AFRICAN JOURNAL of Social & Behavioural Sciences

Volume 16, Number 8 (2026)
Print ISSN: 2141-209X
ISSN-L: 2141-209X
Double-blind peer reviewed

Research Article
DOI: https://doi.org/10.68442/ajsbs/2026/v16i8.028

Strategy Implementation and Non-Financial Performance of United Bank for Africa Plc Branches in Abuja Municipal Area Council in Nigeria

Deborah Oluwalose Akinbode[1*], Terkura T. Bemaa[1] & Esther Yimi Bagobiri[1]

[1]*Department of Business Administration, Faculty of Administration and Management, Bingham University, Karu, Nasarawa State, Nigeria*

*Corresponding author: deborahakinbode04@gmail.com

Received: 4 September 2026 • **Accepted:** 17 October 2026 • **Published:** 24 October 2026

ABSTRACT

The need for effective strategy implementation in a volatile and highly competitive business environment cannot be underestimated, considering the numerous challenges threatening organisational survival and performance. This study examined strategy implementation and non-financial performance of United Bank for Africa Plc, Abuja Municipal Area Council, Federal Capital Territory, Nigeria. Specifically, the study assessed the effect of resource allocation and organisational culture on the non-financial performance of UBA Plc, AMAC, FCT-Abuja. The target audience consisted of three hundred and twenty (320) managers and supervisors of United Bank for Africa (UBA) Plc, AMAC, FCT-Abuja, Nigeria. The study adopted a census survey research design. Primary data were collected through structured questionnaires administered to managers and supervisors of UBA Plc within the study area. A total of 320 questionnaires were distributed, out of which 309 were returned and 300 valid copies were used for analysis, representing a response rate of 93.8%. Data were coded using Microsoft Excel and analysed using multiple linear regression analysis with the aid of Statistical Package for the Social Sciences version 28. The findings revealed that resource allocation has a positive but statistically insignificant effect on non-financial performance (0.082, p-value 0.130), while organisational culture has a positive and significant effect on non-financial performance (0.518, p-value 0.000) and an R-square of 0.509. The study concluded that effective organisational culture is critical in improving the non-financial performance of UBA Plc. The study recommended that United Bank for Africa Plc should improve the adequacy, timeliness, and strategic alignment of financial, human, and technological resources by involving branch managers in resource planning and allocation. Additionally, the bank should strengthen its organisational culture by promoting teamwork, trust, innovation, employee participation, mentoring, adaptability, and effective staff recognition to enhance strategy implementation and improve non-financial performance.

Keywords: Strategy Implementation; Resource Allocation; Organisational Culture; Non-Financial Performance; Banking and Nigeria

Cite this article: Akinbode, D. O., Bemaa, T. T., & Bagobiri, E. Y. (2026). Strategy implementation and non-financial performance of United Bank for Africa Plc branches in Abuja Municipal Area Council in Nigeria. *African Journal of Social and Behavioural Sciences, 16*(8), 339–351. https://doi.org/10.68442/ajsbs/2026/v16i8.028

Introduction

Organisational performance is a multidimensional concept measured through both financial and non-financial indicators, reflecting the efficiency and effectiveness with which organisations utilise resources to achieve desired outcomes (Meresa, 2019; Agwu, 2018). In the banking sector, performance extends beyond financial measures to include customer satisfaction, service quality, innovation, compliance, and organisational growth. These outcomes depend largely on effective strategy implementation, which aligns organisational resources, processes, and employee behaviour with strategic objectives to enhance efficiency and overall organisational success (Ivascu et al., 2023).

Strategy implementation involves translating strategic plans into actionable activities through effective leadership, resource allocation, organisational structure, and performance monitoring (Collins et al.,

2025). It bridges the gap between strategy formulation and organisational performance, as poor execution rather than poor planning is often responsible for organisational failure (Tawse & Tabesh, 2021). Successful implementation also requires a supportive organisational culture that promotes innovation, teamwork, and adaptability, all of which contribute significantly to improved organisational performance (Kristoffersen et al., 2021; Tulcanaza-Prieto et al., 2021; Kamuri et al., 2025).

Although organisations in developed economies benefit from formal implementation systems and advanced performance management frameworks, they still face execution challenges arising from coordination problems and cultural misalignment (Alharthy et al., 2017). In developing economies, strategy implementation is further constrained by inadequate infrastructure, limited managerial capacity, resource shortages, regulatory uncertainty, and weak institutional support (Lee & Kim, 2024). Studies from Africa also highlight persistent implementation gaps linked to poor structural alignment, weak monitoring systems, and inadequate resource allocation, while emphasising leadership, organisational flexibility, and technology adoption as critical drivers of performance (Ali, 2023; Machoka, 2019; Tshabalala et al., 2024).

In Nigeria, recent studies such as Onamusi and Adekunle (2025) and Effiong et al. (2025) show that although organisations actively formulate strategic plans, implementation outcomes remain inconsistent. Firms with strong leadership and effective implementation capabilities generally achieve superior performance, whereas inadequate resource allocation, weak internal controls, and low employee commitment continue to hinder successful strategy execution. Additionally, macroeconomic and institutional instability further complicate effective implementation across organisations (African Development Bank, 2024).

Previous studies have examined strategy implementation using various dimensions Abdi et al. (2024), Balogun et al. (2023) and Hussein and Gichinga (2018). This study adopts the dimensions proposed by the aforementioned authors particularly strategic resource allocation and organisational culture, while also incorporating leadership style and communication strategy as key implementation variables. Strategic resource allocation enhances organisational performance through effective deployment of financial, human, and technological resources (Hassan & Jaaron, 2021), whereas organisational culture promotes innovation, collaboration, and accountability, thereby supporting organisational growth (Song et al., 2024). Despite the growing body of literature, strategy implementation continues to face execution challenges, especially in developing countries such as Nigeria. Given the highly regulated and technology-driven nature of the banking industry, this study seeks to examine how resource allocation and organisational culture affect the non-financial performance of United Bank for Africa Plc in Abuja Municipal Area Council, Nigeria and provide practical recommendations for closing the strategy implementation gap.

Despite significant investments in strategic planning, many Nigerian banks, including United Bank for Africa (UBA) Plc in Abuja Municipal Area Council (AMAC), continue to experience difficulties translating strategic initiatives into improved non-financial performance. Poor strategy execution, ineffective leadership, inadequate resource allocation, weak organisational culture, and ineffective communication have been identified as major barriers to achieving strategic objectives. These challenges are further exacerbated by regulatory changes, technological disruption, increasing competition from fintech firms, and changing customer expectations. Generally, in the Nigerian banking sector, persistent issues such as customer complaints, network failures, service delays, and competitive pressures suggest possible weaknesses in strategy implementation. Consequently, this study seeks to determine whether resource allocation and organisational culture significantly influence the non-financial performance of UBA Plc, Abuja Municipal Area Council.

Although previous studies such as Abdi et al. (2024), Balogun et al. (2023) and Hussein and Gichinga (2018) have examined strategy implementation and organisational performance, several research gaps remain. Conceptually, most studies focused on isolated dimensions of strategy implementation rather than integrating resource allocation and organisational culture within a single framework. Contextually and geographically, existing research has largely concentrated on manufacturing, telecommunications, public institutions, SMEs, and hospitality sectors in countries such as Kenya, Jordan, Malaysia, and parts of

Nigeria, with limited attention to the Nigerian banking sector, particularly UBA branches in Abuja Municipal Area Council (AMAC). Additionally, changing economic, technological, and competitive conditions create a time gap that necessitates a contemporary investigation. These gaps provide the justification for examining the effect of strategy implementation on the non-financial performance of United Bank for Africa (UBA) Plc, AMAC, Abuja, Nigeria.

The main objective of the study is to examine strategy implementation and non-financial performance of United Bank for Africa Plc, Abuja Municipal Area Council. The specific objectives are to:

i. ascertain the effect of resource allocation on the non-financial performance of United Bank for Africa Plc, Abuja Municipal Area Council;
ii. evaluate the effect of organisational culture on the non-financial performance of United Bank for Africa Plc, Abuja Municipal Area Council.

The following null hypotheses were tested

H_{01}: Resource allocation has no significant effect on the non-financial performance of United Bank for Africa Plc, Abuja Municipal Area Council.
H_{02}: Organisational culture has no significant effect on the non-financial performance of United Bank for Africa Plc, Abuja Municipal Area Council.

Conceptual Framework

Strategy Implementation

Strategy implementation is the translation of an organisation's high-level strategies into actionable initiatives and measurable objectives, ensuring alignment across teams and continuous progress tracking (Cascade Strategy (2023). Strategy implementation is a systematic process of translating formulated strategies into operational activities, integrating organisational resources and leadership to ensure effective execution (Hrebiniak, 2020). Strategy implementation is the process of putting strategies and plans into action to achieve the desired goals and objectives of an organisation. It includes aligning resources, organisational structure, and processes to effectively execute the strategy (Marketing, 2023).

Resource Allocation

Resource allocation involves not only funding but also deploying human and technological resources in areas where they will generate the most value. This allocation is integral to strategy execution, as it enables organisations to focus on high-priority initiatives. Barney (2019) defined strategic resource allocation as the process of distributing an organisation's resources to the most important areas that directly support its strategic goals. Effective allocation ensures that scarce resources are utilised optimally to achieve competitive advantage and organisational growth. The author also described resource allocation as the process of distributing an organisation's resources in a way that maximises its strategic capabilities and competitive advantage. Strategic resource allocation ensures that resources are focused on the areas that are most likely to deliver high returns in line with the organisation's long-term objectives. Miller and Shamsie (2018) asserted that effective resource allocation is one of the primary factors in strategy implementation, as it directly influences an organisation's ability to execute its strategies successfully. They highlight the need for flexibility in resource allocation, allowing for rapid adjustments as market conditions change.

Organisational Culture

Cameron and Quinn (2019) defined organisational culture as a collection of shared values, beliefs, and practices that characterise an organisation. They emphasise that the culture must align with the organisation's strategic goals for successful strategy implementation. A supportive culture enables effective communication, decision-making, and the alignment of behaviour with strategic objectives. Denison (2018) emphasised that organisational culture plays a fundamental role in translating strategy into action. He suggests that an adaptive culture, which values continuous learning and improvement, is particularly critical when executing strategic initiatives in dynamic and competitive environments.

Non-Financial Performance

Non-financial performance is conceptualised as the core operational and organisational drivers that are invisible in traditional financial statements or general ESG disclosures, but act as crucial leading indicators of future financial success. It encompasses internal metrics tailored to specific processes, focusing heavily on quality control, process efficiency, delivery reliability, innovation, and human resource output (Kumar et al., 2025). Mahohoma (2024) asserted non-financial performance around market expansion and customer acquisition. Under this view, non-financial growth is measured by increases in market share, customer base size, and organic referral rates. Overall, effective performance measurement supports sound managerial decision-making, financial planning, and the evaluation of organisational efficiency. Growth is considered as a measure of non-financial performance. Within modern corporate ecosystems, non-financial performance is defined as the evaluation of essential operational vectors specifically customer satisfaction, long-term operational efficiency, social-environmental impact, and risk management. Tracking these non-accounting factors allows firms to establish a holistic view of the organisation's market positioning and build deep stakeholder trust, directly mediating long-term competitive advantages (Ridwan et al., 2023). The current study considers growth as a measure of non-financial performance as growth is associated with increase in customer base, employees, bank branches and transaction volume or sales.

Growth

Scholarly literature increasingly conceptualises business growth as a complex, co-evolving phenomenon rather than a singular static output**.** From a quantitative operational lens, firm growth is defined by the structural interdependence of concurrent expansion metrics, primarily tracking co-dependent trajectories across employment headcount, sales turnover, and labour productivity (Coad et al., 2016). Rather than viewing these outcomes as passive occurrences, the dynamic capabilities perspective defines growth as an organisation’s intentional capacity to adapt, combine, and restructure its internal strategic assets and process management workflows to survive volatile market conditions (Sachitra & Padmini, 2021). Consequently, from a strategic management viewpoint, sustainable growth relies on executing bold product-market experiments and continuous process configurations that systematically generate new organisational value (Covin et al., 2015). In modern, technology-driven ecosystems, this evolution is fundamentally accelerated by integrating digital innovations and software systems that minimise development costs while expanding intellectual and product portfolios (Babenko et al., 2024).

Empirical Review

Resource Allocation and Performance

Mohamed et al. (2025) examined the effect of resource allocation on the performance of construction projects at Daryeel Construction Company in Hargeisa, Somaliland. The study adopted a convergent mixed-methods research design, collecting quantitative data through questionnaires administered to 120 employees and qualitative data through 12 in-depth interviews. The quantitative data were analysed using descriptive statistics, Pearson correlation, and simple linear regression. The findings highlighted the importance of effective resource deployment in enhancing project performance, demonstrating that the availability of organisational resources alone does not guarantee improved performance without their effective utilisation

Hussein and Gichinga (2018) studied the effects of strategy implementation (leadership, structure, policies and procedures, and resources) on organisational performance: a case study of Afi pure Mineral Water Company Limited. This study employed a cross sectional survey. A sample of 115 Employees was Selected From The Population of Afi Pure Mineral Water Company. Data were collected using structured questionnaires. The hypothesis that leadership influences organisational performance was found to have no significant effect on the organisation performance of Afi Pure Mineral Water Company. Both structure and policies and procedures were found to have significant positive influence on organisation performance, while policies and procedures generally had stronger effects than structure. Resource allocation was found to have insignificant but positive effect on organisational performance. The study is

restricted to the manufacturing (mineral water company) sector, not financial institutions, with limited external validity to the banking sector

Abdi et al. (2024) investigated the influence of resource allocation on the organisational performance of charitable NGOs in Nairobi County. The study applied a descriptive research design. The population for the study was 1427 employees of charitable NGOs in Nairobi County. Stratified random sampling was applied in addition to the Taro Yamane formula to come up with a sample size of 313 respondents. The study gathered data through questionnaires, which were administered both physically and online. The data collected were analysed through both descriptive and inferential analysis. Results revealed a β of 0.496 and a p-value of 0.001 between resource allocation and the organisational performance of charitable NGOs in Nairobi County. The study concluded that resource allocation had a positive and significant influence on the organisational performance of charitable NGOs in Nairobi County. The study focused on charitable NGOs in Kenya; limited sectoral generalisation to profit-oriented and highly regulated sectors like banking.

Tshabalala et al. (2024) examined the drivers of strategy implementation and their implications for organisational sustainability in the South African banking sector. Anchored on the Resource-Based Theory, the study adopted a qualitative research approach, using semi-structured interviews to collect data from 25 employees of a South African bank. The respondents comprised branch managers, operations managers, human resource managers, ICT managers, and customer relations managers. Data were collected through online interviews and analysed using content analysis with ATLAS.ti Version 23. The findings revealed that organisational culture, decisive leadership, effective change management, employee involvement, team commitment, management communication, adequate resource allocation, technology, and continuous monitoring and evaluation were important drivers of strategy implementation. The study further established that effective strategy implementation contributes to improved organisational performance, customer satisfaction, financial outcomes, and competitive advantage in the banking sector.

Organisational Culture

Balogun et al. (2023) investigated the impact of organisational culture and organisational performance at Kam Industry in Ilorin, Kwara State. For this study, a descriptive research strategy was chosen. 3000 workers at Kam Industry in Ilorin, Kwara State, made up the study's population. Stratified sampling was used to choose a sample size of 352 employees, and the respondents were given 352 copies of the structured questionnaire. Multiple regression statistics were used to evaluate the data in order to test the hypotheses. The results showed that innovation has a substantial impact on better quality of service with a Beta (β) value of 0.284 and P-value of 0.033 < 0.05, and decision making has a significant impact on better quality of service with a Beta (β) value of 0.218 and a P-value of 0.002 < 0.05. According to the study's findings, organisational performance and culture are significantly correlated, and thus suggested that the organisation create a positive and productive organisational culture that fosters innovation and decision-making. The study is sector-specific (manufacturing in Nigeria); and limited qualitative exploration of cultural dimensions.

Adekunle and Onamusi (2025) examines the effect of strategy implementation (strategic planning, management communication, organisational structure, work systems, and monitoring and evaluation) on the growth of selected Deposit Money Banks (DMBs) in Lagos State, Nigeria. Adopting a cross-sectional survey research design, data were collected from management staff across six publicly quoted banks and analysed using Partial Least Squares Structural Equation Modelling (PLS-SEM). The findings revealed that strategy implementation has a significant effect on firm growth. Specifically, monitoring and evaluation and work systems had significant positive effects on firm growth, while management communication, organisational structure, and strategic planning had insignificant effects.

Effiong et al. (2025) examined the effect of strategic planning on the performance of Deposit Money Banks in Calabar, Cross River State, Nigeria. Specifically, the study investigated the effects of strategy formulation, strategy implementation, and strategy evaluation on bank performance. The study adopted a survey research design, with a population of 250 employees from four selected banks: First Bank, FCMB, Zenith Bank, and UBA. Using the Taro Yamane formula, a sample size of 153 respondents was determined.

Questionnaires were administered to the respondents, out of which 125 were correctly completed and returned. Data were analysed using multiple regression analysis. The findings revealed that strategy formulation and strategy evaluation had significant positive effects on the performance of Deposit Money Banks, while strategy implementation had a positive but statistically insignificant effect.

Wesonga et al. (2024) examined the effect of strategic implementation practices on the organisational performance of commercial banks in Western Kenya. Specifically, it investigated the effects of strategic action planning, strategic consensus, strategic communication, and resource allocation on organisational performance. The study adopted descriptive and explanatory research designs, targeting 300 respondents drawn from 30 licensed commercial banks in Western Kenya through a census approach. Data were analysed using descriptive statistics, correlation analysis, and multiple linear regression. The findings revealed that strategic action planning, strategic consensus, strategic communication, and resource allocation all had significant positive effects on organisational performance. Resource allocation emerged as the strongest predictor, followed by strategic action planning, strategic consensus, and strategic communication. The regression results further demonstrated that the four strategic implementation practices jointly explained a substantial proportion of the variation in organisational performance.

Despite the contributions of the reviewed studies, certain gaps remain. First, most of the studies examined general organisational performance, firm growth, financial outcomes, or project performance rather than non-financial performance. Second, although some studies investigated strategy implementation in the banking sector, particularly in Nigeria and other countries, limited attention has been given to its effect on non-financial performance within individual Deposit Money Banks. Furthermore, studies such as Adekunle and Onamusi (2025), Effiong et al. (2025), and Wesonga et al. (2024) focused on strategic implementation and general bank performance without specifically establishing its influence on non-financial performance indicators. Similarly, the studies on resource allocation and organisational culture were conducted largely outside the banking sector. Consequently, it remains unclear how strategy implementation practices, particularly resource allocation and organisational culture, influence the non-financial performance of United Bank for Africa Plc in Abuja Municipal Area Council (AMAC). The current study therefore seeks to address this contextual, sectoral, and outcome-variable gap.

Theoretical Framework

Resource-Based View (RBV) Theory

The Resource-Based View (RBV) Theory, developed by Barney (1991), posits that organisations achieve sustainable competitive advantage and superior performance by effectively acquiring, developing, and utilising valuable, rare, inimitable, and non-substitutable (VRIN) resources. The theory emphasises that internal resources and capabilities such as leadership, human capital, organisational culture, communication systems, technological capabilities, and financial resources are more critical to organisational success than external factors. RBV further argues that possessing strategic resources alone is insufficient; organisations must strategically align, coordinate, and deploy these resources to support effective strategy implementation (Grant, 1991; Amit & Schoemaker, 1993). The Dynamic Capabilities Perspective extends RBV by emphasising an organisation's ability to continuously adapt its resources to changing business environments through innovation, learning, and effective leadership (Teece et al., 1997; Teece, 2007). In the banking sector, RBV explains how internal capabilities such as skilled employees, strong leadership, effective communication, organisational culture, and sound resource allocation enhance strategy implementation and business growth.

The theory is particularly relevant to this study because resource allocation represents strategic organisational resources and capabilities that influence the non-financial performance of United Bank for Africa (UBA) Plc. Consequently, RBV provides the theoretical foundation for explaining how the effective deployment of these internal resources enhances strategy implementation and organisational performance.

Methodology

The study used a census method as the design. The population of this study comprised Branch Managers, Operations Managers / Head of Operations, Customer Service Managers, Customer Experience Managers, Relationship/Marketing Managers, Human Resources managers and Supervisors / Unit Heads (Teller Supervisors, Cash Officers). The target audience consists of three hundred and twenty (320) managers and supervisors of United Bank for Africa (UBA) Plc, AMAC, FCT-Abuja, Nigeria, which cut across 28 branches, obtained from the UBA Human Resource Unit, Abuja Head Office (2025), after which permission was given. Census sampling technique was used. A reliability test using Cronbach's Alpha was conducted to ascertain the construct reliability of a closed-ended questionnaire administered electronically through Google Form, in which a link was sent on WhatsApp for primary data collection. Multiple linear regression analysis was adopted using the Statistical Package for the Social Sciences (SPSS), version 28.

Table 1. The Population Distribution According to Job Category

S/N	Job category	Number of staff
1	Branch Managers	28
2	Operations Managers/Heads of Operations	28
3	Customer Service Managers	28
5	Relationship/Marketing Managers	28
6	Human Resource Managers	28
7	Supervisors/Unit Heads (Teller Supervisors and Cash Officers)	180
	Total	**320**

Source: UBA Human Resource Unit, Abuja Head Office (2025).

Table 2. Reliability of the Research Instrument

S/N	Construct	Number of items	Cronbach's alpha
1	Resource Allocation (RA)	4	0.88
2	Organisational Culture (OC)	4	0.85
3	Non-Financial Performance (NP)	4	0.81

Source: Researcher's Computation (2026).

The construct reliability assessment shows the constructs meeting the threshold of greater than 0.70.

Model Specification

The model specification is stated below:

Independent Variable = Strategy Implementation

Dependent Variable = Non-Financial Performance

SI: Strategy Implementation;

RA= Resource Allocation

OC = Organisational Culture

NP: Non-financial Performance **(**Growth)

$Y = \alpha + bx + \mu$ (1)

Where:

Y = dependent variable

a = constant

x = independent variable

b = coefficient

μ = Error term

This model can also be expressed in a statistical form.

NP = α + β1RS + β2OC + μ (2)

Data Analysis

Based on the three hundred and twenty (320) questionnaires administered, three hundred and nine (309) questionnaires were returned, of which three hundred (300) questionnaires were valid for statistical analysis, while the remaining 9 copies of questionnaires were wrongly filled and hence invalid for statistical analysis.

Regression Result

This section discusses the regression results comprising the model summary, ANOVA, and coefficient table in relation to the effect of strategy implementation dimensions (resource allocation and organisational culture) on the non-financial performance of United Bank for Africa Plc, Abuja Municipal Area Council. The results are presented below.

Table 3. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.657[a]	.432	.428	.72115

a. Predictors: (Constant), OC, RA

Source: SPSS Output Version 28 (2026)

Table 3 indicates the model summary of the regression analysis. The result shows a coefficient of determination (R^2 = 0.432), indicating that 43.2% of the variation in non-financial performance is jointly explained by resource allocation and organisational culture. The remaining 56.8% of the variation is attributed to other factors not captured in the regression model. The adjusted R^2 of 0.428 further indicates that the model explains approximately 42.8% of the variation in non-financial performance after adjusting for the number of predictors included in the model.

Table 4. ANOVA

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	117.374	2	58.687	112.846	.000[b]
Residual	154.459	297	.520		
Total	271.833	299			

a. Dependent Variable: NP

b. Predictors: (Constant), OC, RA

Source: SPSS Output Version 28 (2026)

Table 4 presents the results of the ANOVA used to determine the overall significance of the regression model. The findings show an F-statistic value of 112.846 with a corresponding p-value of 0.000, which is less than the 5% level of significance ($p < 0.05$). This indicates that the regression model is statistically significant. Therefore, resource allocation and organisational culture jointly have a statistically significant effect on the non-financial performance of United Bank for Africa Plc in Abuja Municipal Area Council, FCT-Abuja.

Table 5. Coefficients

Model	Unstandardised Coefficients (B)	Std. Error	Standardised Beta	t	Sig.	Tolerance	VIF
(Constant)	.482	.148		3.257	.001		
RA	.082	.054	.086	1.519	.130	.671	1.490
OC	.518	.061	.604	8.545	.000	.671	1.490

Dependent Variable: NP

Source: SPSS Output Version 28 (2026)

Table 5 reveals that resource allocation (RA) has a positive but statistically insignificant coefficient of 0.082, with a t-value of 1.611 and a p-value of 0.108. This implies that resource allocation contributes positively to non-financial performance but is statistically insignificant, as a unit increase in resource allocation is associated with an increase of 0.082 units in non-financial performance holding organisation culture constant. The result suggests that the provision of financial, human, and technological resources alone may not significantly improve organisational performance unless such resources are effectively managed and supported by an enabling organisational culture.

On the other hand, organisational culture (OC) has a positive and statistically significant effect on non-financial performance with a coefficient of 0.518**,** a t-value of 11.313, and a p-value of 0.000. This implies that a unit increase in organisational culture is associated with an increase of 0.518 units in non-financial performance, holding resource allocation constant. This further indicates that shared values, teamwork, employee participation, adaptability, trust, and staff recognition significantly improve strategy implementation and organisational performance.

The multicollinearity statistics show a tolerance value of 0.671 and a Variance Inflation Factor (VIF) of 1.490 for both independent variables. Since the VIF values are below the commonly accepted threshold of 5.0 and tolerance values are above 0.10, there is no indication of serious multicollinearity between resource allocation and organisational culture.

Test of Hypotheses

The results from the coefficient table (Table 5) was used to test the formulated hypotheses. The decision rule was based on a 5% level of significance, whereby the null hypothesis is rejected if the probability value (Sig.) is less than 0.05; otherwise, it is not rejected.

The coefficient value of Resource Allocation (RA) is 0.082 with a probability value of 0.130**.** This indicates that resource allocation has a positive effect on the non-financial performance of United Bank for Africa Plc, Abuja Municipal Area Council, but the effect is statistically insignificant because the probability value (0.130) is greater than the 5% level of significance (0.05). This implies that resource allocation does not significantly influence the non-financial performance of the bank. The study therefore fails to reject the null hypothesis, which states that resource allocation has no significant effect on the non-financial performance of United Bank for Africa Plc, Abuja Municipal Area Council.

The result from the coefficient table also showed that organisational culture (OC) has a coefficient value of 0.518, implying that organisational culture has a positive effect on the non-financial performance of United Bank for Africa Plc, Abuja Municipal Area Council. Since the probability value (0.000) is less than the 5% level of significance (0.05), organisational culture significantly influences non-financial performance. The study therefore rejects the null hypothesis which states that organisational culture has no significant effect on the non-financial performance of United Bank for Africa Plc, Abuja Municipal Area Council.

Table 6. Hypotheses Testing Summary

Hypothesis	Relationship	Beta	t-value	p-value	Decision
H_{01}	Resource Allocation → Non-Financial Performance	.086	1.519	.130	Fails to reject H_{01}
H_{02}	Organisational Culture → Non-Financial Performance	.604	8.545	.000	Reject H_{02}

Discussion of Findings

The first finding revealed that resource allocation has a positive but statistically insignificant effect on the non-financial performance of United Bank for Africa (UBA) Plc in Abuja Municipal Area Council (AMAC), FCT-Abuja. This implies that although effective allocation of financial, human and technological resources is important for strategy implementation, the availability and allocation of resources alone may not necessarily translate into improved non-financial performance without their effective utilisation and alignment with organisational objectives. The result further suggests that other factors, including management commitment, employee involvement, organisational culture and effective monitoring, may influence the extent to which allocated resources contribute to improved customer satisfaction, service delivery and operational effectiveness. Consequently, the study failed to reject the null hypothesis that resource allocation has no significant effect on the non-financial performance of UBA Plc. This finding is consistent with Hussein and Gichinga (2018), who reported that resource allocation had a positive but statistically insignificant effect on the organisational performance of Afi Pure Mineral Water Company Limited. However, it contradicts Abdi et al. (2024), who established that resource allocation had a positive and statistically significant influence on the organisational performance of charitable NGOs in Nairobi County. The difference may be attributed to variations in organisational contexts and sectors, particularly the operational and regulatory demands of the banking industry. The finding also provides a basis for considering the observation by Mohamed et al. (2025) that the availability of organisational resources does not guarantee improved performance without their effective utilisation. Similarly, Tshabalala et al. (2024) identified adequate resource allocation as one of several interconnected drivers of successful strategy implementation in the banking sector, suggesting that resources work alongside other organisational conditions to support performance.

The second finding revealed that organisational culture has a positive and statistically significant effect on the non-financial performance of UBA Plc in AMAC, FCT-Abuja. This indicates that shared organisational values, teamwork, employee participation, adaptability, trust, accountability and management support contribute significantly to the achievement of non-financial performance objectives. A supportive organisational culture encourages employees to embrace organisational strategies, collaborate towards common goals and demonstrate commitment to effective service delivery. In the banking environment, these cultural attributes are particularly important because employee conduct, responsiveness, innovation and commitment can influence customer satisfaction and the overall quality of service. The result therefore suggests that strengthening a culture that promotes collaboration, innovation, accountability and employee commitment can enhance the non-financial performance of UBA Plc. Consequently, the study rejected the null hypothesis that organisational culture has no significant effect on non-financial performance. This finding is consistent with Balogun et al. (2023), who established a significant relationship between organisational culture and organisational performance at Kam Industry in Ilorin, Kwara State. It also agrees with Tshabalala et al. (2024), who identified organisational culture, employee involvement, team commitment and management communication as important drivers of strategy implementation and organisational sustainability in the South African banking sector. Furthermore, the finding supports the broader argument that effective strategy implementation depends not only on the availability of resources but also on the organisational values and behavioural conditions that encourage employees to translate strategic intentions into improved performance outcomes.

The overall findings indicate that organisational culture has a statistically significant individual effect on non-financial performance, whereas resource allocation has a positive but statistically insignificant individual effect. This suggests that effective strategy implementation in UBA Plc requires more than the

provision of organisational resources; it also requires a supportive organisational culture that enables employees to utilise available resources effectively and pursue common organisational objectives.

Conclusion and Recommendations

Based on the findings, the study concludes that resource allocation has a positive but statistically insignificant effect on the non-financial performance of United Bank for Africa (UBA) Plc in Abuja Municipal Area Council (AMAC), FCT-Abuja. This indicates that resource allocation, considered independently, does not have a statistically significant influence on the bank's non-financial performance within the scope of the study. In contrast, organisational culture has a positive and statistically significant effect on non-financial performance, demonstrating the importance of shared values, teamwork, employee participation, adaptability and organisational commitment in supporting the achievement of non-financial performance objectives. The study contributes to the understanding of strategy implementation by providing evidence on the distinct effects of resource allocation and organisational culture on non-financial performance within a Deposit Money Bank in Nigeria. It further highlights the importance of examining individual strategy implementation practices rather than treating them as having identical effects on organisational performance.

Based on the findings, the study makes the following recommendations:

i. The Regional Office and branch managers of UBA Plc should strengthen the strategic coordination and monitoring of resource allocation by ensuring that available financial, human and technological resources are deployed in support of clearly defined branch objectives. Although resource allocation did not have a statistically significant independent effect, management should ensure that allocated resources are effectively utilised and supported by organisational practices that facilitate their contribution to non-financial performance.
ii. The Regional Office and branch managers should strengthen organisational culture by promoting teamwork, trust, innovation, employee participation, adaptability, mentoring and effective staff recognition. These practices should be integrated into daily branch operations to encourage employee commitment, cooperation and consistent service delivery, given the significant positive effect of organisational culture on non-financial performance.

Suggestions for Further Studies

Further studies should consider the following:

i. Future researchers should extend the study to multiple Deposit Money Banks in Nigeria to establish whether the effects of resource allocation and organisational culture on non-financial performance are consistent across different banking institutions.
ii. Further studies should incorporate objective non-financial performance indicators, such as customer satisfaction records, customer retention rates, service delivery records and complaint-resolution performance, alongside questionnaire responses. This would provide additional evidence and reduce reliance on employees' subjective assessments of organisational performance.

References

Abdi, M. B., Nzili, J., & Kiama, M. (2024). Influence of resource allocation on organizational performance in charitable non-governmental organizations in Nairobi County. *International Journal of Research and Innovation in Social Science, 8*(6), 1868. https://doi.org/10.47772/IJRISS

Adekunle, A. A., & Onamusi, A. B. (2025). Growth potential of strategy implementation by deposit money banks in Lagos State, Nigeria. *International Journal of Advances in Engineering and Management, 7*(3), 435–445. https://doi.org/10.35629/5252-0703435445

African Development Bank. (2024). *Nigeria economic outlook 2024: Policy reforms, structural challenges and private-sector performance*. African Development Bank Group.

Agwu, E. (2018). Analysis of the impact of strategic management on the business performance of SMEs in Nigeria. *Academy of Strategic Management Journal, 17*(1).

Alharthy, A. H., Rashid, H. A., Pagliari, C., & Khan, I. (2017). Systematic review of strategic implementation frameworks. *International Journal of Information Management, 37*(6), 354–362. https://doi.org/10.1016/j.ijinfomgt.2017.04.008

Ali, M. A. H. (2023). *Effect of strategy implementation drivers on organizational performance of cement manufacturing firms in Kenya* [Doctoral dissertation, Kenya Methodist University].

Amit, R., & Schoemaker, P. J. H. (1993). Strategic assets and organizational rent. *Strategic Management Journal, 14*(1), 33–46. https://doi.org/10.1002/smj.4250140104

Babenko, I., Bessembinder, H., & Tserlukevich, Y. (2024). Risk hedging and loan covenants. *Management Science, 70*(11), 8067–8095.

Balogun, E., Olawale, Y. A., & Ojo, E. O. (2023). Organizational culture and organizational performance. *Journal of Business Management, Innovation and Creativity, 2*(2).

Barney, J. B. (1991). Firm resources and sustained competitive advantage. *Journal of Management, 17*(1), 99–120. https://doi.org/10.1177/014920639101700108

Barney, J. B. (2019). *Gaining and sustaining competitive advantage* (5th ed.). Pearson Education.

Cameron, K. S., & Quinn, R. E. (2019). *Diagnosing and changing organizational culture: Based on the competing values framework* (3rd ed.). Wiley.

Cascade Strategy. (2023). *What is strategy implementation? Definition and steps.*

Coad, A., Segarra, A., & Teruel, M. (2016). Innovation and firm growth: Does firm age play a role? *Research Policy, 45*(2), 387–400.

Collins, A. M. (2025). Effective strategy implementation: Bridging vision and performance. *Academy of Strategic Management Journal, 24*(2), 1–2.

Covin, J. G., Garrett, R. P., Kuratko, D. F., & Shepherd, D. A. (2015). Value proposition evolution and the performance of internal corporate ventures. *Journal of Business Venturing, 30*(5), 749–774. https://doi.org/10.1016/j.jbusvent.2014.11.002

Denison, D. R. (2018). Corporate culture and organizational effectiveness: Is Asia different from the rest of the world? *Organizational Dynamics, 47*(3), 108–115. https://doi.org/10.1016/j.orgdyn.2018.04.002

Ding, J., & Hong, G. (2025). Fostering loyalty and creativity: How organizational culture shapes employee commitment and innovation in South Korean firms. *Behavioral Sciences, 15*(4), 529. https://doi.org/10.3390/bs15040529

Effiong, C. E., Edodi, H. U., Atimba, O. I., Okon, U. I., & Ebong, I. E. (2025). Strategic planning and performance of deposit money banks in Calabar, Cross River State, Nigeria. *Journal of Economics and Development, 2*(2), 109–124.

Grant, R. M. (1991). The resource-based theory of competitive advantage: Implications for strategy formulation. *California Management Review, 33*(3), 114–135. https://doi.org/10.2307/41166764

Hassan, A., & Jaaron, A. (2021). *Resource allocation and performance in transport firms*. [Journal and publication details require verification.]

Hrebiniak, L. G. (2020). Obstacles to effective strategy implementation. *Organizational Dynamics, 49*(2), 100701. https://doi.org/10.1016/j.orgdyn.2020.100701

Hussein, A. H., & Gichinga, L. (2018). Effect of strategic plan implementation on organizational performance of Afi Pure Mineral Water in Mogadishu, Somalia. *The Strategic Journal of Business & Change Management, 5*(1), 134–157.

Ivascu, L., Ali, W., Khalid, R., & Raza, M. (2023). The impact of competitive strategies on performance of banking sector: The mediating role of corporate social responsibility and operational excellence. *Energies, 16*(1).

Kamuri, E. N., Wanjohi, P., Ismail, N., & Njeru, A. (2025). Impact of organizational culture alignment on performance of state corporations in Kenya: The moderating role of transformational leadership. *American Journal of Business and Strategic Management, 4*(1), 1–17. https://doi.org/10.58425/ajbsm.v4i1.308

Kristoffersen, E., et al. (2021). *The impact of organizational structure on operational efficiency*. [Full author and publication details require verification.]

Kumar, V., Molenda, M., Serbinenko, J., & Ludviga, I. (2025). Operational agility and internal metrics: Redefining leading indicators in strategic management. *Administrative Sciences, 16*(1), 17–34.

Lee, Y., & Kim, J. (2024). Institutional capacity and the performance of emerging economies' strategic initiatives. *African Journal of Social and Behavioural Sciences, 14*(4). [Publication details require verification.]

Machoka, P. (2019). An assessment of the effect of strategy implementation on organizational performance. *African Journal of Emerging Issues, 1*(11), 50–66.

Mahohoma, T. (2024). A comparison of the usage between financial and non-financial performance metrics in small and medium enterprises (SMEs) in South Africa. *International Journal of Research in Business and Social Science, 13*(5), 547–557.

Marketing91. (2023). *Strategic implementation: Meaning, process, and examples.*

Meresa, M. (2019). The effect of strategic management practices on institutional performance: The case of Dedebit Credit and Saving Institution in Eastern Tigray. *SocioEconomic Challenges, 3*(3), 80–97. https://doi.org/10.21272/sec.3(3).80-97.2019

Miller, D., & Shamsie, J. (1996). The resource-based view of the firm in two environments: The Hollywood film studios from 1936 to 1965. *Academy of Management Journal, 39*(3), 519–543. https://doi.org/10.2307/256654

josephmahoney.web.illinois.edu+1

Mohamed, M. A., Abdillahi, M. M., & Christopher, F. (2025). The effects of resource allocation on the performance of construction projects: A study of Daryeel Construction Company in Hargeisa, Somaliland. *International Journal of Academic Management Science Research, 9*(11), 248–261.

Onamusi, A. B., & Adekunle, A. A. (2025). Strategy implementation, ambidextrous marketing capability and deposit money banks' performance in Lagos State, Nigeria. *International Journal of Research and Innovation in Social Science, 9*(3), 4355–4365. https://doi.org/10.47772/IJRISS.2025.90300349

Ridwan, M., Rapina, R., & Carolina, Y. (2023). Non-financial performance and cognitive factors on the performance of small and medium enterprises. *Journal of Applied Accounting and Taxation, 8*(2), 142–153.

Sachitra, V., & Padmini, C. (2021). Entrepreneurial growth intention and capability approach in agriculture: Lesson from Sri Lanka. *South Asian Journal of Business Studies, 10*(2), 171–191. https://doi.org/10.1108/SAJBS-03-2020-0059

Tawse, A., & Tabesh, P. (2021). Strategy implementation: A review and an introductory framework. *European Management Journal, 39*(1), 22–33. https://doi.org/10.1016/j.emj.2020.09.005

Teece, D. J. (2007). Explicating dynamic capabilities: The nature and microfoundations of (sustainable) enterprise performance. *Strategic Management Journal, 28*(13), 1319–1350. https://doi.org/10.1002/smj.640

Teece, D. J., Pisano, G., & Shuen, A. (1997). Dynamic capabilities and strategic management. *Strategic Management Journal, 18*(7), 509–533.

Tshabalala, K. S., Boikanyo, D. H., & Gomwe, G. (2024). Drivers of strategy implementation on the banking sector in South Africa. *International Journal of Business Ecosystem & Strategy, 6*(5), 17–22. https://doi.org/10.36096/ijbes.v6i5.573

Tulcanaza-Prieto, A. B., Aguilar-Rodríguez, I. E., & Artieda, C. (2021). Organizational culture and corporate performance in the Ecuadorian environment. *Administrative Sciences, 11*(4), 132. https://doi.org/10.3390/admsci11040132

Wesonga, S. I., Wanyama, K. W., & Mitalo, R. (2024). Strategic implementation practices and organizational performance of commercial banks in Western Kenya. *International Journal of Research and Innovation in Social Science, 8*(7), 1715–1739. https://doi.org/10.47772/IJRISS.2024.807137