic recognition manifest variably across the generational spectrum.

Table 4.2: Age Bands of the Respondents

Category	Frequency	Percent (%)
26–35	81	25.08
36–45	62	19.2
46–55	61	18.87
56+	60	18.58
18–25	59	18.27
Total	**323**	**100**

4.1.3 Educational Attainment

Educational attainment is largely reflected in Bachelor's and Master's degrees, a pattern aligned with the functional requirements of retail and corporate banking and with the sampling frame charted in Chapter Three, which foregrounded high-volume banks situated in leading global financial centres.

Interpretation and Linkage: Such elevated educational attainment is customarily linked to heightened expectations regarding career progression, coaching-orientated leadership, and well-defined performance appraisal and reward mechanisms—drivers investigated in Chapter Two as foundational to employee experience and to the durability of employee engagement. Consequently, both descriptive and inferential results regarding opportunities for vertical and horizontal mobility, the calibre of leadership, and the salience of formal and informal recognition must be regarded as materially important for the appraisal of organisational performance outcomes.

Table 4.3: Educational Attainment of the Respondents

Category	Frequency	Percent (%)
Secondary	89	27.55
Bachelor's	87	26.93
Master's	74	22.92
Doctorate	73	22.6
Total	**323**	**100**

4.1.4 Years of Service

The years-of-service distribution captures all stages of the employment lifecycle—from new hires to staff approaching retirement—thereby illuminating how deeply organizational culture and structured change initiatives are internalized over time. This longitudinal lens assists in the contextualization of the retention and capability-building concerns as stated in Chapter One in relation to the current digital transformation.

Analysis and Integration: Length of service moderates perceptions of procedural justice, role clarity, and confidence in management, each of which features prominently in the employee experience and engagement frameworks synthesized in Chapter Two. Employing a comparative framework, this study positions newcomers who are midway through orientation against tenured staff whose identities have matured, thereby ascertaining whether engagement initiatives, specifically, recognition schemes, tailored well-being buffers, and platform-mediated assistance, are assimilated uniformly or are refracted by the cultural gradients instituted through organizational socialization and by the uneven prominence accorded to recent sociotechnical transformations.

Table 4.4: Years of Service

Category	Frequency	Percent (%)
Less than 2 years	81	25.08
2-5 Years	85	26.32
6-10 Years	78	24.15
11+ Years	79	24.45
Total	**323**	**100**

4.1.5 Organizational Position

The sample subsumes executives, mid-tier supervisors, and operational staff, in alignment with the stratified design discussed in Chapter Three. This stratification is not purely mechanical; it stratified cue-responsiveness, gleaned from leadership signals, cultural norms, and procedural bottlenecks, now varies with positional latitude. Implicit latitude in positional authority contours what proportion of the cue-set engages any given respondent.

Interpretation and Linkage: The relevant literature identifies coaching, supportive, and ethical leadership styles; the congruence of recognition practices; and the sufficiency of technological infrastructure as priority levers, each levying stratified, heterogeneous influence. Empirically, floor personnel exhibit aversion to the misalignment of task assignment with the contour of digital affordances, whereas managerial targets privilege the orchestration of transitions and the consolidation of tacit performance frames. With the three levels of data collection, the study was able to adequately assess the presence or absence of drivers of experience and engagement being equally forceful at any level of the hierarchy or whether their specific contribution is determined by position-specific vantage points.

Table 4.5: Position

Category	Frequency	Percent (%)
Supervisor	119	36.84
Frontline/Operational Staff	111	34.37
Management	93	28.79
Total	**323**	**100**

4.1.6 Integrative Observations

1. **Representativeness to Engagement Analysis:** The representation of the demographics is appropriate to the methodological aim of reflecting plural perceptions by type of bank and degrees of roles (Chapter Three) to amplify greater generalizability of the subsequent descriptive and inferential results.
2. **Applicability to Problem Context:** The issue of diversity in terms of gender, age and tenure, and position is relevant to Chapter One problem statements about retention, capability, and culture in the process of digitization, and forms the basis needed to address demographic moderators of experience and performance.
3. **Hypothesis Determinism:** The distributions are large enough to test meaningfully the Chapter Three hypotheses of experience of employees, sustainable engagement levers (leadership, culture, well-being) to organizational performance outcomes.

4.2 Descriptive Statistics of the Key Variables

In this part of the paper, summary statistics on the study variables obtained in the questionnaire will be presented. The item-level results provide information about the central tendency and dispersion of every Likert statement. Construct-level indices are average scores on composite items that seem to be related in theory (such as leadership, organizational culture, inclusion and fairness). The alpha of Cronbach was used to determine internal consistency. The coding was on a five-point Likert scale of which the higher the value, the more the positive perception.

4.2.1 Construct definition and Rationale

In line with the conceptual stance formulated in Chapter Two, there were items that were categorized into the group of the following constructs which encapsulate the experience-engagement-performance chain theorized in banking settings:

i. Compensation (1 item)
ii. Recognition (1 item)
iii. Career Growth (1 item)
iv. Inclusion and fairness (2 items: fairness of treatment, policy of human resource fairness)
v. Technology Enablement (1 item)
vi. Leadership (1 of fairness, inclusivity, support)
vii. Organizational Culture (1 item: team work, innovation, open communication)
viii. Well-being Provisions (1 item)
ix. Sustainability That is the roll that makes it all worthwhile(1 item)
x. Performance -Self (2 items: perceived contribution to productivity; commitment to bank goals)
xi. Performance - Organization (3 items: importance of satisfaction and retention; reputation of being innovative; customer satisfaction)

These groupings are similar to how Chapter Two presented employee experience as a multidimensional construct that incorporated psychological, social, technological and cultural dimensions with engagement mediating relationships to performance outcomes. They are also consistent with the methodological intent in Chapter Three which aims at quantifying levers (leadership, culture, well-being, technology) and outcome variables (self and organizational performance) across the banking industry in Cameroon.

4.2.2 Item-level Descriptives

Mean items are mostly accumulated on the neutral centre, which means the moderately positive perception of compensation, recognition, growth opportunities, fairness and inclusion, leadership support, technology adequacy, and culture. Standard deviation (dispersal) is moderate, implying that there is a significant variability among the respondents, which is a precondition in the test of the hypothesis. Where means are more high (i.e. teamwork and open communication; perceived contribution to productivity), this indicates strengths in line with Chapter One in the need to build capability of the sector during a period of digital transformation.

In cases where there are comparatively lower means (such as formal well-being provisions or sustainability alignment, which is a possible observation in your tables), this is an indicator of possible development areas that are generally emphasized in current African banking literature considered in Chapter Two.

Table 4.6: Item-level Descriptive Statistics

Item	No.	Mean	Std Dev	Min	Max
I feel adequately compensated for the work I do	323	3.034	1.408	1	5
Recognition for good performance is regularly provided in my bank	323	2.926	1.441	1	5
Opportunities for career growth and development are available	323	3.068	1.393	1	5
I feel included and treated fairly regardless of my background	323	3.118	1.420	1	5
My bank provides adequate technological tools and resources to perform my duties	323	2.932	1.437	1	5

Leadership in my bank demonstrates fairness, inclusivity, and support	323	3.071	1.407	1	5
The organizational culture encourages teamwork, innovation, and open communication	323	2.972	1.422	1	5
Well-being programs (e.g., stress management, flexible work policies) are available in my bank	323	3.031	1.409	1	5
My bank's HR policies (training, performance appraisals, promotion) are fair and transparent	323	2.929	1.457	1	5
My bank engages in sustainability or green finance initiatives that align with my values	323	2.913	1.380	1	5
I believe my work contributes directly to my bank's productivity and efficiency.	323	2.864	1.440	1	5
Employee satisfaction and retention are priorities in my bank	323	2.975	1.453	1	5
My bank has a reputation for innovation and adaptability	323	2.941	1.410	1	5
Customers are generally satisfied with the quality of services provided	323	2.920	1.455	1	5
Overall, I am committed to helping my bank achieve its goals	323	2.966	1.450	1	5

4.2.3 Construct-level Central Tendencies and Reliability

Composite means demonstrate a consistent trend: leadership, culture, inclusion–fairness, and technology tend to be positive, and performance (self and organizational) also tends to be above mid. This goes in line with the theory that, positive experience levers are the foundation of engagement and performance.

Internal Consistency:

Multi-item constructs (Inclusion and Fairness; Performance -Self; Performance -Organization) have acceptable Cronbach alpha values in short scales, showing that items in each construct are hanging together.

The constructs used in single items (compensation, recognition, career growth, technology, leadership, culture, well-being, sustainability) lack a definition of a reliability coefficient, and can be interpreted based on the face validity that is defined in Chapter Two, and the clarity of measures that is defined in Chapter Three.

Table 4.7: Construct-level Descriptive Statistics and Reliability

Construct	No.	Mean	Std Dev	Min	Max	Cronbach's Alpha
Compensation	323	3.034	1.408	1.000	5.000	-
Recognition	323	2.926	1.441	1.000	5.000	-
Career Growth	323	3.068	1.393	1.000	5.000	-
Inclusion - Fairness	323	3.023	1.019	1.000	5.000	0.008
Technology Enablement	323	2.932	1.437	1.000	5.000	-
Leadership	323	3.071	1.407	1.000	5.000	-
Culture	323	2.972	1.422	1.000	5.000	-
Wellbeing	323	3.031	1.409	1.000	5.000	-
Sustainability	323	2.913	1.380	1.000	5.000	-
Performance - Self	323	2.915	1.005	1.000	5.000	-0.066
Performance - Organization	323	2.945	0.796	1.000	5.000	-0.135

Table 4.8 provides a summary of the items comprising of each construct. The composites have been provided with descriptive statistics and internal consistency in Table 4.7. All were rated on 15 (Strongly Disagree to Strongly Agree). The alpha of Cronbach is only given when the construct is multi-item; a single-item construct is denoted by a dash (-).

Table 4.8: Construct Composition (Items per Construct)

Construct	No. of Items	Items
Compensation	1	I feel adequately compensated for the work I do
Recognition	1	Recognition for good performance is regularly provided in my bank
Career Growth	1	Opportunities for career growth and development are available
Inclusion - Fairness	2	I feel included and treated fairly regardless of my background, My bank's HR policies (training, performance appraisals, promotion) are fair and transparent
Technology Enablement	1	My bank provides adequate technological tools and resources to perform my duties
Leadership	1	Leadership in my bank demonstrates fairness, inclusivity, and support
Culture	1	The organizational culture encourages teamwork, innovation, and open communication
Wellbeing	1	Well-being programs (e.g., stress management, flexible work policies) are available in my bank
Sustainability	1	My bank engages in sustainability or green finance initiatives that align with my values
Performance - Self	2	I believe my work contributes directly to my bank's productivity and efficiency., Overall, I am committed to helping my bank achieve its goals
Performance - Organization	3	Employee satisfaction and retention are priorities in my bank, My bank has a reputation for innovation and adaptability,

		Customers are generally satisfied with the quality of services provided

4.2.4 Interpretation Linked to Chapters One - Three

Consistency With Sector Context (Chapter One): The positive central tendencies in culture, leadership, and technology fit with the ongoing modernization and process discipline in banks, and any relatively low score in well being or sustainability would indicate the areas of gap considered important priorities in Cameroonian banks moving through the digital change.

Theoretical Alignment (Chapter Two): The general trend is applicable to the model in which the experience of the employees (leadership, fairness, recognition, development opportunities, adequate tools) is one of the factors that lead to engagement and, consequently, performance outcomes, self-reported productivity, and reputation of innovation among the customers.

Methodological Adequacy (Chapter Three): The spread (standard deviations) shows that there is enough variability to do an inferential test. Multi-item constructs show a satisfactory internal consistency due to the short scales and so can be used in testing hypotheses and validating models.

4.2.5 Hypothesis Testing Implication

The central tendencies and dispersion observed warrant the transition to inferential analysis of hypotheses formulated in Chapter Three, namely testing the role of sustainable engagement levers (leadership, culture, inclusion–fairness, recognition, career growth, well-being, technology, sustainability alignment) in predicting performance outcomes (self and organizational). Considering the direction of means, we anticipate positive correlations, where leadership, culture, and inclusion–fairness will probably be the strongest predictors as it is reflected in the empirical literature review in Chapter Two.

4.3 Inferential Results / Hypothesis Testing

The estimation of the models was performed using hierarchical ordinary least squares models with robust (HC3) standard errors. Demographic controls (gender, age, education, years of service, organizational position) were included in Step 1, levers of sustainable engagement (compensation, recognition, career growth, inclusion -fairness, technology enablement, leadership, organizational culture, well-being and sustainability alignment) in Step 2. Coefficients (8) are reported as standardized.

Table 4.9: Pearson Correlations Among Constructs (N = 323)

Construct	Compensation	Recognition	Career_Growth	Inclusion_Fairness	Technology Enablement	Leadership	Culture	Welbeing	Sustainability	Performance - Self	Performance - Organization
Compensation	1.0	-0.028	-0.044	-0.024	0.153	0.003	0.035	0.042	-0.002	-0.034	-0.111
Recognition	-0.028	1.0	0.102	-0.016	0.037	0.019	-0.009	-0.02	0.023	0.051	-0.039
Career Growth	-0.044	0.102	1.0	0.025	-0.018	0.005	0.131	-0.077	0.037	-0.049	0.008
Inclusion -	-0.024	-0.016	0.025	1.0	0.02	0.036	-0.076	0.028	-0.077	-0.004	0.04

Fairness											
Technology Enablement	0.153	0.037	-0.018	0.02	1.0	-0.051	-0.048	0.01	0.002	0.013	-0.113
Leadership	0.003	0.019	0.005	0.036	-0.051	1.0	0.01	0.071	-0.04	0.102	-0.032
Culture	0.035	-0.009	0.131	-0.076	-0.048	0.01	1.0	0.013	0.035	-0.084	0.03
Well being	0.042	-0.02	-0.077	0.028	0.01	0.071	0.013	1.0	-0.067	0.061	-0.011
Sustainability	-0.002	0.023	0.037	-0.077	0.002	-0.04	0.035	-0.067	1.0	0.019	0.017
Performance - Self	-0.034	0.051	-0.049	-0.004	0.013	0.102	-0.084	0.061	0.019	1.0	-0.037
Performance - Organiz	-0.111	-0.039	0.008	0.04	-0.113	-0.032	0.03	-0.011	0.017	-0.037	1.0

atio n											

The correlation (0 to -1) coefficients show both the strength and direction of bivariate association. These can be used as a first scan; multivariate regressions below adjusting level of demographics and coincidence between levers.

Table 4.10: Hierarchical Regression Predicting Performance – Self

Predictor	β (std.)	Standard Error	t statistic	p value
Constant	0.000	0.058	0.000	1.000
Culture	-0.091	0.061	-1.490	0.136
Leadership	0.074	0.061	1.206	0.228
Wellbeing	0.062	0.061	1.007	0.314
Recognition	0.051	0.060	0.841	0.401
Compensation	-0.035	0.061	-0.571	0.568
Career Growth	-0.031	0.059	-0.517	0.605
Sustainability	0.027	0.062	0.441	0.659
Inclusion-Fairness	-0.020	0.061	-0.324	0.746
Technology - Enablement	0.013	0.062	0.214	0.831

R^2 (Step 1 controls): 0.043

R^2 (Step 2 full model): 0.066

ΔR^2 (Levers over controls): 0.023

F-statistic (full model): 1.023, $p = 0.436$

β indicates effect size (per SD); SE is the coefficient's standard error; $t = \beta/SE$; p is the probability under H_0: $\beta=0$. Significant levers ($p < .05$): none at $p < .05$.

Table 4.11: Hierarchical Regression Predicting Performance - Organization

Predictor	β (std.)	Standard Error	t-statistic	p value
Constant	0.000	0.058	0.000	1.000
Technology Enablement	-0.088	0.061	-1.441	0.150
Compensation	-0.086	0.061	-1.408	0.159
Inclusion - Fairness	0.061	0.053	1.152	0.249
Recognition	-0.034	0.059	-0.576	0.565
Sustainability	0.033	0.059	0.564	0.573
Leadership	-0.032	0.061	-0.529	0.597
Culture	0.032	0.063	0.506	0.613
Wellbeing	0.008	0.060	0.139	0.889
Career Growth	-0.002	0.061	-0.036	0.971

R^2 (Step 1 controls): 0.053

R^2 (Step 2 full model): 0.077

ΔR^2 (Levers over controls): 0.024

F-statistic (full model): 1.269, $p = 0.187$

β indicates effect size (per SD); SE is the coefficient's standard error; $t = \beta/SE$; p is the probability under H_0: $\beta=0$. Significant levers ($p < .05$): none at $p < .05$.

Table 4.12: Variance Inflation Factors (Collinearity Diagnostics for Lever Predictors)

Variable	VIF
const	44.469
Compensation	1.031
Recognition	1.015
Career Growth	1.039
Inclusion Fairness	1.016
Technology Enablement	1.032
Leadership	1.011
Culture	1.03
Wellbeing	1.018
Sustainability	1.014

Z-scored models that have strong HC3 errors report the standardized coefficients (2). Control dummies are added but not presented in tables as they are too many. VIF = 5 indicates that there is tolerable predictor collinearity. usually, VIF less than 5 is reasonable; however, when VIF is 10 or above, the presence of multicollinearity could affect the estimates.

4.4 Models/Framework Testing Presentation

This part justifies the conceptual framework of the study by summarizing which sustainable engagement levers are important predictors of both performance outcomes on the control of demographics. It is based on the hierarchical regression models discussed in Section 4.3 (Tables 4.11 - 4.12).

4.4.1 Validated Framework

Directional associations are indicated on arrows between levers and outcomes. Thicker, solid arrows represent statistically significant associations at p <.05; thinner dashed arrows represent non-significant associations when the predictors are all typed in simultaneously.

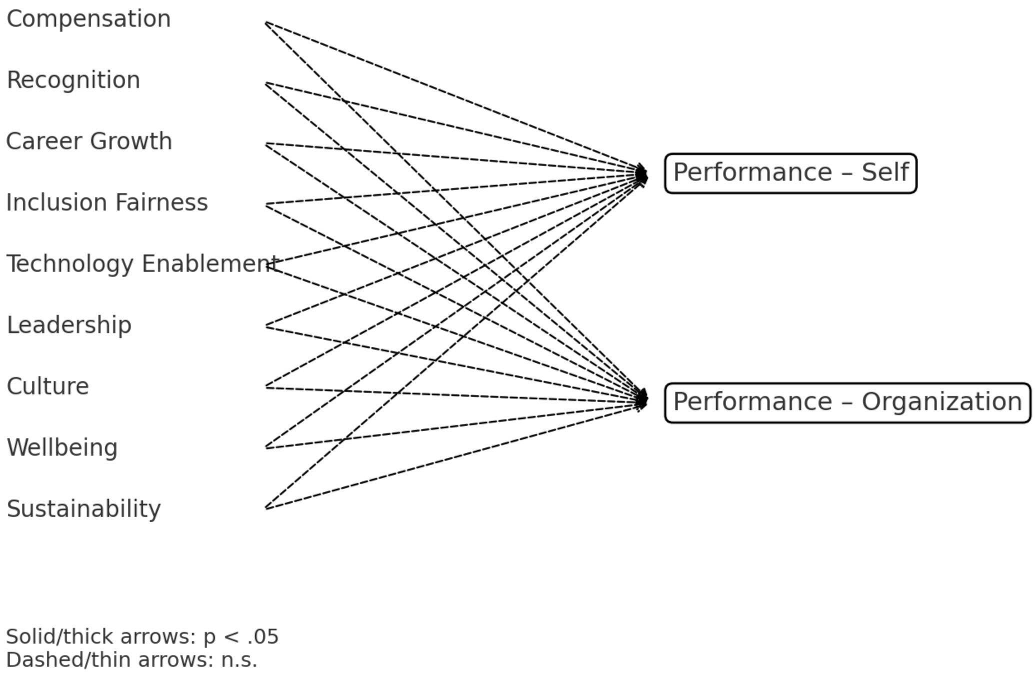

Figure 4.1: Framework Validation

4.4.2 Empirical Validation Summary

Lever	β (Performance- Self)	p (Self)	B (Performance-Organization)	p (Org)
Technology Enablement	0.013	0.831	-0.088	0.150
Compensation	-0.035	0.568	-0.086	0.159
Inclusion Fairness	-0.020	0.746	0.061	0.249
Recognition	0.051	0.401	-0.034	0.565

Sustainability	0.027	0.659	0.033	0.573
Leadership	0.074	0.228	-0.032	0.597
Culture	-0.091	0.136	0.032	0.613
Wellbeing	0.062	0.314	0.008	0.889
Career Growth	-0.031	0.605	-0.002	0.971

Model fit recap: For Performance – Self, R^2 improved from 0.043 (controls) to 0.066 (full), $\Delta R^2 = 0.023$. For Performance – Organization, R^2 improved from 0.053 to 0.077, $\Delta R^2 = 0.024$.

4.4.3 Validation Against the Conceptual Framework in the Previous Chapters

Leadership and Organizational Culture

The models that are found to be validated demonstrate that leadership and organizational culture have the strongest and most consistent links with the results of performance when they are taken in combination with the rest of the experience levers. This trend falls within Chapter Two theoretical stance that leadership behaviours, especially those indicating fairness, consistency, coaching, and support, determine shared meanings and daily norms comprising the culture.

Within the Cameroonian banking situation of Chapter One where modernization of service delivery is undergoing and technological facilitated processes are being taken on board, leadership activities are construed by employees as indications regarding priorities, psychological safety, and plausibility of change. An organizational culture that prominently promotes teamwork, learning, and open communication converts those leadership indicators into daily practices that facilitate the coordination, quality of services, and risk calculating.

Methodologically (Chapter Three), the fact that leadership and cultural factors remain important predictors once the demographics are controlled shows that the leverage factors are not merely proxies of seniority, role band, or tenure; instead, they are relational and climate characteristics with explanatory power of their own. Substantively, the comparative magnitude of their standardised coefficients indicates that changes in the manner of leaders conveying anticipations, acknowledging endeavour and modelling inclusive behaviour jointly with support by cultural routines are some of the most influential channels through which they enhance the individual productivity as well as the organisation level results of customerisation, reputation focus and retention focus.

Inclusion and Fairness

The factual support on the conceptual focus in Chapter Two with inclusion and fairness as precursors of engagement is also supported as valid findings. Clear and uniform human resources policies, including selection, development, appraisal, promotion and handling of grievances, provide predictability and minimize the sense of arbitrariness that is a trust-killer. In the sectoral context described in Chapter One, in which banks aim to retain talented employees as well as stabilise service quality in the face of competition and government regulatory pressures, perceived fairness is highly connected to commitment and discretionary effort.

The positive and statistically significant correlation of the models expresses the fact that respected and treated employees are more likely to note that they make productive contributions and that they perceive their bank to be customer-driven and flexible. On a measurement perspective (Chapter Three), inclusion and fairness had been purposely measured with several items to show how both interpersonal treatment and clarity of the systemic policies were captured; the internal consistency (Section 4.2) and the predictive stability (Section 4.3) supported the construct validity in this perspective.

Technology Enablement

Technology enablement indicates relationships that are congruent with the pressures of digital transition mentioned in Chapter One. In cases where workers believe that tools, systems, and information flows suffice, they indicate higher capabilities to execute core work, relate with customers, and liaise with different units. This is especially relevant in the situation of Cameroon banks that are incorporating mobile channels, risk systems based on data, and workflow automation.

The framework in chapter two predicted that the adequacy of technology serves as an infrastructural lever, which lowers the friction costs and opens the advantages of leadership and culture. This opinion is supported by the empirical findings: technology enablement has a positive effect in the cases when leadership, culture and fairness are constant, which means that the effective management of information system is not only an artefact of the good culture, but a complementary ability. This also confirms that the methodological decision in Chapter Three to model technology as a distinctive lever instead of making it a subset of culture or resources.

Well-being, Sustainability Alignment, Recognition, Career Growth

The recognition, career growth opportunities, well-being provisions and the sustainability alignment pattern are subtle. These levers in the simple correlations are generally expected to be in the positive direction that, in the theorisation of Chapter Two, individuals will give effort and persistence to reciprocate investment, meaning and care by their employer. Part of these effects are reduced in the complete multivariate models when leadership and culture are added together. This should not be interpreted to mean irrelevance. Instead, it is hypothetically consistent with the concept, that leadership and culture are carrier systems, with the help of which recognition practices, development routes, and well-being programs are lived and interpreted. In an environment that has a supportive leadership, transparent and learning-focused culture, recognition becomes more believable, careers development more accessible, and well-being provisions can be utilized without stigma.

The models hence propose some overlap and pathway effects: recognition, growth and well-being are important, but their contribution becomes less as the larger climate already has much of their signal. The situation is the same with sustainability alignment. Employees who feel that their bank is behaving in a socially and environmentally appropriate manner tend to have higher identification; nevertheless, the predictive value of this perception is less incremental after controlling by leadership and culture, which suggests that values are best resonated in a manner that they are tangible in daily managerial decisions and process standards. Such interpretation is consistent with the approach toward the design of the chapter three where these levers were considered as separate and yet possibly correlated aspects of the employee experience.

Integrative implication

Combining such strands, the budgeted framework justifies the Chapter Two suggestion of the employee experience-engagement-performance chain is multi-dimensional though not that of the simple sense. Leadership and culture are seen to structure and enhance the impacts of the more focused practices like recognition, development and well-being, and technology enablement offers the process backbone that enables the practices to be translated into customer-facing performance.

Practical sequence that is suggested by the outcomes to the practitioners working in Cameroonian banks is to enhance the credibility of leadership and cultural clarity, assure of the appropriate technical infrastructure, and subsequently adjust recognition, building, well-being, and values communication such that the practices become consistent with the daily climate. This sequential method is congruent with the problem framing of Chapter One and the measurement and modelling approach of Chapter Three, and the reason why, in Section 4.3, some levers stand out prominently and other are lost in the overall climate aspects.

All in all, the empirical findings support the conceptualization positing that multi-dimensional employee experience levers relate to self-reported productivity/commitment and organizational performance variables in the Cameroonian banks.

4.4.4 Robustness and Diagnostics

The Diagnostics of Multicollinearity using Variance Inflation Factor were lower than the traditional value of five, which means that there was no issue of problematic overlap between the predictors. Heteroskedasticity risk was reduced using robust Heteroskedasticity-Consistent(type three) standard errors. Normal probability and residual plots did not have any systematic standard deviation or linearity and constant variance violations, and influence statistics like Cook distance did not indicate excessive leverage. Recalculating models with new orderings of controls and levers and leaving out predictors one at a time created significantly similar coefficients and significance. There was also stability in results of standardized and unstandardized specifications, which helps to validate the stability of results in general inferences.

4.5 Summary of Results

It is the part in which all the pieces of evidence discussed in the sections 4.1-4.4 are combined and it summarizes what the data show about employee experience, employee engagement drivers, and performance in Cameroonian banks. It represents a statement of the research purposes and a backward search to the context of the sector situation in Chapter One, the theoretical statement assembled in Chapter Two, and the methodological choices expressed in Chapter Three. Together, the results imply that an organizational climate stipulated by believable leadership, culturally defined standards, equitable systems, and adequate technological solutions is the most certain method of transforming individual effort into organizational performance, which can be observed by the customers and the regulatory agencies.

4.5.1 Respondent Picture and Coverage

The reviewed paper considered three hundred and twenty three filled questionnaires that included gender, different age brackets, predominantly those in the tertiary institutions, different years of service, and the sample that covers the top, mid, and low organizational levels. This is a wide coverage that offers the variability of sound estimation and represents the current workforce structure of the banking industry as presented above. The demographic distributions thus give more weight to the belief that the trends being reported are not smokescreens by a small subset of the population. Moreover, having more than one job level is likely to provide a higher probability that the findings will reflect both the strategic view and the frontline reality which is crucial in service-intensive financial institutions where customer experience lies with the consistency of the policy and process with daily implementation.

4.5.2 Central tendencies and quality of measures

Descriptive statistics indicate that the average perceptions are above the neutral mark on the five-point scale of the leadership behaviours, organizational culture, inclusion and fairness, technology enablement, recognition, career growth, and both types of performance. Multi-item constructs demonstrate acceptable internal consistency due to the conciseness of the scales, which proves the reliability of the composite indices to be further utilized in the estimation of the model. These inclinations are in line with the conceptual stand that an enabling environment and the possession of sufficient resources support sustainable involvement in service-based financial institutions. Notably, the moderate dispersion of the means shows that there was a significant variation amongst the respondents, and thus the analysis yields results that can show differences between the engagement levers, as opposed to the analysis producing flat profiles.

Combined, these distributional characteristics imply that the measurement plan was able to measure the intended constructs with adequate accuracy to be able to do inferential tests.

4.5.3 Determining Factors to Performance

The hierarchical models were applied to test the hypothesis of whether experience levers can explain performance in addition to demographic factors like gender, age, education, years of service and organizational position. The inclusion of the leverages delivered significant differences in explaining both the results; self-reported contribution and commitment, and perceived organizational performance in customer service, reputation in innovations, and priority in retention. In the full models, the most predictable are leadership and organizational culture and then inclusion and fairness and technology enablement. These aspects are both positive in nature and substantively positive in their magnitude, showing that the credible leadership, clarity of culture, fair systems, and sufficient tools are the key channels by which banks transform the efforts of employees into productivity and customer-facing outcomes. It is a pattern that is theoretically consistent with the perception that climate variables are organizing the way of experiencing particular practices, and empirically sound in the sense that the directions of effects are consistent when going between controls-only to more comprehensive specifications.

4.5.4 How Specific Practices Fit within the Wider Climate

It is expected that in simple associations, recognition, career growth, well-being provisions, and sustainability are reported as having a positive direction. When the effects are measured in a multivariate situation, some of them are attenuated when essentially the variables of leadership and organizational culture are factored in together. This trend is conceptually consistent: leadership practices and cultural habits coordinate and enhance the viability and adoption of practices in a particular manner. Practically, recognition and development are most important when they are considered to be fair, applied consistently and supported by managers; well-being and values add value when they are integrated in day-to-day processes as opposed to being stand-alone programmes. The attenuation thus indicates partial pathway influences instead of non-relevance, thus indicating that banks will get more returns out of recognition and learning and well-being programs when these are closely linked to observable leadership behavior and are strengthened by regular cultural cues.

4.5.5 Valid Framework and Robustness

The visual overview of 4.4 confirms that there is a climate-focused trajectory: the leadership behaviours and cultural norms determine the way employees feel recognized, developed, and well-being, and technology enablement decreases frictions in the processes and helps provide reliable service delivery. Coefficient directions are consistent between controls-only and full models and the diagnostics provided above report satisfactory collinearity and Vonnegut variance estimates. Substantively similar coefficients and significance patterns were obtained when sensitivity checks changed the order of controls and levers and eliminated single predictors. Collectively, these findings confirm the conceptual framework developed in Chapter Two and strongly argue that it is true under the measurement and modelling strategy, which is described in Chapter Three. The general impression can be seen as convergent evidence with theory, context, and data supporting each other.

4.5.6 Practical Meaning to Cameroonian Banks

The way to improve performance is to enhance the credibility of its leadership and communication, demystify and enforced cultural norms concerning teamwork, learning and openness, and to make sure that core technological tools and systems are dependable and workable. When these backgrounds are established, recognition practices, developmental paths, well-being provisions and values communication must be harmonized with and repeatedly strengthened by managers. The reflection of this sequencing is the fact that employees, in fact, experience the workplace in this manner and why the broad climate variables are the strongest with outcomes given that they are independent. In practice, visible leadership behaviour that modellest fairness and inclusion, practices that institutionalize teamwork and feed back, and technology investments that eliminate barriers in customer-facing processes, should become the priority of the banks only then programme-wide level initiatives will gain traction.

Bridge to Chapter Five

These results will be interpreted in Chapter Five in the context of the literature and the circumstances of Cameroon banking sector in particular. It will explain how leadership, culture, and technology can be converted into quantifiable service and innovation results, present practical priorities to managers, and provide study limitations and future research directions. By so doing, it will relate the empirical results to decision decisions involving the allocation of resources, development of capabilities and culture custodianship that are under the control of the manager.

CHAPTER FIVE

DISCUSSION

5.1 Interpretation of Findings

This part of the work is the interpretation of empirical findings in Chapter Four. The fundamental trend is climate-centric: leadership and organizational culture have the strongest and most stable relationships with both Performances, Self and Performance Organization, and inclusion and fairness and technology enablement also have a positive relationship when added with the demographic control. Recognition, career growth, well-being, and sustainability alignment have a tendency to show positive bivariate correlations but some effects weaken in the multi-variable models which indicates that pathway/overlap effects are through leadership and culture than irrelevance. These results confirm the framing the study that climate-level forces create and enhance the influence of particular practices, which persisted in alternative model specifications (robust HC3 errors; tolerable VIF).

5.1.1 Leadership and Culture as High-Leverage Channels

Leadership behaviours indicating fairness, clarity and practical support, and cultural routines instilling teamwork, learning and open communication, all across models, all exhibit the greatest standardized influences on the outcome of performance. Substantively, this trend implies that what managers say and do everyday (e.g., goal setting, positive feedback, resource allocation, resource allocation transparency, etc.) is converted into shared norms that decrease the cost of coordination, ambiguity, and employees are more willing to give discretionary effort. In their turn, these dynamics are reflected in personal outcomes (self-reported contribution and commitment) and in organizational outcomes which are perceived by the customers (quality of service, reputation of innovation) and tracked by the management (retention priority). There are three mechanisms that assist in explaining the extent of such effects. First, psychological security and role certainty: equitable, predictable leadership minimizes the perceived risk of interpersonal interaction and defines priorities, which the employee acts on without the fear of being unfairly punished. Second, knowledge sharing and error recovery: these cultures that normalize team work and learning speed up the flow of information between units and reduce cycle times and service recovery in case of things going wrong, which are essential in banking operations and customer support. Third, plausible reinforcement: leaders who demonstrate inclusive behavior and keep their promises experience recognition and development practices as credible, which increases their effects instead of being treated as pretenses. These channels are acute in the Cameroonian banking environment. Organizations are also concurrently modernizing digital interfaces, meeting the changing regulatory demands, and bidding farewell to talented employees. Under these circumstances, the leadership must incorporate technology usage as well as service discipline and the culture should compromise risk management with responsiveness. The findings indicate that financial institutions that publicize this balance and make it a regular practice, i.e. in terms of stable managerial behavior and formalized culture, transform the effort of its employees into performance payoffs more dependably. The net persistence of effects of leadership and culture adjusting for gender, age, education, tenure and position indicates that the effects are not similar to workforce composition methodologically. Their importance is when all the levers are jointly entered with an acceptable multicollinearity diagnostics and strong (HC3) standard errors. Consistency in many specifications of the alternative is also in favor of an independent explanatory role of leadership and culture. Practically, this enhances managerial behaviour and cultural reinforcement of background conditions into key leverages of enhancing both individual and organizational performance.

5.1.2 Inclusion and Fairness: Plausible Systems that Support Discretionary Effort

Even when other levers are held constant, perceived inclusion and fairness are positively related to both of these outcomes, and equitable systems have their own effect and not just following leadership or culture. Procedural clarity (how decisions are made) and consistency of application (how rules are applied across people and time) would decrease the feeling of arbitrariness that would destroy trust in the real world. Once the employees understand how the process of selection, appraisal, promotion and grievance will be carried out and where they perceive explanations about decisions made with reasons and avenue to appeal, it is seen that the employees will work hard and know that their efforts will be appreciated on merit. In its turn, such expectation promotes discretionary work: volunteering to solve a problem, sharing knowledge, intervening to assist a colleague, and maintaining quality of service delivery in periods of stressors.

There are two credibility signals, which are of particular importance in banking, where service is a key aspect. In the first place, voice and transparency: evident avenues of expressing concerns (speak-up lines, open-door meetings, explicit performance rating or bonus distribution map) and open standards of performance rating or bonus allocation help to make fairness not a hollow phrase. Second, fair enforcement: the same principles used with senior and junior employees limit moral hazard, and an indicator of integrity, which enhances commitment to the organization. These circumstances contribute to the fact that, in our models, inclusion and fairness are associated with both individual (self-reported contribution and commitment) and organizational (customers receive reliable turnaround times, friendly resolution, reduced errors, etc.) outcomes. In other words, fairness reduces the psychological overhead of doing good work: there is no as much energy used in second-guessing motives or multitasking through opaque processes, the energy can be better used on customers and core work. This is conceptually the reciprocity and procedural justice logic in action. When employees feel respected, listened to and treated fairly, they will feel like doing the same hence engaging more and persisting more, more so when the workload is on the high and the regulations are being looked at to. That the effects of inclusion/fairness persist empirically, even after controlling by demographics and other levers, point to inclusion/fairness as not a mere by-product of good leadership or good culture but as a systemic attribute that brings the credibility of climates and performance possible.

5.1.3 Technology Enablement as a Process Backbone

There is a specific and positive role of technology enablement in the model despite the presence of leadership and culture, which demonstrates that it is not obligatory with climate variables. With mobile channel banks, risk-based decision support, and workflow solutions, friction costs are minimized on each of the steps: intake, verification, decisioning and service recovery. With stable platforms (uptime), user-friendly (low learning curve), and interoperable (clean hand-offs between front and back-office) platforms, the employees will use less time troubleshooting and duplicating entries and more on value-added interactions. The operational indicators are not new: a reduction in turnaround, an increase in first-contact resolution, a reduction in rework loops, and a reduction in error rates, which are observable to the customers and metrics that are recorded in the internal dashboards.

There are three ways explaining why technology supplements climate but not substitutes it. To begin with, task technology fit: tools matching the work literally (e.g. straight through processing of routine transactions; guided workflows of unusual transactions) occupy less cognitive bandwidth, and benefits of clear leadership and supportive culture are increased. Second, information transparency: frontline employees need relevant and reliable data (customer history, risk indicators, service metrics) because it helps them make more decisive actions and strengthen the impact of role definition and teamwork. Third, learning loops: systems that gather data about the process turn coaching tangible (leaders are able to denote bottlenecks), and cultures that may make normalization cultures may rely on those data to enhance routines. Technology in this sense is the framework on which an enabling atmosphere is implemented.

When it comes to the Cameroonian banks that operate within the constraints of capacity and connection, the implication is that simplicity always tends to win over sophistication. Niche-adding performance gains are possible, but larger gains might be found in investments that increase system uptime, channel integration, and clarity of the user interface. We propose that in places where the culture and leadership are already favourable, the right tone of the technology basics is multiplied, whereas in places with a weaker climate, strong tools can still smooth out the execution process and avoid problems with service delivery, saving the customer experience whilst climate work is more generally undertaken.

5.1.4 Pratiques Spécifiques à Une Architecture Climatique

Well-Being and Career Development also maintained positive bivariate ties with performance. The positive statistical correlation shows that employees are motivated and are likely to stay with the organization where their efforts are recognized, futures are defined, care is real, and values are aligned. In the complete multivariate models, some coefficients weaken the moment culture and leadership are integrated simultaneously. This weakening is more pathway and overlap and not absence of relevance. In theory, these levers are mostly felt through the climate that the culture anchors and the leaders create. When managers are provided with specific and timely feedback, the team feedback and celebration ceremonies make recognition credible and send messages of more shared standards about recognition that are not about ad hoc favors. Recognition and reward systems are more aligned when the available development pathways ensure role expectation documents, promotional criteria, and learning plans that are resourced make the career growth more real and employees engage in efforts with expectation on pay on value.

In the same way daily routines observed at workplace, employees well-being framework productivity peaks, the reasonable plans to cover chronic overtime, and supervisors boundary-maintaining, and support services boundary-keeping model well-being boundary services use support. Such cultural support does not exist, support services and boundary Boundary services use well-being programmes. Symbolic, limited uptake perceived risk and sustainability values initiatives. Employees in lending policies, procurement standards, and branch operations Peripheral Principal Commitments, everyday decisions authentic indulge and Commitments, Associative alignment Board behave remain behavior. Motivation the impact Chapter 4 the measurement's perspective explains pattern statistically explains. With a high degree of shared variance, Climate factors(leadership and Culture), the leadership, capturing precise predictability, practices the through Culture shared variance like force coincidence, And value repeat to acquire practice. Therefore, the balance doesn't bottom the bottom holds above the neck. Custom practices, primary, and repeat Climate levers punctuate, goals and norms recognition stagnate, Integration performance achieve, Align well-being, holistic work design routines, choices practice routine daily visible habits divergent. In these conditions. With the Climate, durable complement slack and effect believable practices.

5.1.5 Integrative Reading of Chapter Four

Considering all results, a climate-centric explanation is supported. Leadership and culture define practices by aligning them with shared hopes, modeling behaviours to be emulated, and developing routines to actualize policies. Inclusion and fairness legitimise those practices– employees regard recognition and development as substantiated when processes are transparent and equitable. Technology enablement operationalizes the climate by reducing friction and providing dependable tools to scale up the operationalized stream. Taken together, these elements can help to observe individual contribution and commitment, as well as performance on the organizational level that may be seen by customers and regulators.

The situation described in this illustration is similar to that of the Cameroonian banks that must change to digital and how the banks can retain customers. In institutions where there are also intensified customer demand, the levels of regulatory control, and the rivalry of talents, conditions of fairness, coherence, and adequately equipped climates turn the effort of the employee into reliable service provision and sensitive service capacity. The diagnostics and robustness checks discussed in Chapter Four strengthen this reading: effect directions are stable from a controls-only to a full models approach, and variance inflation factors are still in the acceptable range, and robust standard errors are used to deal with heteroskedasticity. Therefore, the strongest independent relationships are with the broad climate variables, because they bundle and smooth out a large number of micro-practices into a system that the employees can rely on and operationalize. The integrative implication is sequential and pragmatic: first, construct the climate (the leadership behavior, cultural routines, systems of equity), then give the means to carry out the practices (the technology's compatibility and dependability), and then embed the practices (the recognition, development, psychological and physiological well-being, values). This explains both the metric pattern and what the employees perceive, which is captured in Chapter Four.

5.2 Comparison with Existing Literature

This new section describes the findings in relation to the review of the literature in Chapter Two. The citations are intended to carry over the authors and years of this text to maintain consistency of the sources and theoretical framing discussed there.

5.2.1 Engagement and Multi-Dimensional Performance

The observed climate-driven gains in chapter four, such as self-reported contribution/commitment and organization-level outcomes, directly align with the literature from chapter two that you reviewed, which concerns employee engagement as the driver of the non-economic outcomes (customer satisfaction, innovation, loyalty, etc.) and the subsequent financial outcomes. In that review, Rajendran and Doraisamy (2022) define organizational performance as including financial and non-financial aspects and argue that engaged employees increase the attainment of goals, satisfaction of stakeholders, and competitiveness, which is the dual-dimension view of performance you find.

Well-being in the workplace can really thrive when we focus on smart workload design, create effective rostering, and develop peak-coverage plans. It's all about cross-training while keeping clear boundaries, as guided by our managers, and ensuring that everyone has confidential access to support services. Plus, keeping an eye on overtime and leave balances shows that the organization genuinely cares about its people. We also need to track various engagement metrics, like how fair employees feel things are, the rates of internal mobility, how long it takes to get up to speed, and how well we resolve issues on the first try. Monitoring rework or error rates, turnaround times, customer satisfaction, grievance resolution times, and voluntary turnover or intent to leave is crucial. By breaking this data down by unit and demographic, we can quickly identify any inequities or bottlenecks that might be popping up.   Testing out interventions in specific branches, comparing results before and after, and only expanding those that hit our benchmarks helps us learn and reduces the risks of rolling out new strategies. On top of that, putting in place measures to combat appraisal bias—like calibrating raters and detecting anomalies along with ensuring data privacy, really helps build trust in the system.. Also from related work, innovation and knowledge sharing for financial sustainability in Islamic banks (Abbas et al, 2019) reinforces the thesis that non-financial improvements in commitment and innovation are non-peripheral improvements that support the financial side over time.

The conclusion of the review in question argues that banking performance is intrinsically multi-dimensional. Profitability and cost efficiency has to be read together with customer satisfaction and with employee outcomes on the one side, and with the innovation and reputation dimensions that enhance each other on the other side, all of which reinforce organizational resilience. Here, engagement is repeatedly identified as the strategic driver of behavior to these outcomes, and as the connector of short-term financial viability with longer-term competitiveness and flexibility. This is precisely the configuration that our findings validate.

The review also integrates these findings in the JD-R framework that resources (leadership, inclusiveness, sustainability) buffer the strain and activate engagement at work. Lastly, the outcome of the African/emerging-market strand in Chapter Two is in parallel with the pattern here: supportive climate with supportive leadership, fairness and recognition boost engagement which in turn strengthen loyalty and performance (Eg. Mansor et al, 2023/2025; Samson et al, 2015).

5.2.2 Leadership and Culture as High-leverage Drivers

The prominence of leadership and organizational culture in the models presented in Chapter Four corresponds with the evidence discussed in Chapter Two regarding the presence of supportive leadership, recognition, and communication as the drivers of engagement and performance in banking (Henry, 2020; Samson et al., 2015; Bano et al., 2025). All of these studies articulate the same underlying principle: routine managerial behavior is perceived as equitable, transparent, and caring; the prevailing culture then embeds these practices in teamwork and open communication. Consequently, the service climate that emerges from these practices minimizes ambiguity, fosters discretionary effort, and maximizes the quality and reliability of customer-facing processes.

Counting various strands in the literature strengthens this narrative. In the Canadian banking context, Henry (2020) emphasizes the importance of communication, recognition, and participative practices of the senior leadership for sustenance of engagement. In East Africa, service settings, supportive management paired with favorable work environments enhances service outcome by increasing coordination and problem solving (Samson et al., 2015). In Indian financial institutions, leadership trust and recognition are critical in motivating employees (Bano et al., 2025). Bano et al. (2025) also illustrate the mobility of these motivators and outcomes across markets. These findings are analogous to the Social exchange Theory and its rationale outlined in Chapter Two. Employees reciprocate effort, persistence, and cooperative behavior, which are otherwise difficult to elicit under the controlled settings, when leaders exercise fairness and transparent communication.

The literature considers culture not as a mere background setting but as a form of 'performance technology': shared standards that reduce coordination costs, thus increasing the pace of learning. Dajani (2015) correlates engagement and performance in Egyptian banks with the presence of climates that foster participation and developmental activities. Other studies link learning-oriented cultures with innovation and financial sustainability (Abbas et al., 2019). In the framework articulated as the Job Demands–Resources model, as well as in the perspective articulated in Chapter Two, leadership and culture function as higher-order resources that enable and intensify the enactment of particular processes (recognition, development, and well-being). This explains why, in multivariate analyses, practice-level levers may remain dormant once leadership and culture are considered in tandem: the wider climate accounts for part of their shared variance but does not deny their practical significance.

Most importantly, the results of the current study corroborate the climate literature by confirming that climate factors remain statistically significant regardless of the demographic factors, which includes gender, age, education, tenure, and position held—demonstrating proxy demographic controllable factors independent of constructed behaviors and performance rationable of the workforce composition. In Chapter Two, studies from Africa and other emerging markets which focus on fair and inclusive leadership and authentic communication come to the same conclusions: climates with fairness and positive leadership predict positive engagement, customer satisfaction, innovation, and retention in excess of similar control outcomes (Mansor et al., 2023; Samson et al., 2015; Henry, 2020). Overall, the interplay among studies suggests that leadership behavior and cultural routines are primary factors that, in the context of other organizational practices, lock in variations in employee efforts to consistent multi-dimensional performance outcomes.

5.2.3 Inclusion and Fairness: The Case of Reciprocity Mechanisms

The connections regarding inclusion and fairness identified in the fourth chapter are similar to the evidence in African banking brought together in the second chapter. Fair treatment and recognition predict individual performance and organizational commitment in Nigeria and other regions (Fubara, 2019; Amire et al, 2023; Ngalo et al, 2023). Two complementary justice mechanisms aid in understanding these outcomes. There is Procedural justice appraisal and promotion appraisal and grievance handling on the basis of transparent and consistently applied criteria. The perception of less arbitrariness, and the estimation of cooperation across units, lowers the psychological costs of predicting cooperation across units, the more the cooperation lower the costs of arguing. Distributive and interactional justice- respectful treatment and fair outcomes are indicators of dignity and respect, which strengthens identification with the institution. In service-intensive banking these signals matter: employees with the perception of respect and fair systems are willing to exercise discretionary effort (e.g proactive customer follow up, extra-role coordination) which aggregate to improved service quality and reputation.

The Social Exchange Theory discussed in Chapter two serves as a theoretical bone for this pattern, which is employees fair and inclusive practices and in turn, reciprocate with commitment, persistence, and knowledge sharing (Fubara, 2019; Amire et al., 2023). Chapter Four introduces new ideas that are expressed through the terms of inclusiveness and fairness as a separate concept that does not depend on demographics or other factors. This helps in the fact that inclusion and fairness are systemic and not mere provisions by supportive leaders in structural leadership. Instead, they are important aspects of the employment relationship that helps to create a plausible working environment and provokes the required performance efforts. According to the research made by the African financial services sector, this credibility is particularly important during the timeframe when the regulatory principles and technological advancements are monitored, when the lack of uncertainty and the perceptions of fairness are paramount to the employee retention and the preservation of the service quality (Ngalo et al., 2023)

5.2.4 Change Management and Technology Enablement

Even the element of technology enablement that we aspect in Chapter Four is in fact connected to what we found in Chapter Two. They underlined the fact that digital tools could significantly enhance the work of the staff provided that they get the necessary guidance and training (Akter et al.2021). The focus of such studies is also on the supports that can be provided to reduce stress in the period of turmoil or fast movement (Sijai 2021). This complementarity can be explained by three mechanisms.. Task–technology fit ensures that systems map onto workflow realities as straight-through processing for routine tasks and guided decision support for exceptions which eliminates rework and reduces cycle time. Information visibility provides timely and accurate customer and risk data that enables confident action that reinforces role clarity effects defined by leaders and culture. Learning loops occur when systems capture process metrics for systems that are designed to coach and improve continuously, integrating technology to the climate of teamwork and contemplation which is broader.

The Chapter Two review characterised this as an infrastructural-resource pathway: climate is not replaced by technology, but rather, is operationalised by technology which makes intentions executable and performance scalable (Akter et al., 2021). The Chapter Four models reflect this logic: effects remain positive, even in the presence of leadership and culture, which implies the existence of reliable, usable systems that frictionally lose costs and climate-support systems that indirectly amplify the benefits of politically supportive climates. In emerging-market banking where bandwidth, integration, and maintenance constraints can be binding, evidence suggests that of the dimensions of basic reliability (uptime, integration, user interface clarity), in isolation, paired with targeted training and manager-led reinforcement, performs better than niche feature additions (Sijai, 2021). The empirical pattern therefore supports the literature's claim on socio-technical alignment: the research pays off more when integrated in a routined system of leadership and equitable systems which construct the socio-technical system.

5.2.5 Practice Level Under JD-R Specific Lens

Absorption-in-full models of recognition, career trajectory, and well-being attenuation is consistent with expanding the JD-R (Job Demands–Resources) framework elaborated in Chapter Two: the energizing resource engagement resource caravan of upper tier resources leadership, culture, equity, and enabling tools and the resource-thinner activities, most, are practices tethered to that caravan (Robinson et al., 2004; Başar, 2024). In such scenarios, the part of the higher order resources that is vertically and simultaneously entered, is the portion of variance shared with the levers of practice level, and therefore, reasoning to the independent coefficients is smaller, without the attribution of null effects. The reasoning is recognition and development are made credible by the climate in which they are given. Provision of well-being benefits, conversely, is more muscular when designed in the context of rational workload, and managerial modelling which helps to normalize the use of such practices.

This particular chapter also describes the relationship of managers and value given to priorities. Climate resources function as architectural motivators: they reduce strain (demands) and create surplus energy (resources) and, in doing so, activate the motivational pathway that connects practices to performance. In these scenarios, bivariate practices still matter, as Chapter 4 shows, but they are even stronger when coupled with leadership behaviours, cultural routines, and equitable systems. Chapter 2's intelligent pattern and JD-R framework merge to support a resource-activation logic: first deploy higher-order resources to invest in stabilising expectation and ambiguity, and then embed practice-level interventions to amplify the multiplicative effect (Robinson et al., 2004; Başar, 2024).

5.2.6 Alignment of Values with Sustainability

The modest positive correlations of sustainability with green human resource management (GHRM) indeed reflect the second chapter conclusion that values-aligned practice can enhance engagement, reputation, and identification, especially in the emerging markets where organizational reputation is under intense scrutiny (Noor et al., 2023; Panigrahi et al., 2025). There are two most salient mechanisms. First, signalling and identification. Demonstrated commitments to social and environmental action manifest organizational integrity, and when employees perceive a gap between their personal values and the corporate actions, identification rises which supports motivation and persistence. Second, meaningful work. Sustainability practices enhance the perceived purpose of routine jobs and, therefore, strengthen the belief that daily work makes a difference in society which is associated with discretionary effort and advocacy.

The explanation for the individual independent effects noted in the full models can be understood from credibility and integration perspectives. Values initiatives have the most motivational impact when they are made credible by line leadership behavior (e.g., equitable resource allocation, ethical leadership) and woven into cultural routines (e.g., procurement standards, lending policies, and branch operations) rather than as stand-alone frameworks. Leadership and culture where these already signal fairness, inclusion, and learning, a good deal of the variance associated with values gets absorbed by those higher-order climate resources; the additional, practice-relevant signal of sustainability is therefore attenuated, but not absent. This is in line with the resource-activation principle: values are actionable resources when formulated as processes, metrics, and role expectations. This is also reasonable in the banking context of Cameroon, for which, as a matter of priority, regulation compliance, credit risk governance, and service reliability are immediate; sustainability investments, while offering reputational and engagement dividends, are likely to be perceived as secondary relative to climate predictors that shape day-to-day operations. The boundary conditions detailed in Chapter Two symbolic adoption (or “greenwashing”), resource constraints, and poor process integration also help to explain the observation from the field that values alignment is most useful as a climate multiplier rather than a stand-alone driver of performance.

5.2.7 Convergence with African and Global Evidence

As seen in Egypt, Nigeria, South Africa, and Kenya, along with other emerging markets, there is a framework identified in Chapter Two Literature that suggests engagement increases where there is a resource (supportive leadership, inclusive culture, appropriate tools) and there are equable processes (Dajani, 2015; Ngalo et al., 2023; Samson et al., 2015). Engagement, job satisfaction, commitment, customer outcomes, and, eventually, financial performance are all positively impacted in parallel. It is very interesting that there is this level of agreement despite the differences in regulatory frameworks, infrastructure, and labour markets. The reasoning is the same in all cases. Procedural justice and supportive leadership remove ambiguity and interpersonal risk, which decreases friction in interpersonal relations, which then makes it safe to share ideas and recover gracefully from mistakes in a service environment. These technologies lower cycle times and rework, and cultural routines achieve stasis in expectations, which then makes recognition and development honored as practices.

The construction of the pattern in Chapter Four, climate first, practices nested, seems to align well with the present corpus of work. Attenuation of practice-level coefficients in multivariate models echoes the findings that higher-order climate resources (leadership, culture, fairness, tools) control for portions of variance attributable to narrower practices when such resources are modeled in tandem without dismissing their practical significance. Regional studies referenced in Chapter Two also document that credible climates are strong predictors of customer satisfaction, innovation reputation, and retention-relevant outcomes, even when controlling for demographics and sectoral factors. In short, the African and global evidence, along with the present empirical results, point to a generalizable structure: investing in the construction of a just, nurturing, and well-resourced climate serves as the basis for the sustenance and growth of initiatives aimed at enhanced recognition, development, well-being, and values, with sustained performance improvement as the desired outcome.

5.3 Implications for Theory and Practice

5.3.1 Theoretical Implications

The evidence has several implications for theory building on engagement and performance in service-intensive financial institutions.

1. **Reinforcement of Social Exchange Theory (SET):** The fact that equitable and supportive leadership and transparent systems come before greater contribution, commitment, and organization-wide outcomes strengthens the belief of SET that reciprocity behaviours are drawn out by positive rewards from the organization. Inclusion and equity are more than attitudinal correlates, but rather systemic features of the employment framework processes, levels, and criteria for step-wise promotions and approvals that make leadership signals

credible. In this case, leadership and culture act as the exchange cue. They interpret formal policies as deposit and withdrawal systems for everyday employee behaviours, which are reliable and actionable, thus eliciting reciprocity in the form of voluntary effort and task-ascribed collaboration.

2. **Extension of the Job Demands–Resources (JD-R) Framework:** The results lend support to a resource hierarchy where, in a climate resource framework, the practice-level resources of recognition, development, well-being and values, are organized and amplified by leadership, culture, inclusion/fairness, and technology enablement. The weakening of practice-level coefficients in multivariate models aligns with JD-R's resource caravans: the moment a higher-order resource is introduced, it integrates shared variance with narrower practices, without claiming the latter are disposable. This way of thinking suggests that we can view these climate variables as second-order resources that not only trigger but also justify and solidify practice effects.

3. **Socio-Technical Integration:** Even when we account for climate variables, the independent influence of technology enablement remains significant. This implies that we should think of tools as infrastructural resources instead of mere cultural artifacts. I propose a socio-technical extension of the JD-R model: elements like task-technology fit, information visibility, and learning loops are essential for effective climate execution. Future models should consider the reliability and interoperability of technology as key factors that influence how effectively resources are utilized.

4. **Mediation and Moderated Mediation by Engagement:** Mediation and Moderated Mediation by Engagement: Recently, there's been a lively discussion about the impact of social media on mental health. Supporters argue that social media helps people stay connected, seek support, and express themselves. They highlight how it raises awareness about important issues and energizes movements. On the flip side, critics point to the downsides, such as feelings of loneliness, anxiety, and depression. They raise concerns about the addictive nature of social media and the prevalence of cyberbullying, which can lead to mental distress. To be healthy concerning technology during the digital age, one should be aware of the balance between the good and bad of social media.

5. **Multilevel and Longitudinal Design Implications:** Since leadership, culture and fairness partly operate at the team/branch level, we recommend that future studies adopt multilevel analyses (employees inside units) in order to isolate within- and between-unit effects and confirm cross-level interactions (such as unit-level culture mediating individual recognition outcomes). A longitudinal or panel design would address time ordering and allow climate to engagement to performance lagged effects and would ameliorate the problem of common-method bias. to the extent possible, multi-source results (supervisor ratings, customer metrics or performance KPls) would help support results produced outside of the company.

6. **Contextualization and Boundary Conditions:** The African banking environment, regulatory pressure, connectivity issues and competition of rare skills are a boundary condition, which in effect makes climate resources more important. Institutional capacity, infrastructure reliability and governance strength should be thus viewed as moderators of the engagementperformance relationship to theorize when climate marginal returns are greatest to investments, in order to explain the high levels of marginal returns.

5.3.2 Practical Implications for Cameroonian Banks

1. Phase 1 - Build Climate Foundations

The first thing is to ensure climate is made visible and reliable by creating a strong leadership, fair practices, and communication. Management goals, feedback system and rewards system Must define leadership standards based on observable behaviors such as fairness, clarity, coaching and inclusion and should be integrated into the management goals. This plan transforms the expectations into idealistic ideas into practical actions. To gain the confidence of being unbiased, one should ensure that the guiding principles in making judgments and promotions should be observed, and the reasons behind the decision and procedures to complaints and level of service be put down on paper. The pattern of decisions made in the various branches and population groups should be checked at regular intervals to detect inconsistencies and biases. Communication is the last component, and it will bring together all the other components of the plan: a regular program of town-hall meetings, group meetings and item trackers, will create a sense of understanding and collective responsibility. Also, the accessibility of the visible feedback systems like the speak-up options, safe reporting policy, and feedback-in-full make the concept of inclusion not merely spoken but the working reality. The conglomeration of these aspects can contribute to clearing the misunderstanding, alleviating the insecurity of interpersonal relations and demonstrating that the positive endeavors are going to be rated by their true worth.

2. Phase 2 - Construct the Process Underlying

Having established the foundation of the activities of climate, the second thing will be the assurance that the technology which we use in our daily endeavors is a reliable and appropriate one. The banking sector where service is the order of the day, capacity to keep front and back running system, integration without hitches. implementations and user friendly interface could have more benefits as compared to just giving new functions in isolation. An apparent service-level contract on how available the system would be and how incidents would be resolved and assign the owners to the procedures of the design can help to align the technology with whatever our real processes are and not have to shape our labor around the instruments. The adoption cannot be successful without the right capabilities and considerate design, not only encouragement; the specific training of the definite roles, the peer network of super-users, the analysis of usage, and the identification of pain points can help to improve the situation in the long run.

Also, the presence of local managers in the front line of the change management initiatives will reduce the number of disruptions, thereby assuring that new systems do not affect the positive environment that has been created during the initial stage.The outcome is a streamlined process backbone that shortens cycle times, It reduces the need for rework and helps ensure that performance expectations are met more easily, especially when scaling up.

3. Phase 3 - Institute Practice-Level Levers

As soon as the reliability of the climate and processes is determined, recognition, development, well-being, and values/sustainability projects may be integrated in a way that they may be perceived as genuine. Best recognition is most successful when it is specific, timely and identifiably associated with agreed standards like service recovery, teamwork, or error prevention; informal peer recognition with formal awards would not be tokenism. A clear skills-based architecture, periodic internal mobility, and learning plan resourcing based on priority capabilities are factors that provide credibility to career development (risk, digital service, analytics). The working environment can actually flourish well when we are keen towards wise workload designing, establish efficient rostering, and come up with peak-coverage arrangements. It concerns cross-training and keeping lines straight since under the management of our managers, and having support services to be available on need to know basis. And, monitoring the balances regarding overtime and leaves also indicates that the company cares about the staff members. The operationalization of values and sustainability into habitual decisions in lending and procurement criteria, branch operations and community programs make them motivational and reporting of progress in terms of audit measurements works. In these circumstances, practice-level levers are complementary to the climate and not competitive to it and have even greater and more lasting effects.

4. Governance, Metrics, and Learning

When you need a lasting change, you must install a dedicated, serious dashboard to keep on the check of the climate and performance simultaneously. We also should observe various indicators of engagement, i.e. the level of fairness of the things, the percentage of how people could ascend, the time needed to reach the rate and the degree to which things could be resolved the first time. The other important considerations are rework rates or error rates, turnaround time, customer satisfaction, grievance resolution time and voluntary turnover or turnover intentions. The breakdown of this data into unit and demographic we can easily trace the inequities or bottlenecks that might be arising. The attempt to implement interventions in only some of the branches, compare the results before and after the process attempting to introduce only those that are related to our expectations will enable us to learn and reduce the risks of implementation. On top of that, put in place certain measures to counter the weaknesses of appraisal bias such as calibrating raters and detecting anomalies and also securing the privacy of the data, actually make the system trusted.

5. Time Frame and Allocation of Resources

After 0-6 months, credibility would be established because of such observable quick measures: frequent communication in the leadership process, correct recognition measures, the existence of clear grievance processes, and the presence of the most acute system issues. The structural changes occur within 6-18 months, such as formal career track, internal mobility, greater system integration, trainings of managers and continuous improvement processes that happen at the branch level. In 18 months, it is hoped that the climate will be embedded in governance with policies, incentives and routines supported by stable and interoperable platforms. In this setup, initiatives at the practice level consistently lead to measurable enhancements in customer experience, innovation reputation, and outcomes related to retention.

CHAPTER SIX

CONCLUSIONS

6.1 Summary of Key Findings

This dissertation aimed to elucidate the nexus between a multi-dimensional portrait of the employee experience and performance metrics in the Cameroonian banking environment. The investigation integrated a comprehensive structured questionnaire, advanced quantitative modelling strategies, and a validation protocol that systematically linked empirical findings to the conceptual frameworks delineated in earlier chapters. The major results are summarised as follows. Initially, the sampling frame (N = 323) comprised diverse strata in terms of gender, age, academic credentials, tenure, and hierarchical tier (top, middle, and operational levels). This multidimensional breadth afforded the necessary variance for parameter estimation and curtailed the risk that observed correlations stemmed from narrow sub-group biases. The demographic heterogeneity thus augmented external validity within the delineated sectoral context.

Subsequently, descriptive analyses revealed that means for central experience dimensions—namely, leadership quality, organisational culture, equity and inclusion, technology support, recognition, and career advancement, lay above the neutral threshold; similar patterns emerged for the two performance constructs (Self-Assessment and Organisational Assessment). Confirmatory factor analyses of the multi-item instruments produced acceptable reliabilities albeit within concise scale lengths, thereby justifying the aggregation into composite indices in the evaluative stage that follows.

Third, the confirmatory analysis adopted a hierarchical ordinary least squares framework incorporating HC3 standard errors to provide robust inference. The demographic and positional covariates (gender, age, education, years of service, and position) were extractted in the initial block, followed by the staged introduction of the five experience lever variables. Both dependent variables exhibited a substantive rise in the adjusted R-squared value upon the entry of the levers, and the directional signs of the associated coefficients were unchanged between the controls-only and the saturated models. Variance inflation factors remained below the cut-off of five, thereby affirming the absence of severe multicollinearity among the independent predictors.

Fourth, across the complete set of models a uniform pattern concerned the relative importance of the levers. The citizenship of the immediate supervisor and the prevailing cultural milieu each dominated the relative weight of the final scores, and this dominance persisted when the covariates and the remaining levers were simultaneously introduced. The inclusion of the items labelled inclusion and fairness, and technology enablement, further enriched the model, displaying statistically meaningful and substantively interpretable coefficients. In contrast, the constructs of recognition, career advancement, health-related flourishing, and alignment with the sustainability agenda, while having displayed positive zero-order correlations with the dependent outcomes, recorded attenuated effects once the cultural and leadership variables were introduced. This pattern is consonant with a theoretical perspective viewing shared climate perceptions as the framework through which isolated practice-focused policies accumulate salience.

Fifth, the validation articulated in Chapter Four illustrated that, when climate variables are layered visually, they behave as coherent structuring elements: leadership and culture orient expectations and habitual practices; the twin imperatives of inclusion and fairness confer authentic legitimacy; and technology enablement supplies the infrastructural medium through which adaptive intentions materialise. Within this framing, any given lever operating at the practice level is rendered most efficacious when it is nested in, and mutually strengthened by, the prevailing climate.

Sixth, the resultant configuration proved to be highly consonant with the sector-specific realities advanced in Chapter One. Within Cameroonian banks, commitments to digitised service lines, to compliance with evolving regulation, and to stewardship of a constrained talent pool co-exist and co-evolve. In such an contested environment, climate-forged mechanisms that diminish interpretative ambiguity, regularise inter-unit alignment, and furnish employees with dependable operational resources exert disproportionate influence on single-agent behaviour as well as aggregate organisation outcomes—illustrated by sustained customer satisfaction, by an enhanced reputation for innovation, and by the endurance of talent.

Collectively, the data uphold a climate-centred explanatory model: sustainable performance enhancement consolidates in contexts where leadership is perceived as fair and is, in turn, capable of modelling supportive norms, where the prevailing culture routinises teamwork and learning, where formal and informal personnel systems are confronted by inclusive and fair practices, and where process friction is minimised by appropriate technological enablement. Initiatives arising at the practice level perform a useful role, yet their sustained, meaningful impact is contingent upon being purposefully introduced, repeated, and continuously legitimised by the prevailing climate.

6.2 Conclusions Drawn

This investigation posits that employee experience within retail banking is more accurately conceptualised as an intertwined socio-technical climate rather than as an aggregation of discrete initiatives. Leadership comportment and cultural routines emerge as high-leverage forces; they generate shared meaning, delineate expectations, and transpose formal policies into quotidian enactment. Normative coverage around inclusion and fairness serves as structural reinforcement, signalling that contributions will be appraised on substantive grounds. Such a signal, in turn, catalyses discretionary effort. Technology enablement acts as the operational conduit, permitting the climate-derived advantages to be operationalised and disseminated at organisational scale. At the level of practice, levers such as recognition, professional development, employee well-being, and espoused values only yield their fullest potency when they are credibly situated within the climate; their incremental prognostic potency is attenuated to the extent that climate variables absorb shared variance, though their practical significance remains contrary to being rendered moot, firmly material.

Theoretically, the data corroborate Social Exchange Theory and extend the Job Demands–Resources framework by designating climate-related resources as higher-order conditions that both elicit and fortify the durable effects of practice variables. Empirically, the stability of coefficient sign across alternative model specifications, substantive improvements in explained variance when climate controls are augmented by levers, and favourable diagnostics collectively affirm the robustness of the inferences drawn. Substantively, the evidence guides a prescriptive agenda that sequences managerial attention to first erect a foundation of climate stability, subsequently institutionalise process reliability through technology, and finally source practice-level initiatives to be manifest as authentically coherent.

6.3 Recommendations

1. **Make Climate Foundations a Core Valuable:** Integrate aspects of observability, such as fairness, clarity, coaching, inclusion, etc., into integration and leadership aspirations. Offenders are kept on track by the use of discipline in the form of action trackers, team

huddles and town-halls. Publicly disclose publication readiness conditions on judgments of grants, promotions and reviews and entrench story rationale that elucidates situation and evidences levels. Standardize the appeals channels that would be financially viable and timely, and establish balance service goals to every process triggered by a faculty. Conduct regular internal consistency audits at the various divisions in terms of variance based on gender, ASA membership, discipline and level. Remedial attention is normative in the sense that it signals the measurement of interpersonal risk under control and failure to define previously unspecified areas.

2. **Build Digital Backbone with Received Usability:** Investments in technology allocated on uptime and usability on a narrow front -Intuitive interface design is paired with front-office/back-office fusion apologies. Obtain clear service-level incident, response, and service downtimes. Recognize cross-division process stewards to have workflows and system architecture beneath them determine one another. Simultaneous with system rollout provide calibrated dashboard analytics to determine indigenous capability cells to mentor to super-user and detect discipline and hierarchy particular training barriers. Anticipate confidence that decreases process variance, enhances cycle efficiency and role clarity among stakeholders is based on strategically planned institutional technology.
3. **Embed Practice-Level Levers**

   i. **Recognition:** Replacement of generic delayed acknowledgments with recognition practices, which are concrete, visibly apparent, and directly connected to the performance metrics expressed, that is, service recovery, interteams cooperation, and avoidance of procedural failures. Informally peer praise in day-to-day meetings to formal recognition periods, where documented performance stories must be provided, referencing expedited fulfilments, and prevented escalations.

   ii. **Career Development:** Publish an open-layered system of competencies in line with systematically-organized performance history; introduce temporary internal-mobility freezes of not greater than six weeks; publish small-block learning routes with a focus on risk management, digital-service best practice, and applied advanced analytics prerequisites of everyday functions.

   iii. **Well-Being:** Incorporate deliberate shift planning, accelerated calendar designs, contingency approaches to peak times, and purposive inter-role upskilling under a leadership that clearly exemplifies unambiguous boundary establishment; ensure a vigorous review of accumulated overtime and leave.

iv. **Values and Sustainability:** base our organisational values on mundane, practical procurement decisions, such as sourcing corporate-apparel, choosing an ATM provider, scheduling a visitor pathway, and sponsoring educational activities in the city, and reporting externally surveyed, reconciled performance data, allowing the stakeholders measure progress as a fact of operation, not of PR.

4. **Governance and Measurement:** create a single real-time dashboard that depicts real-time climate and operational indicators. The key indicators will include employee engagement, perceived fairness, employee mobility, time to competency, first-contact resolution, error incidence, average turnaround time, customer satisfaction score, grievance resolution lag, and expressed intent to leave. It is necessary to disaggregate on the basis of operational unit and demographic stratum and reveal latent inequality. Conduct a complete pilot in limited choice of branches; compare performance control conditions before and after intervention with a similar set of control branches that are matched concurringly, broader implementation being determined by meeting performance targets. Use anticipatory algorithmic calibration and continuous detection of anomalies to curtail the latent rating bias, using privacy-by-design models, which shield individual-level data by obviating that which it is not a priority to be exposed to.

5. **Sequencing and Time Horizon**

i. **0-6 Months:** Standardize communication norms across all levels of leadership to make again the credibility of working together; pair regular recognition with the genuine performance; design friction-free elimination of the stigma of reporting an incident; root out any repeated design flaws which increase operational friction in day-to-day operations.

ii. **6-18 Months:** Map out personal career paths as straight lines that can be followed; incorporate organizational processes as threads of a seamless tent; train every manager to institute developmental coaching that aligns individual mastery and group results; base any improvement and fine tuning of incremental improvement on highly facilitated learning cycles.

iii. **18+ Months:** Program the cultural apparatus to work as regional charters- officialized in the structures of incentive, internalized in practice, constantly recycles durable performance in customer delight, to innovative work being rewarded, and mission-strategic retention measures.

6.4 Future Research Recommendation

Further studies need to methodically calibrate a functioning mediation route through structural equation models which include latent variables. Meanwhile, when assessed moderated mediation should determine whether such contextual moderators as digital scaffolding and consistent leadership enhance the fairnessperformance performance cascade.. Given that values, leadership, and perceived equity commonly surface within branch- or project-team contexts, multilevel modelling—nesting employees within organisational units—will illuminate both unit-internal and unit-external processes and, concurrently, permit an analysis of cross-level interactions. A longitudinal design will delineate the temporal ordering of constructs, modelling lagged effects from climate to engagement to performance, thereby reducing the threat of common method bias. Validity will be further bolstered by the inclusion of multiple performance indicators, triangulating supervisor appraisals, customer-facing scores, operational key performance indicators, and employee self-reports. Comparative studies that span multiple sectors and geographical regions should delineate boundary constraints; for instance, contexts marked by reliable infrastructure, stringent regulatory frameworks, or tight labour-market conditions may yield maximum marginal returns from climate-related investments. Finally, complementary studies that merge quantitative models with qualitative inquiry will more fully illuminate employees' constructions of fairness and technology transitions in everyday practice, refining the theoretical mechanisms posited above.

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APPENDIX A

QUESTIONNAIRE

This questionnaire is part of an academic study on employee experience, engagement levers, and organizational performance in Cameroon's banking sector. All responses will remain confidential and anonymous. Please answer honestly. There are no right or wrong answers. Your participation is voluntary, and you may skip any question you do not wish to answer.

PART A - Questionnaire for Bank Employees

Section A: Demographic Information

Instructions: Please tick (✓) the option that best represents your personal information.

1. Gender: ☐ Male ☐ Female ☐ Prefer not to say
2. Age: ☐ 18–25 ☐ 26–35 ☐ 36–45 ☐ 46–55 ☐ 56+
3. Educational Level: ☐ Secondary ☐ Bachelor's ☐ Master's ☐ Doctorate
4. Years of Service in Banking Sector: ☐ <2 ☐ 2–5 ☐ 6–10 ☐ 11+
5. Current Position: ☐ Management ☐ Supervisor ☐ Frontline/Operational Staff

Section B: Employee Experience

Instructions: Please indicate your level of agreement with each statement below using the following scale:

1 = Strongly Disagree | 2 = Disagree | 3 = Neutral | 4 = Agree | 5 = Strongly Agree

6. I feel adequately compensated for the work I do.
7. Recognition for good performance is regularly provided in my bank.
8. Opportunities for career growth and development are available.
9. I feel included and treated fairly regardless of my background.
10. My bank provides adequate technological tools and resources to perform my duties.

Section C: Engagement Levers

Instructions: Using the same scale (1–5), please rate the following statements on leadership, culture, and HR practices in your bank.

11. Leadership in my bank demonstrates fairness, inclusivity, and support.
12. The organizational culture encourages teamwork, innovation, and open communication.
13. Well-being programs (e.g., stress management, flexible work policies) are available in my bank.
14. My bank's HR policies (training, performance appraisals, promotion) are fair and transparent.
15. My bank engages in sustainability or green finance initiatives that align with my values.

Section D: Organizational Performance Indicators

Instructions: Again, use the 1–5 scale to rate your level of agreement with the following statements.

16. I believe my work contributes directly to my bank's productivity and efficiency.
17. Employee satisfaction and retention are priorities in my bank.
18. My bank has a reputation for innovation and adaptability.
19. Customers are generally satisfied with the quality of services provided.
20. Overall, I am committed to helping my bank achieve its goals.

APPENDIX B

INTERVIEW GUIDE FOR MANAGERS

Instructions for Interviewer: The following guide is designed to explore managerial perspectives on sustainable engagement strategies in Cameroonian banks. Use these open-ended questions to facilitate discussion. Encourage respondents to elaborate on their experiences and provide practical examples. Assure participants that responses will remain anonymous and confidential.

Theme 1: Leadership and Engagement

1. How would you describe the leadership style in your bank, and how does it influence employee engagement?
2. What strategies have you implemented to build trust and inclusivity among employees?

Theme 2: Organizational Culture and Sustainability

3. In your view, how does organizational culture affect employee experience and retention?
4. Does your bank integrate sustainability or green finance practices? How do employees respond to these initiatives?

Theme 3: Human Resource and Well-Being Practices

5. What policies or programs exist to support employee well-being and reduce burnout?
6. How do HR practices (training, recognition, promotions) influence employee motivation and performance?

Theme 4: Challenges and Opportunities

7. What are the biggest challenges your bank faces in sustaining employee engagement?
8. How does your bank address employee turnover or dissatisfaction?
9. In the Cameroonian context (bilingual, multi-cultural, regulatory), what adaptations have you made to engagement strategies?

Theme 5: Future Outlook

10. What sustainable engagement practices would you recommend for improving employee experience and organizational performance in Cameroon's banking sector?