

**TEAM DYNAMICS AND EMPLOYEE PERFORMANCE IN THE BANKING SECTOR:
EVIDENCE FROM SELECTED DEPOSIT MONEY BANKS IN WUKARI, TARABA STATE,
NIGERIA.**

Giwa Arumdeben (Ph.D)

Department of Business Administration
Federal University Wukari
Taraba State
E-MAIL: giwa@fuwukari.edu.ng

Fumba John

Department of Business Administration
Federal University Wukari
Taraba State
E-MAIL: fumba2687@gmail.com

Danladi Bala

Dept. Business Administration
Federal University Wukari
Taraba State
danladi.bala@fuwukari.edu.ng
08032237746

Peter Irimiya Yakura

Department of Accountancy,
Federal Polytechnic Mubi.
E-MAIL: ipyakura@gmail.com

Abstract

This study examined the effect of team dynamics on employee performance in selected deposit money banks in Wukari, Taraba State, Nigeria. The study specifically investigated the effects of team communication, team trust, and team leadership on employee performance. A survey research design was adopted. The population comprised 143 employees of Zenith Bank Plc and Unity Bank Plc in Wukari, from which a sample size of 105 respondents was determined using Yamane's formula. Data were collected through structured questionnaires and analyzed using descriptive statistics and multiple regression analysis with the aid of SPSS version 26. The findings revealed that team communication significantly affects employee performance ($\beta = 0.281$, $t = 3.85$, $p = 0.000$), team trust has a significant positive effect on employee performance ($\beta = 0.249$, $t = 3.07$, $p = 0.003$), and team leadership exerts the strongest influence on employee performance ($\beta = 0.338$, $t = 4.45$, $p = 0.000$). The study recommends that banks should strengthen communication channels, promote trust-building initiatives, and provide continuous leadership development programmes to enhance employee performance.

Keywords: Team Dynamics, Employee Performance, Team Communication, Team Trust, Team Leadership.

INTRODUCTION

In the contemporary global business environment, organizations increasingly rely on teamwork and collaborative structures to achieve strategic objectives. The concept of team dynamics has therefore attracted significant attention among scholars and practitioners in organizational behavior and human resource management. Team dynamics refer to the patterns of interaction, communication, trust, leadership, and relationships that occur among members of a team and influence how effectively they work together. Globally, organizations have realized that effective team dynamics improve coordination, innovation, and decision-making, thereby enhancing overall organizational performance (Berber, Slavić, & Aleksić, 2020).

The banking sector is particularly dependent on team-based work systems because many banking operations require coordination among employees from different departments such as customer service, credit analysis, risk management, and information technology. Effective team dynamics enable these units to collaborate smoothly and respond quickly to customer needs. In this regard, leadership, communication, and cooperation within teams are considered essential elements for sustaining performance and competitiveness in financial institutions (Thane et al., 2026).

Communication facilitates the exchange of ideas, information, and feedback among employees, which enhances coordination and problem-solving. Studies in commercial banks have demonstrated that effective communication among team members improves productivity, reduces misunderstandings, and enhances employees' ability to achieve organizational goals (Semvua, Naikuru, & Maina, 2022).

Closely related to communication is the issue of team trust, which refers to the confidence employees have in the reliability, integrity, and competence of their colleagues. When trust exists among team members, employees are more willing to share information, collaborate on tasks, and support each other in achieving organizational objectives (Khan, Haque, & Bartram, 2023).

Another critical component of team dynamics is leadership. Effective leadership shapes the direction, motivation, and cohesion of teams. Leaders influence how team members interact, make decisions, and resolve conflicts. In the banking sector, leadership practices such as motivation, guidance, and support have been found to significantly influence employees' commitment and productivity. Research shows that leadership practices within banking teams directly affect employee performance outcomes such as service quality and operational efficiency (Assenga, 2024).

Employees in banks are often required to work collaboratively in teams to manage transactions, serve customers, and ensure compliance with financial regulations. Consequently, effective team dynamics such as open communication, trust among employees, and supportive leadership become essential for maintaining productivity and service quality in banking institutions.

Specifically, in banks such as Zenith Bank Plc and Unity Bank Plc operating in Wukari Local Government Area of Taraba State, teamwork is fundamental to daily operations. Employees interact continuously through team-based structures to handle customer services, loan processing, financial reporting, and risk management activities. The effectiveness of these teams depends largely on the quality of communication, trust among colleagues, and leadership support within the organization. Employee performance refers to the ability of employees to accomplish assigned tasks efficiently and contribute to organizational objectives. When teams function effectively through clear communication, mutual trust, and strong leadership, employees become more motivated, productive, and committed to achieving organizational goals. Conversely, poor team dynamics may lead to conflict, miscommunication, and reduced productivity.

Therefore, understanding how team communication, team trust, and team leadership influence employee performance is essential for improving organizational effectiveness in the banking sector. This study seeks to examine the effect of these dimensions of team dynamics on employee performance in Selected Deposit Money Banks in Wukari, thereby contributing to a better

understanding of how teamwork influences productivity and service delivery in the Nigerian banking industry.

1.2 Statement of the Problem

In today's rapidly evolving banking environment, especially within competitive and resource-constrained LGAs like Wukari in Taraba State, employee performance has become a critical determinant of organizational success. Despite the strategic importance of team-based structures in banking institutions, many banks continue to experience issues related to poor collaboration, ineffective communication, low trust and weak leadership among team members. These challenges often lead to high employee turnover, reduced productivity, internal conflict, and overall underperformance.

Observations from selected banks in Wukari reveal that employee performance remains inconsistent with many staff expressing dissatisfaction with internal communication practices, lack of transparency, and limited participation in decision-making. Additionally, team leaders in some branches exhibit autocratic tendencies, which hinder innovation and reduce motivation. A breakdown in trust and unclear communication channels often results in delays, duplication of efforts, and customer dissatisfaction, which directly impact the banks' ability to meet operational targets.

While previous studies have explored factors influencing employee performance in the Nigerian banking sector, few have specifically examined the combined effect of team communication, team trust, and team leadership as three critical dimensions of team dynamics on employee performance, particularly in the Wukari banking context. Without a clear understanding of how these dynamics interact to affect employee output, bank managers may continue to adopt ineffective management strategies that fail to improve productivity and team efficiency.

This study, therefore, seeks to fill this gap by investigating the effect of team dynamics while focusing on team communication, team trust, and team leadership on employee performance in selected banks in Wukari. The goal is to provide empirical evidence that can inform better team management practices aimed at enhancing employee performance and overall organizational effectiveness in the banking sector.

1.3 Objectives of the Study

The main objective of this study is to examine Team Dynamics and Employee Performance in the Banking Sector: Evidence from Selected Deposit Money Banks in Wukari. The specific objectives are to:

- i. Examine the effect of team communication on employee performance in selected deposit money banks in Wukari.
- ii. Examine the effect of team trust on employee performance in selected deposit money banks in Wukari.
- iii. Determine the effect of team leadership on employee performance in selected deposit money banks in Wukari.

1.4 Research Questions

To achieve the objectives, the following research questions guided the study:

- i. To what extent does team communication affect employee performance in selected deposit money banks in Wukari?
- ii. To what extent does team trust influence employee performance in selected deposit money banks in Wukari?

- iii. To what extent does team leadership affect employee performance in selected deposit money banks in Wukari?

1.5 Research Hypotheses

The study tested the following null hypotheses:

Ho1: Team communication has no significant effect on employee performance in selected deposit money banks in Wukari.

Ho2: Team trust has no significant influence on employee performance in selected deposit money banks in Wukari.

Ho3: Team leadership has no significant effect on employee performance in selected deposit money banks in Wukari.

Scope of the Study

This study is geographically limited to selected banks in Wukari, a Local Government Area in Taraba State, Nigeria. The study focused on a sample of employees from selected deposit money banks operating in Wukari. The study is centered on examining the effect of team dynamics on employee performance. The main dimensions of team dynamics covered in this research are: Team Communication, Team Trust and Team Leadership.

Limitations of the Study

This study is subject to certain limitations. First, the research was conducted within a specific organizational and geographical context, which restricts the generalizability of the findings to other industries or regions. Second, the reliance on self-reported questionnaire data raises the possibility of social desirability bias, as participants may have provided favorable rather than entirely accurate responses. Third, the cross-sectional design of the study captures data at a single point in time, thereby limiting the ability to establish causal relationships among team communication, trust, leadership, and employee performance. Finally, the study considered only selected variables, excluding other relevant factors such as organizational culture, motivation, and job satisfaction, which may also influence employee performance.

Significance of the Study

This study will benefit bank managers and supervisors by providing insights into how team dynamics, particularly communication, trust, and leadership, influence employee performance. The findings will help management implement strategies that enhance teamwork, reduce workplace conflicts, and improve productivity. Employees will also benefit from a better understanding of the importance of collaboration, trust, and effective leadership in improving job performance and satisfaction. Additionally, Human Resource professionals and policymakers can utilize the findings to develop policies and training programs that promote teamwork, leadership development, and employee engagement. Furthermore, the study will contribute to existing literature on organizational behavior and employee performance by providing empirical evidence from the Nigerian banking sector and serving as a reference for future researchers.

Conceptual Review

Team Dynamics

Team dynamics refer to the patterns of interaction, communication, relationships, and behaviors among team members as they work together to achieve common goals. They involve collaboration, coordination, conflict resolution, information sharing, and mutual support within a team. Effective team dynamics are characterized by trust, cohesion, open communication, mutual respect, and

shared leadership, which contribute to improved team and individual performance. According to Lacerenza et al. (2025), team dynamics evolve through ongoing interactions among team members, leadership, and work processes. Similarly, Shuffler et al. (2020) emphasized that effective team functioning depends on adaptive communication and collaborative behaviors, while Lorinkova and Bartol (2021) noted that positive team dynamics promote shared leadership and team effectiveness. Therefore, team dynamics are a vital organizational resource that enhances employee motivation, productivity, commitment, creativity, and overall performance.

Team Communication

Team communication refers to the exchange of information, ideas, feedback, and knowledge among team members to facilitate coordination and achieve organizational goals. It involves both formal and informal interactions that support collaboration, decision-making, problem-solving, and mutual understanding within a team. Effective team communication is characterized by clarity, openness, accuracy, and timeliness, which help reduce misunderstandings and improve cooperation. According to Newman et al. (2021), effective communication is essential for team coordination and employee productivity, particularly in modern work environments. Similarly, Men et al. (2022) emphasized that communication strengthens employee relationships and promotes knowledge sharing, while Klitmøller and Lauring (2021) noted that it enhances collective understanding and team effectiveness. Therefore, team communication is a vital element of successful teamwork and improved employee performance.

Team Trust

Team trust refers to the shared belief among team members that their colleagues are reliable, competent, honest, and committed to achieving common goals. It encourages individuals to work together confidently, share information openly, and support one another in completing tasks. Team trust is essential for effective teamwork because it promotes cooperation, communication, commitment, and collective problem-solving. According to Fulmer and Dirks (2021), trust strengthens relationships and facilitates coordinated actions within teams. Similarly, Breuer et al. (2020) found that team trust enhances team performance by encouraging collaboration and information sharing, while Costa et al. (2022) noted that it fosters employee engagement, motivation, and productivity. Therefore, team trust is a critical factor in improving team effectiveness and employee performance in organizations.

Team Leadership

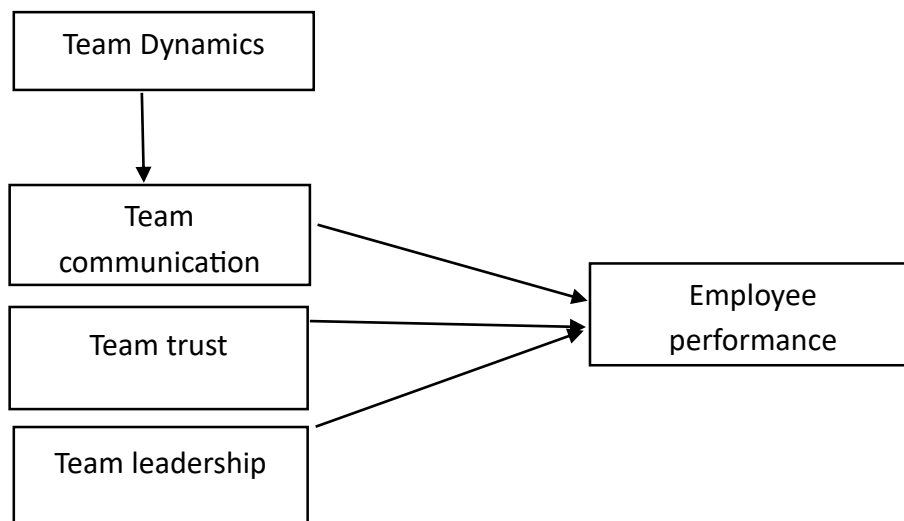
Team leadership refers to the ability of an individual or group to guide, influence, coordinate, and motivate team members toward achieving common goals. It involves facilitating communication, resolving conflicts, promoting collaboration, and creating a supportive environment that enhances team effectiveness. Unlike traditional leadership, team leadership emphasizes empowerment, shared responsibility, and strong interpersonal relationships among team members. According to Morgeson et al. (2021), effective team leadership ensures that teams have the necessary resources and support to achieve high performance. Similarly, Lee et al. (2022) and Zhu et al. (2023) noted that team leadership enhances employee motivation, knowledge sharing, innovation, adaptability, and engagement. Consequently, team leadership is a crucial factor in fostering teamwork and improving employee performance within organizations.

Employee Performance

Employee performance refers to how effectively and efficiently employees carry out their assigned duties and contribute to the achievement of organizational goals. It includes the quality, quantity,

timeliness, and effectiveness of work outputs, as well as employees' ability to adapt and support organizational success. Employee performance is influenced by factors such as skills, motivation, leadership, work environment, and organizational support. According to Shi et al. (2024) and Lyu et al. (2023), employee performance reflects employees' ability to achieve work objectives and deliver expected results through the effective use of their knowledge, skills, and resources. It is commonly viewed as a multidimensional construct consisting of task performance, contextual performance, and adaptive performance, making it a key indicator of organizational productivity and success.

Conceptual Framework



Source: Venkatesh Babu T. S., (2024).

Theoretical Review

Theory of Competition and Cooperation (1949)

The Theory of Cooperation and Competition, developed by **Morton Deutsch (1949)**, explains that individuals' behavior is influenced by how they perceive the relationship between their goals and those of others. When goals are positively interdependent, cooperation emerges, leading to open communication, trust, collaboration, and improved performance. Conversely, when goals are negatively interdependent, competition arises, often resulting in conflict, distrust, and reduced group effectiveness. Building on this theory, **Johnson and Johnson (1989, 2005)** developed the Social Interdependence Theory, which emphasizes that cooperative goal structures encourage mutual support, information sharing, and collective problem-solving, thereby enhancing individual and group outcomes. The theory is relevant to this study because it explains how team communication, team trust, and team leadership contribute to employee performance. Effective communication promotes information sharing, trust fosters collaboration, and leadership creates an environment that supports teamwork. Consequently, cooperative team dynamics enhance employee motivation, productivity, and overall organizational performance.

Empirical Review

Tan Huynh, et al, (2019) "Team Dynamics, Leadership, and Employee Proactivity of Vietnamese Firms". The research was carried out within the Vietnamese pharmaceutical industry, focusing on how leadership and team dynamics influence employee proactivity specifically in manufacturing

contexts. The population of the study comprised full-time employees working in pharmaceutical companies in Vietnam, and the study had a sample size of 352 respondents. Data collected through structured questionnaires were used to test the theoretical framework proposed by the researchers. The study found that transformational leadership positively impacts employee proactivity. It demonstrated that this relationship is mediated by the quality of both leader-member and team-member exchanges. Based on these findings, the researchers recommended that organizations, particularly in the manufacturing and pharmaceutical sectors should invest in leadership development programs that encourage transformational leadership styles. Additionally, they advised organizations to nurture positive team interactions and strong relational exchanges to promote proactive behavior. The study also encouraged future researchers to explore these dynamics across other sectors and cultural contexts to enhance generalizability.

The study conducted by Yusuph, Susan & Maina, (2024) "Team Communication and Employee Performance in Commercial Banks in Tanzania". The study adopted a descriptive survey design and covered all 39 operational commercial bank headquarters across Tanzania. The target population consisted of 1,480 employees, including senior managers, managers, supervisors, and lower-level employees. A simple random sampling technique was used to derive a sample size of 445 respondents. Data were analyzed using SPSS version 26, incorporating both descriptive and inferential statistical methods. The findings revealed a significant positive relationship between team communication and employee performance. Key dimensions such as interpersonal communication, vertical communication, and feedback mechanisms were found to enhance employee productivity, collaboration, and efficiency within banking teams. Effective communication strategies allowed employees to better align with team goals, resolve conflicts amicably, and improve their responsiveness to organizational objectives. Based on the results, the authors recommended that commercial banks and other organizations should develop robust frameworks to assess team performance, rather than relying solely on individual-based performance evaluations.

The study of Pitri, (2020) "Impact of Teamwork on Organizational Productivity in Nepalese Commercial Banks". The study investigates how teamwork and related organizational dynamics affect productivity within the banking sector in Nepal, a critical area given the growing emphasis on human capital and collaborative work systems in service industries. The research was conducted across 27 commercial banks in Nepal, and it focused on analyzing the relationship between teamwork and organizational productivity. A total of 500 structured questionnaires were distributed to employees across these banks, but only 350 valid responses were received and used for analysis. The study adopted a descriptive and causal-comparative research design. To analyze the data, the researcher employed descriptive statistics and multiple regression models. The results revealed that all the independent variables had positive and significant effects on organizational productivity. Among them, the working environment was found to be the most influential factor, greatly contributing to both productivity and employee satisfaction. In contrast, training and development showed the least influence among the variables, though still positively related.

Additionally, the study found that teamwork, team trust, and esprit de corps played important roles in enhancing organizational productivity. These elements fostered cooperation, mutual respect, and emotional security among team members, which in turn translated into better performance outcomes. The presence of trust and a positive team spirit was noted to strengthen communication and decision-making processes within the banking institutions.

The study concluded with several practical recommendations. It emphasized the need for Nepalese commercial banks to improve their working environment, enhance team trust, and implement targeted training and development programs. Furthermore, institutions should focus on cultivating strong teamwork and team cohesion, as these dimensions contribute significantly to raising

employee morale and ultimately increasing productivity. Managers are encouraged to adopt proactive strategies in these areas to unlock the full potential of their teams.

The study of Ashish & Sasmita, (2024): "The Impact of Communication and Group Dynamics on Teamwork Effectiveness: The Case of Service Sector Organizations". This research explored how communication and group dynamics influence teamwork effectiveness within the service sector, focusing specifically on private banks, hotels, and retail chains located in Bhubaneswar city, Odisha, India. The researchers adopted a quantitative research design and utilized three standardized instruments to collect data. The sample size consisted of 297 respondents, drawn from employees working across private banks, hotels, and retail sector organizations in Bhubaneswar. To analyze the data, the study employed descriptive statistics, Analysis of Variance (ANOVA), and Multiple Regression Analysis. These statistical tools were used to examine differences across sectors and to determine the relative strength of communication and group dynamics in predicting teamwork effectiveness. The findings revealed that both communication and group dynamics are significant predictors of effective teamwork. However, communication satisfaction emerged as a slightly more influential factor compared to group dynamics when it came to fostering team cohesion, collaboration, and productivity. Based on these findings, the study recommends several organizational development and intervention strategies. These include the need for service-based organizations to strengthen internal communication channels, promote open feedback mechanisms, and encourage collaborative group behaviors. Additionally, managers are urged to facilitate regular training on communication skills and team functioning to improve overall team performance. The research highlights the importance of sector-specific strategies, noting that while general principles apply, nuances in the nature of banking, hospitality, and retail work require tailored approaches to enhance team outcomes.

The study, conducted by Venkatesh, (2024): Analyzing the Organization's Team Dynamics and Employees Performance Affected by the Emergence of Remote Work. This research is situated within contemporary organizational environments, particularly those that have transitioned to or adopted remote work practices. The study focuses on understanding how remote work influences teamwork, communication, leadership, trust, and collaboration within virtual teams. It employs a mixed-method approach, integrating both qualitative and quantitative methodologies to gain deeper insight into the experiences and challenges of employees in virtual team settings. A total of 309 individuals formed the sample size, representing various remote work environments, although the exact population scope was not detailed. Findings from the study reveal that remote work significantly alters traditional team dynamics, introducing both challenges and opportunities. The results highlight that while remote work can lead to effective collaboration and productivity when managed well, it also demands deliberate strategies to address communication gaps, geographical dispersion, and potential isolation among team members. The authors recommend that organizations should invest in communication tools and technologies that support real-time interaction and transparency. Additionally, leadership should focus on building trust, motivating remote employees, and maintaining consistent engagement to promote cohesion and synergy.

James & Laurenti, (2022): Influence of Teamwork Dynamics on Employee's Performance: A Case Study of Private Education Institution in Mwanza, Tanzania. The focus of the study was to understand how effective team leadership shapes and improves employees' performance in an educational setting. Out of a total population of 303 staff, a sample of 169 academic employees was selected using a quantitative research approach. Data were collected through structured questionnaires, and the Leader-Member Exchange (LMX) theory was adopted as the theoretical underpinning to analyze leader-subordinate relationships. The researchers utilized descriptive statistics and correlation analysis, conducted via SPSS Version 20, to interpret the data. Findings revealed a strong positive correlation between team leadership and employee performance among

academic staff at St. Augustine University of Tanzania (SAUT). The study showed that effective team leadership not only improves communication and collaboration but also boosts morale and the willingness of employees to work toward shared goals. The authors noted that institutions with a strong culture of teamwork tend to demonstrate higher levels of organizational resilience and long-term success. In light of these findings, the researchers recommended that academic institutions like SAUT should integrate teamwork strategies into daily operations to foster a cooperative and productive work atmosphere. They emphasized that a collaborative environment helps to improve performance and institutional sustainability.

METHODOLOGY

Research Design

The study adopted a survey research design. This design is considered appropriate because it allows the researcher to collect quantitative data from a defined population and describe the relationship between team dynamics variables (team communication, team trust, and team leadership) and employee performance. According to Kothari (2014), a survey research design is most suitable when the goal is to gather information on attitudes, perceptions, and behaviors of respondents across a specific population.

Area of the Study

The study was carried out in Wukari Local Government Area of Taraba State, Nigeria. Wukari is located in the southern part of Taraba State with geographical coordinates of approximately 7°51'00"N latitude and 9°47'00"E longitude (National Population Commission, 2023). The area was selected because of the presence of major commercial banks such as Zenith Bank Plc and Unity Bank Plc, which play a critical role in financial intermediation and local economic development.

Population of the Study

The population of the study consists of the total number of employees working in Zenith Bank and Unity Bank branches in Wukari. According to establishment records obtained from the human resources departments of the two banks, Zenith Bank has 86 employees while Unity Bank has 57 employees, bringing the total study population to 143 employees. The population is considered manageable for conducting a robust and representative survey (Creswell & Creswell, 2018).

Determination of Sample Size

The sample size was determined using Yamane's (1967) formula for finite populations:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n = sample size

N = population size (143)

e = margin of error (0.05 for 95% confidence level)

$$n = \frac{143}{1 + 143(0.05)^2}$$

$$= \frac{143}{1 + 143(0.0025)}$$

$$= \frac{143}{1.3575}$$

$$\approx 105$$

Thus, the study's sample size is 105 respondents drawn proportionately from both banks.

Proportional Distribution Using Bowley's Allocation Formula

Bowley's proportional allocation formula is commonly used in stratified sampling to determine the number of respondents to be selected from each stratum of the population. The formula ensures that each subgroup is represented proportionally in the sample.

The Bowley's allocation formula is expressed as:

$$n_h = \frac{N_h}{N} \times n$$

Where:

n_h = Sample size allocated to each stratum

N_h = Population of each stratum

N = Total population

n = Total sample size

In this study, the population consists of employees from Zenith Bank Plc and Unity Bank Plc branches in Wukari.

Total population $N = 143$

Sample size $n = 105$

Population distribution:

Zenith Bank = 86 employees

Unity Bank = 57 employees

Allocation for Zenith Bank

$$n_h = \frac{86}{143} \times 105$$

$$n_h = 0.601 \times 105$$

$$n_h \approx 63$$

Therefore, 63 respondents were selected from Zenith Bank.

Allocation for Unity Bank

$$n_h = \frac{57}{143} \times 105$$

$$n_h = 0.399 \times 105$$

$$n_h \approx 42$$

Therefore, 42 respondents were selected from Unity Bank.

Proportional Distribution Table (Bowley's Allocation)

Bank	Population (N_h)	Formula	Sample Size (n_h)
Zenith Bank	86	$(86/143) \times 105$	63
Unity Bank	57	$(57/143) \times 105$	42
Total	143		105

Interpretation

The proportional allocation ensures that each bank is represented in the sample according to its population size. Since Zenith Bank Plc has a larger number of employees than Unity Bank Plc, it receives a larger share of the sample (63 respondents), while Unity Bank contributes 42 respondents. This approach improves the representativeness and reliability of the study findings.

Sampling Technique and Method

The study employed a proportionate stratified random sampling technique. The population was stratified into two strata (Zenith Bank and Unity Bank), after which proportionate samples were drawn from each bank. Within each stratum, respondents were selected using simple random sampling to ensure equal representation of employees regardless of cadre (senior staff, supervisors, and junior staff). This approach minimizes bias and enhances the representativeness of the sample (Etikan & Bala, 2017).

Instrument for Data Collection

The primary instrument of data collection was a structured questionnaire designed on a 5-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5).

Sources and Types of Data Collection

The study relied primarily on primary data, which were obtained directly from the respondents through the administration of questionnaires.

Validity of the Instrument

To ensure content validity, the questionnaire was reviewed by experts in management and organizational behavior as well as by supervisors in the academic field. Their suggestions were incorporated to refine the instrument. In addition, a pilot test was conducted with 15 employees from non-sampled banks in Jalingo to identify ambiguities and improve clarity.

Reliability of the Instrument

Reliability refers to the consistency of the instrument in producing similar results upon repeated trials. The reliability of the questionnaire was tested using Cronbach's Alpha coefficient. Values above 0.70 were considered acceptable for internal consistency (Nunnally & Bernstein, 1994). The pilot test produced the following coefficients:

Team Communication = 0.82

Team Trust = 0.79

Team Leadership = 0.81

Employee Performance = 0.85

These results confirm the instrument's reliability.

Analytical Techniques

Data collected were analyzed using both descriptive and inferential statistics. Descriptive statistics such as frequencies, percentages, means, and standard deviations were used to summarize demographic data and responses. Inferential statistics including correlation analysis and multiple regression analysis were employed to test the relationships between independent variables (team communication, team trust, team leadership) and the dependent variable (employee performance). The Statistical Package for Social Sciences (SPSS version 26) was used to facilitate the analysis.

Decision Rule and Model Specification

The hypotheses were tested at a 5% level of significance ($p \leq 0.05$). The decision rule states that:

If the p -value ≤ 0.05 , reject the null hypothesis (significant relationship exists).

If the p -value > 0.05 , fail to reject the null hypothesis (no significant relationship).

Model Specification

The regression model adopted for the study is expressed as follows:

$$EP = \beta_0 + \beta_1 TC + \beta_2 TT + \beta_3 TL + \mu$$

Where:

EP = Employee Performance (dependent variable)

TC = Team Communication

TT = Team Trust

TL = Team Leadership

β_0 = Intercept

β_1 – β_3 = Regression coefficients of the independent variables

μ = Error term

This model allows for the examination of the collective and individual effects of team dynamics dimensions on employee performance.

Data Presentation

A total of 105 questionnaires were distributed to employees of Zenith Bank Wukari and Unity Bank Wukari. Out of this number, 102 questionnaires were correctly completed and returned, representing a 97.1% response rate, while 3 questionnaires (2.9%) were not returned. The high retrieval rate indicates strong respondent participation and enhances the reliability of the study findings.

Hypotheses Testing

Table 1: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error
1	0.742	0.551	0.537	0.412

Source: Field survey, 2026

The model summary shows that the multiple correlation coefficient (R) is 0.742, indicating a strong positive relationship between team dynamics variables and employee performance.

The R² value of 0.551 implies that 55.1% of the variation in employee performance is explained jointly by team communication, team trust, and team leadership. The remaining 44.9% is explained by other factors not included in the model.

The adjusted R² (0.537) confirms that the model has good explanatory power even after adjusting for the number of predictors.

Table 2: ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	21.684	3	7.228	42.61	0.000
Residual	17.008	98	0.173		
Total	38.692	101			

Source: Field survey, 2026

The ANOVA result shows that the regression model is statistically significant (F = 42.61, p = 0.000). Since the p-value (0.000) is less than 0.05, the model is statistically significant. This means that team communication, team trust, and team leadership jointly have a significant effect on employee performance.

Table 3: Regression Coefficients

Variable	Unstandardized B	Std. Error	Beta	t-value	Sig.
Constant	0.512	0.298	—	1.72	0.088
Team Communication	0.281	0.073	0.302	3.85	0.000

Variable	Unstandardized B	Std. Error	Beta	t-value	Sig.
Team Trust	0.249	0.081	0.246	3.07	0.003
Team Leadership	0.338	0.076	0.356	4.45	0.000

Source: Field survey, 2026

Team Communication (TC)

$\beta = 0.281$, $p = 0.000$

Since $p < 0.05$, team communication has a significant positive effect on employee performance. A unit increase in team communication increases employee performance by 0.281 units.

Team Trust (TT)

$\beta = 0.249$, $p = 0.003$

Team trust significantly influences employee performance. An improvement in team trust leads to a 0.249 increase in employee performance.

Team Leadership (TL)

$\beta = 0.338$, $p = 0.000$

Team leadership has the strongest effect among the predictors. A unit increase in team leadership improves employee performance by 0.338 units.

Discussion of Findings

The findings of the study revealed that team communication has a significant positive effect on employee performance in selected banks in Wukari ($\beta = 0.302$, $t = 3.85$, $p = 0.000$). This indicates that effective communication among team members enhances employees' ability to perform their duties efficiently and achieve organizational objectives. The result suggests that when employees freely exchange information, provide feedback, and maintain open communication channels, teamwork is strengthened, leading to improved productivity and service delivery. This finding is consistent with the study of Yusuph, Susan and Maina (2024), who found a significant positive relationship between team communication and employee performance in commercial banks in Tanzania. Their study established that interpersonal communication, vertical communication, and feedback mechanisms improved employee productivity, collaboration, and efficiency. The finding also supports the work of Ashish and Sasmita (2024), who reported that communication satisfaction significantly enhances teamwork effectiveness and organizational productivity within service sector organizations. Therefore, the present study confirms that communication remains a critical factor influencing employee performance in the banking sector.

The study found that team trust has a positive and statistically significant effect on employee performance ($\beta = 0.246$, $t = 3.07$, $p = 0.003$). This implies that employees who trust their colleagues are more willing to cooperate, share information, support one another, and work collectively toward organizational goals. Trust creates a positive working environment that reduces conflicts and enhances employee commitment and morale. This finding aligns with the study of Pitri (2020), which revealed that team trust significantly contributes to organizational productivity in Nepalese commercial banks. The study emphasized that trust fosters cooperation, mutual respect, and emotional security among team members, thereby improving decision-making and performance outcomes. Similarly, the findings are in agreement with Venkatesh (2024), who reported that trust is essential for maintaining collaboration and productivity, especially in modern work environments characterized by changing team structures. Consequently, the result suggests that bank management should promote trust-building initiatives among employees to enhance overall performance.

The findings further revealed that team leadership has a significant positive effect on employee performance and emerged as the strongest predictor among the dimensions of team dynamics

examined ($\beta = 0.356$, $t = 4.45$, $p = 0.000$). This indicates that effective leadership within teams plays a crucial role in motivating employees, coordinating team activities, resolving conflicts, and directing efforts toward organizational objectives. The result suggests that employees perform better when leaders provide clear direction, support teamwork, encourage participation, and create an enabling work environment. This finding is consistent with the study of Tan Huynh et al. (2019), which found that transformational leadership positively influences employee proactivity through improved team interactions and relational exchanges. The finding also corroborates the study of James and Laurenti (2022), who established a strong positive relationship between team leadership and employee performance among academic staff in Tanzania. Their study concluded that effective leadership improves communication, collaboration, employee morale, and organizational success. Therefore, the present study demonstrates that team leadership is a critical determinant of employee performance in the banking sector.

Conclusion

Based on the findings, it can be concluded that team dynamics significantly affect employee performance in banking institutions. Specifically, effective team leadership, clear communication, and strong interpersonal trust within teams foster an environment that promotes collaboration, increases productivity, and enhances overall organizational outcomes. Leadership plays a pivotal role in guiding team members, resolving conflicts, and motivating employees, thereby exerting the greatest influence on performance.

Moreover, the study reinforces the importance of communication in enabling employees to coordinate tasks, provide feedback, and share ideas effectively, while trust within the team strengthens cohesion and reduces workplace friction. Overall, the research underscores that employee performance is not only a function of individual capabilities but also a reflection of the quality of interactions, support, and leadership within teams.

5.3 Recommendations

- i. Banks should implement structured and open communication channels that allow employees to share information promptly and clearly.
- ii. Banks should cultivate a culture of trust by encouraging transparency, fairness, and accountability in all team interactions.
- iii. Managers and team leaders should receive ongoing leadership development programs that emphasize transformational and participative leadership styles.

References

- Ashish, K., & Sasmita, P. (2024). The impact of communication and group dynamics on teamwork effectiveness: The case of service sector organizations. *International Journal of Management and Social Sciences*, 12(2), 145–162.
- Assenga, J. (2024). Leadership practices and employee performance in the banking sector: Evidence from financial institutions in East Africa. *International Journal of Management Studies*, 15(2), 45–60.
- Berber, N., Slavić, A., & Aleksić, M. (2020). The relationship between corporate social responsibility and human resource management as predictors of sustainable business performance. *Sustainability*, 12(6), 1–18. <https://doi.org/10.3390/su12062513>

- Bowley, A. L. (1926). Measurement of precision attained in sampling. *Bulletin of the International Statistical Institute*, 22, 6–62.
- Breuer, C., Hüffmeier, J., & Hertel, G. (2020). Does trust matter more in virtual teams? A meta-analysis of trust and team effectiveness considering virtuality and documentation as moderators. *Journal of Applied Psychology*, 105(10), 1151–1177. <https://doi.org/10.1037/apl0000483>
- Chiaburu, D. S., Lorinkova, N. M., Van Dyne, L., & Li, N. (2023). Team task interdependence, team identification, and employee performance: A multilevel perspective. *Journal of Organizational Behavior*, 44(5), 689–706. <https://doi.org/10.1002/job.2674>
- Costa, P. L., Passos, A. M., & Bakker, A. B. (2022). Team trust and team effectiveness: The role of collective engagement and positive team climate. *European Journal of Work and Organizational Psychology*, 31(4), 545–558. <https://doi.org/10.1080/1359432X.2021.2016768>
- Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative, and mixed methods approaches* (5th ed.). Sage Publications.
- Deutsch, M. (1949). A theory of cooperation and competition. *Human Relations*, 2(2), 129–152. <https://doi.org/10.1177/001872674900200204>
- Deutsch, M. (1973). *The resolution of conflict: Constructive and destructive processes*. Yale University Press.
- Fulmer, C. A., & Dirks, K. T. (2021). Multilevel trust: A theoretical and practical imperative. *Journal of Trust Research*, 11(1), 1–15. <https://doi.org/10.1080/21515581.2021.1887057>
- Gelbard, R., & Carmeli, A. (2008). The interactive effect of team dynamics and organizational support on ICT project success. *International Journal of Project Management*, 27(5), 464–470. <https://doi.org/10.1016/j.ijproman.2008.07.005>
- Huynh, T. T., Metri, B. A., & Smith, J. R. (2019). Team dynamics, leadership, and employee proactivity in Vietnamese pharmaceutical firms. *International Journal of Organizational Analysis*, 27(4), 1048–1067.
- James, M., & Laurenti, A. (2022). Influence of teamwork dynamics on employee performance: A case study of private education institutions in Mwanza, Tanzania. *African Journal of Educational Management*, 15(3), 78–94.
- Johnson, D. W., & Johnson, R. T. (1989). *Cooperation and competition: Theory and research*. Interaction Book Company.
- Johnson, D. W., & Johnson, R. T. (2005). New developments in social interdependence theory. *Genetic, Social, and General Psychology Monographs*, 131(4), 285–358.
- Johnson, D. W., & Johnson, R. T. (2019). *Joining together: Group theory and group skills* (12th ed.). Pearson Education.

- Khan, M. A., Haque, A., & Bartram, T. (2023). Team trust, employee collaboration and organizational performance: A systematic review. *Journal of Organizational Effectiveness: People and Performance*, 10(4), 567–584.
- Klitmøller, A., & Luring, J. (2021). When global virtual teams share knowledge: Media richness, cultural difference and language commonality. *Journal of World Business*, 56(2), 101203. <https://doi.org/10.1016/j.jwb.2020.101203>
- Kothari, C. R. (2014). *Research methodology: Methods and techniques* (3rd ed.). New Age International Publishers.
- Lacerenza, C. N., Marlow, S. L., Weinberger, C., & Carter, D. R. (2025). Missing team dynamics? An integrative review of research on team development over time. *Journal of Management*. Advance online publication. <https://doi.org/10.1177/01492063251395670>
- Lee, J., Kim, S., & Kim, M. (2022). The impact of team leadership on team effectiveness: The mediating role of knowledge sharing and team cohesion. *Leadership & Organization Development Journal*, 43(5), 742–758. <https://doi.org/10.1108/LODJ-09-2021-0412>
- Lorinkova, N. M., & Bartol, K. M. (2021). Shared leadership development and team performance: A new look at the dynamics of shared leadership. *Personnel Psychology*, 74(1), 77–107. <https://doi.org/10.1111/peps.12409>
- Lyu, B., Su, W., Qi, Q., & Xiao, F. (2023). The influence of performance appraisal justice on employee job performance: A dual path model. *SAGE Open*, 13(3), 1–15. <https://doi.org/10.1177/21582440231194513>
- Men, L. R., Qin, Y. S., & Jin, J. (2022). Fostering employee trust through effective communication: The role of communication quality and employee engagement. *Public Relations Review*, 48(2), 102181. <https://doi.org/10.1016/j.pubrev.2022.102181>
- Morgeson, F. P., DeRue, D. S., & Karam, E. P. (2021). Leadership in teams: A functional approach to understanding leadership structures and processes. *Journal of Management*, 47(6), 1538–1567. <https://doi.org/10.1177/0149206321995617>
- National Population Commission. (2023). *Population and geographical profile of Taraba State*. National Population Commission, Nigeria.
- Newman, S. A., Ford, R. C., & Marshall, G. W. (2021). Virtual team leader communication: Employee perception and organizational reality. *International Journal of Business Communication*, 58(4), 452–473. <https://doi.org/10.1177/2329488420953946>
- Pitri, R. (2020). Impact of teamwork on organizational productivity in Nepalese commercial banks. *Journal of Business and Management Research*, 5(1), 33–49.

- Semvua, R., Naikuru, M., & Maina, R. (2022). Team communication and employee performance in commercial banks: Evidence from Tanzania. *International Journal of Research in Business and Social Science*, 11(8), 123–135.
- Shi, L., Van Veldhoven, M., Kooij, D., Van De Voorde, K., & Karanika-Murray, M. (2024). High-performance work systems and individual performance: A longitudinal study of the differential roles of happiness and health well-being. *Frontiers in Psychology*, 14, 1261564. <https://doi.org/10.3389/fpsyg.2023.1261564>
- Shuffler, M. L., Salas, E., & Rosen, M. A. (2020). The evolution and maturation of teams in organizations: Convergent trends in the new dynamic science of teams. *Frontiers in Psychology*, 11, 2128. <https://doi.org/10.3389/fpsyg.2020.02128>
- Thane, P., Johnson, R., Williams, K., & Smith, D. (2026). Team dynamics and organizational performance in financial institutions. *Journal of Banking and Management Studies*, 18(1), 25–41.
- Venkatesh, S. (2024). Analyzing the organization's team dynamics and employees' performance affected by the emergence of remote work. *International Journal of Human Resource Studies*, 14(1), 102–118.
- Yamane, T. (1967). *Statistics: An introductory analysis* (2nd ed.). Harper and Row.
- Yusuph, A., Susan, M., & Maina, R. (2024). Team communication and employee performance in commercial banks in Tanzania. *International Journal of Business and Management Studies*, 16(2), 112–128.
- Zhu, Y., Lyu, Y., & Ye, M. (2023). Team leadership and employee innovative behavior: The role of team engagement and psychological empowerment. *Frontiers in Psychology*, 14, 1185674. <https://doi.org/10.3389/fpsyg.2023.1185674>