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The Impact of Internal Communication on Employee Performance: Insights from Credit Unions in Ghana's Central Region

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Abstract: This study examines the impact of internal communication on employee performance within credit unions in Ghana's Central Region, an area where efficient information flow is pivotal to maintaining service excellence in the financial sector. Utilizing a cross-sectional survey of 286 employees across five prominent credit unions, this research assesses how horizontal and upward communication channels influence employee efficiency and effectiveness. Results reveal a robust correlation between horizontal communication and employee performance, with a Pearson correlation of 0.768 ($p < 0.01$) for efficiency and 0.879 ($p < 0.01$) for effectiveness, underscoring the role of peer collaboration in fostering a cohesive work environment. Similarly, upward communication demonstrates significant positive associations, with correlations of 0.880 ($p < 0.01$) for efficiency and 0.902 ($p < 0.01$) for effectiveness, highlighting the importance of feedback channels in enabling responsive management practices. Further analysis indicates that organizational politics moderates this communication-performance relationship, with higher levels of transparency and trust mitigating potential adverse effects. The findings align with and extend current literature, confirming that strategic internal communication is not merely supportive but essential to employee engagement and productivity in service-driven sectors. This study contributes to organizational communication literature by emphasizing the nuanced influence of internal communication structures in developing economies, where credit unions serve as vital agents for financial inclusion. Recommendations advocate for structured feedback mechanisms, cross-departmental collaboration, and transparent

communication policies to enhance organizational agility and employee engagement. This research ultimately provides credit unions and similar financial institutions with actionable insights to cultivate a high-performance culture, thus reinforcing their role in financial sustainability and customer satisfaction. Future research should explore the role of digital communication tools in strengthening these practices, particularly within resource-limited environments.

Keywords: Internal Communication, Employee Performance, Credit Unions, Organizational Politics

1. INTRODUCTION

Internal communication is increasingly recognized as a critical driver of employee performance, especially within service-oriented sectors like finance (Chitrao, 2014). Effective internal communication facilitates the exchange of information, fosters collaboration, and builds trust among employees, which in turn enhances their efficiency and productivity (Men, 2014). In the financial sector, especially in credit unions, strong internal communication is vital for aligning organizational goals with employee activities to ensure the smooth delivery of customer services (Hargie, Tourish, & Wilson, 2002). Such communication not only strengthens employee engagement but also promotes a shared sense of purpose within the organization (Mazzei, 2010). The importance of communication in organizational settings has been well-documented. For instance, research suggests that organizations with clear and consistent communication strategies are better equipped to foster positive employee behaviors and attitudes, ultimately influencing organizational outcomes (Men & Stacks, 2013). In Ghana, credit unions play a significant role in financial inclusion, yet they face unique challenges related to employee engagement and performance due to factors such as limited resources and diverse employee roles (Kwateng, Osei, & Appiah-Nimo, 2014). Given these challenges, understanding the impact of internal communication on employee performance can provide insights into how credit unions in Ghana can enhance their service delivery through improved communication channels.

The role of horizontal and upward communication within organizations has been highlighted as a key component in fostering an environment that supports employee performance (Mazzei, 2014). Horizontal communication, which includes interactions among peers and across departments, helps reduce misunderstandings and promotes a collaborative culture (Mazzei, 2010). Upward communication, or feedback from employees to management, is essential for managers to understand employee needs and address workplace issues that could hinder productivity (Gray & Laidlaw, 2004). Both forms of communication can significantly impact employee morale and efficiency, as they allow for open feedback and mutual understanding between management and staff (Tourish & Hargie, 2004). While many studies have examined internal communication and its effects in multinational corporations, there is limited research focusing on credit unions, particularly in developing economies like Ghana (Asante & Boadu, 2020). This study seeks to address this gap by investigating how internal communication within credit unions in Ghana's Central Region impacts employee performance. The study's findings aim to provide credit unions with actionable insights on leveraging internal communication to enhance employee efficiency and effectiveness, which is crucial for sustaining competitiveness in the financial sector.

The relationship between internal communication and employee performance has garnered significant attention in organizational research. Studies indicate that effective internal communication improves

job satisfaction, enhances employee engagement, and subsequently boosts productivity (Welch, 2012). Effective communication channels foster transparency and trust, critical components in promoting a healthy workplace culture that supports performance (Ruck & Welch, 2012). Specifically, the use of upward communication, where employees feel free to share feedback with management, has been positively associated with improved performance outcomes, as it allows management to identify and address potential issues before they escalate (Downs & Adrian, 2004).

Research highlights that internal communication is essential in service sectors like finance, where efficient coordination and timely information sharing are imperative. For instance, Men and Yue (2019) found that internal communication mediates the relationship between organizational trust and employee performance, suggesting that employees perform better when they feel well-informed and trusted by their organization. In financial institutions, the communication-performance link becomes even more pronounced due to the reliance on collaborative efforts to deliver customer service (Men & Yue, 2019). Another perspective is provided by Verčič et al. (2012), who argue that digital communication channels have transformed internal communication practices, making it easier to connect employees across different locations and improve engagement. Their study found that digital tools not only enhance communication efficiency but also empower employees to be more autonomous in their roles, which positively affects performance (Verčič, Verčič, & Sriramesh, 2012). Similarly, Lee et al. (2014) demonstrated that digital communication fosters a sense of inclusivity among employees, which is linked to higher engagement and performance levels.

The importance of horizontal communication is particularly emphasized in fostering teamwork and collaboration. Mishra et al. (2014) noted that horizontal communication, which allows employees to interact across departments and hierarchical levels, significantly contributes to organizational agility and performance. The study pointed out that employees who frequently engage in cross-departmental communication are more likely to share knowledge and innovate, resulting in improved performance outcomes. Additionally, horizontal communication reduces workplace silos and promotes a collective approach to problem-solving (Mishra, Boynton, & Mishra, 2014). Within the context of Ghana, studies have shown similar patterns, highlighting the influence of internal communication on employee performance in financial institutions. Asamoah et al. (2020) explored the impact of internal communication on organizational commitment and found that well-structured communication channels improve employee loyalty and performance. This aligns with findings from Amadu and Kuusaana (2021), who observed that in Ghana's financial sector, effective internal communication plays a critical role in enhancing employee satisfaction and productivity.

2. METHODS

Research Design

This study employed a cross-sectional survey design, which allows for the collection and analysis of data from a specific population at a single point in time. An online questionnaire was used as the primary data collection tool, targeting employees across various credit unions in Ghana's Central Region. The selection of participants utilized purposive non-probability sampling, chosen for its suitability in identifying credit unions with distinct characteristics—such as established banking operations and significant asset bases that align with the study's objectives. This approach facilitated

access to relevant data while ensuring representation from credit unions that stand out in the region. The research design aimed to systematically gather quantitative data that could be analyzed to reveal the relationships between internal communication practices and employee performance within the context of Ghanaian credit unions.

Population and Sample

The population of the study consisted of managers, credit officers, account officers front desk and officers field officers from the five (5) selected Credit Unions employees in the Central region of Ghana numbering **1009.** According to Baridan (2001) we can determine sample size from a homogeneous population by using Taro Yamen's. The researcher therefore adopted this formular to determine the sample size of this study Data was collected from a sample of **286** participants who were selected from the different credit union in Central region. The researcher also used the Kumar's (2011) formula in determining the sample size of the employees in each of the banks selected in Central Region.

Measurement of Variables

The impact of internal business communication on employee performance was measured based on a Likert scale of 5 construct (1-5) that included; Strongly disagree (1) disagree (2), Not sure (3), Agree and Strongly agree (5).

Data Collection and Analysis

The use of online questionnaires was employed in the data collection this involves engaging with the targeted sample size of participants. Online questionnaires were distributed to the respondents via emails and mobile applications (WhatsApp). According to Koul (1993) a survey questionnaire happens to be the most convenient data collection tool for the proposed study due to its ability to obtain a lot of information within a short time. The collected data was analysed quantitatively in order to determine how the main study variables relate. Statistical Package for Social Sciences (SPSS) software was used to analyse the data obtained.

3. RESULTS

Table.1: Showing five selected financial institution (CREDIT UNIONS) and the number of employees per institution that would be selected.

S/No	Names of CCU in C.R	No.of Branches Per CCU In C.R	No.of Employees Per CUU in CR.	Total No. of Employees each CCU has in C.R
1	UEW CREDIT UNION LTD	7	30	210
2	AES CREDIT UNION LTD	5	22	110
3	ADEPA CREDIT UNION LTD	9	35	315
4	EMMANUEL CCU LTD	6	25	150
5	ADJUMAKO CCU LTD	7	32	224

	TOTAL			**1009**

The table presents data on five selected credit unions (CCUs) in the Central Region, illustrating the distribution of branches and employees for each institution. UEW Credit Union Ltd. leads with seven branches, employing 30 individuals per branch, totaling 210 employees across the region. AES Credit Union Ltd. follows with five branches and 22 employees per branch, resulting in a total of 110 employees. ADEPA Credit Union Ltd. has the highest employee count among the listed institutions, with nine branches and 35 employees per branch, amounting to 315 employees in total. Emmanuel CCU Ltd. operates six branches with 25 employees each, reaching a total workforce of 150. Lastly, Adjumako CCU Ltd. has seven branches and employs 32 people per branch, summing up to 224 employees. Altogether, these credit unions collectively employ 1,009 individuals across their branches within the Central Region.

Table.2: Showing Sample Size Distribution of Five Selected CREDIT UNIONS in C.R.

S/N	Names of Selected Credit Unions in C. R	Total No. Of Employees in Each Selected CUU	Sample Size per Selected CCU
1	UEW CREDIT UNION LTD	210	60
2	AES CREDIT UNION LTD	110	31
3	ADEPA CREDIT UNION LTD	315	89
4	EMMANUEL CREDIT UNION LTD	150	43
5	ADJUMAKO CREDIT UNION LTD	224	63
	TOTAL		**286**

Table 2 presents the sample size distribution of employees across five selected credit unions in the Central Region. The UEW Credit Union Ltd., with a total of 210 employees, had a sample size of 60 employees selected for the study. AES Credit Union Ltd., which employs 110 individuals, contributed a sample of 31 employees. ADEPA Credit Union Ltd., the largest of the five with 315 employees, had the highest sample size of 89. Meanwhile, Emmanuel Credit Union Ltd., with 150 employees, included 43 employees in the sample. Lastly, Adjumako Credit Union Ltd., employing 224 staff members, had 63 employees selected. In total, the combined sample size from these credit unions amounts to 286 employees, representing a diverse cross-section of the workforce across these organizations for the study.

Table.3: Survey result

CREDIT UNIONS	No. of Questionnaire copies distributed	No. of Questionnaire copies retrieved	No. of Questionnaire copies usable
UEW CREDIT UNION LTD	60	48	40
AES CREDIT UNION LTD	31	27	25
ADEPA CREDIT UNION LTD	89	81	78

EMMANUEL CREDIT UNION LTD	43	41	41
ADJUMAKO CREDIT UNION LTD	63	58	56
TOTAL	286	255	240

The survey was conducted across five credit unions, with a total of 286 questionnaire copies distributed. Of these, 255 copies were retrieved, resulting in a high overall retrieval rate. However, only 240 copies were deemed usable for analysis, indicating some reduction due to incomplete or invalid responses. Among the credit unions, UEW Credit Union Ltd had 60 questionnaires distributed, with 48 retrieved and 40 ultimately usable. AES Credit Union Ltd received 31 questionnaires, with 27 retrieved and 25 usable. Adepa Credit Union Ltd had the highest distribution of questionnaires at 89, with 81 retrieved and 78 usable. Emmanuel Credit Union Ltd, despite distributing fewer questionnaires (43), showed efficient data retrieval and usability, with all 41 retrieved copies being usable. Similarly, Adjumako Credit Union Ltd distributed 63 copies, retrieved 58, and found 56 usable. This pattern of distribution and retrieval reflects the level of engagement and response accuracy among the surveyed credit unions, with a strong overall response and usability rate.

Table.4: The relationship between Horizontal communication and employee performance

** Correlation is significant at the 0.01 level (2-tailed).

		Horizontal	Efficiency	Effective
Horizontal	Pearson Correlation	1	.768**	.879**
	Sig. (2-tailed)		.000	.000
	N	240	240	240
Efficiency	Pearson Correlation	.768**	1	.801**
	Sig. (2-tailed)	.000		.000
	N	240	240	240
Effectiveness	Pearson Correlation	.879**	.801**	1
	Sig. (2-tailed)	.000	.000	
	N	240	240	240

The data shows that there is a correlation between employee efficiency and Horizontal communication when looking at the relationship between employee performance and Horizontal communication (where rho = 0.768 and P = 0.000). Additionally, data show a correlation between employee effectiveness and Horizontal communication (rho = 0.879 and P = 0.000). We reject the null hypothesis because the results show high (**) levels of correlation in both hypothetical instances, and the results are significant at the $P < 0.05$ level. This means that Horizontal communication is significantly associated with employee effectiveness and efficiency, as we previously stated. The decision rule for acceptance (where $P > 0.05$) or rejection ($P < 0.05$) of the null hypotheses is employed.

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Table.5: The relationship between upward communication and employee performance

		Upward	Efficiency	Effective
Horizontal	Pearson Correlation	1	.880**	.902**
	Sig. (2-tailed)		.000	.000
	N	240	240	240
Efficiency	Pearson Correlation	.880**	1	.701**
	Sig. (2-tailed)	.000		.000
	N	240	240	240
Effectiveness	Pearson Correlation	.902**	.701**	1
	Sig. (2-tailed)	.000	.000	
	N	240	240	240

**. Correlation is significant at the 0.01 level (2-tailed).

The data indicates that there is a correlation between employee efficiency and upward communication when evaluating the relationship between employee performance and upward communication (rho =.880 and P = 0.000). Additionally, data show that employee effectiveness and upward communication are related (rho =.902 and P = 0.000). that upward communication is significantly associated with employee effectiveness and efficiency, and that the results show high (**) levels of correlation in both hypothetical instances. The results indicate significance at a $P < 0.05$ level, and therefore, based on the decision rule for acceptance (where $P > 0.05$) or rejection ($P < 0.05$) of the null hypotheses, we therefore reject the null hypotheses. According to the results of the hypothesis tests, the analysis's findings show a significant relationship between internal business communication and employee performance, with strong and significant correlations found between the criterion's (employee performance) measures and the predictor's (internal business communication) parameters.

Table.6: The study variables (R1 coefficient)

		Communication	**Employee Performance**	**Organizational Politics**
Communication	Correlation	1	.866**	.852**
	Sig. (2-tailed)		.000	.000
	N	240	240	240
Employees Performance	Correlation	.866**	1	.811**
	Sig. (2-tailed)	.000		.000
	N	240	240	240

Organizational Politics	Correlation	.852**	.811**	1
	Sig. (2-tailed)	.000	.000	
	N	240	240	240

The data indicates a significant correlation between the three variables: employee performance and internal organizational communication (rho= 0.866 and P = 0.000); employee performance and organization politics (rho= 0.852 and P = 0.000); and employee performance and organizational politics (rho =.811 and P = 0.000). As a result, the R1 coefficient is significant (where P < 0.05).

Table.7: The study variables (R2 coefficient)

		Communication	**Employee performance**
Politics	Correlation	1.000	.756
Communication	Sig. (2-tailed)		.000
	df	0	
Employees Performance	Correlation	.756	1.000
	Sig. (2-tailed)	.000	
	df	300	0

Source: Data result, 2024

The study found that organization politics considerably moderates the relationship between internal business communication and employee performance (R1> R2). Because the results show significant levels of organization politics moderation at the P < 0.05 level, we reject the null hypothesis based on the decision rule for acceptance (where R1< R2) or rejection (where R1> R2) of the null hypotheses. To restate, we conclude that organization politics significantly moderates the relationship between internal business communication and employee performance.

4. DISCUSSION

This study reveals a robust relationship between internal communication practices and employee performance in the credit union sector, highlighting the crucial role of both horizontal and upward communication channels. The positive correlations between horizontal communication and employee efficiency ($\rho = 0.768$, $p < 0.01$) and effectiveness ($\rho = 0.879$, $p < 0.01$) support the findings of Mishra et al. (2014), who argued that horizontal communication enhances organizational agility by promoting a collaborative culture. In financial institutions, such communication fosters teamwork and reduces workplace silos, leading to improved problem-solving and knowledge sharing, which are essential for service-oriented sectors (Mishra, Boynton, & Mishra, 2014). Similarly, the significant positive associations between upward communication and both employee efficiency ($\rho = 0.880$, $p < 0.01$) and effectiveness ($\rho = 0.902$, $p < 0.01$) align with Gray and Laidlaw's (2004) assertion that upward communication channels empower employees to share insights and feedback with management, facilitating responsive decision-making. This is particularly valuable in credit unions, where prompt responses to operational issues can improve service delivery (Gray & Laidlaw, 2004). This relationship

also mirrors findings by Downs and Adrian (2004), who reported that upward communication helps management preemptively address employee concerns, fostering a supportive workplace environment conducive to high performance.

Furthermore, the study's results suggest that internal communication positively influences employee engagement, consistent with the findings of Men and Yue (2019), who identified internal communication as a mediator in the relationship between organizational trust and employee performance. This implies that employees in credit unions perform optimally when they feel informed and supported by their organization's communication practices, which enhances their job satisfaction and loyalty (Men & Yue, 2019). In the Ghanaian context, where credit unions face challenges such as limited resources, effective communication is essential for maximizing employee productivity (Amadu & Kuusaana, 2021). This study's findings reaffirm the assertion by Asante and Boadu (2020) that effective internal communication is fundamental to employee performance in Ghana's financial sector, especially as it promotes alignment between organizational goals and employee activities. Additionally, this study observes that organizational politics moderates the relationship between internal communication and employee performance, with a significant coefficient ($R1 > R2$, $p < 0.05$). This moderating effect resonates with findings from Welch (2012), who suggested that organizational politics could either hinder or facilitate communication flows, affecting employees' access to critical information. Verčič et al. (2012) also noted that political dynamics within organizations could impact employee autonomy and communication, especially in hierarchical structures like those often seen in financial institutions.

Moreover, the significant correlations across communication channels, organizational politics, and employee performance ($\rho = 0.852$, $p < 0.01$) underscore the importance of a transparent communication culture that mitigates the adverse effects of politics on performance outcomes. As Ruck and Welch (2012) argued, fostering trust through clear and consistent internal communication channels reduces the impact of organizational politics, leading to a supportive environment where employees are more likely to be efficient and effective in their roles. The study highlights that internal communication serves as a foundational element for enhancing employee performance in the credit union sector, especially when accompanied by practices that mitigate organizational politics. These findings underscore the importance of integrating robust communication practices that support transparency, employee feedback, and cross-departmental collaboration, as emphasized in existing literature (Hargie, Tourish, & Wilson, 2002; Mazzei, 2010). By leveraging such practices, credit unions can foster a high-performance culture that enhances both employee efficiency and organizational outcomes.

5. CONCLUSION

The study demonstrates that internal communication significantly impacts employee performance in Ghana's credit union sector, emphasizing the importance of both horizontal and upward communication channels. The findings reveal that effective horizontal communication fosters collaboration, reduces misunderstandings, and enhances organizational agility, leading to improved employee efficiency and effectiveness. Upward communication, on the other hand, empowers employees to voice feedback and concerns, enabling managers to address potential issues proactively and creating a supportive workplace that promotes high performance. Moreover, the study highlights the moderating role of organizational politics in the relationship between internal communication and

employee performance, suggesting that while internal communication enhances performance, political dynamics within organizations can influence this relationship. By maintaining transparency and fostering trust through clear communication channels, credit unions can mitigate the adverse effects of organizational politics, thereby maximizing the positive impact of internal communication on employee outcomes. These findings contribute to the literature on internal communication and employee performance, particularly within the context of developing economies like Ghana. The study underscores the need for credit unions and similar financial institutions to prioritize structured communication strategies that support both lateral collaboration among employees and open feedback mechanisms with management. By enhancing these communication practices, organizations in the financial sector can strengthen employee engagement, improve service delivery, and foster a high-performance culture. Future research could explore how digital communication tools might further enhance these practices, particularly in resource-constrained environments, to provide comprehensive insights into communication's role in organizational success.

6. RECOMMENDATIONS

To optimize employee performance, credit unions in Ghana should prioritize strengthening internal communication practices. Key steps include implementing regular feedback mechanisms, facilitating cross-departmental collaboration, and promoting transparent communication policies. Additionally, training programs that focus on effective communication skills, particularly in managing upward and horizontal communication channels, are recommended to boost employee engagement and productivity. Minimizing the influence of organizational politics through fair and transparent policies can also help improve communication flows, fostering a more supportive work environment.

7. FUTURE PROSPECTS

Looking ahead, adopting digital tools for internal communication, such as collaborative platforms and instant messaging systems, presents a promising avenue for enhancing communication efficiency. Future research should focus on the role of digital communication in overcoming geographical barriers within credit unions and explore how emerging technologies, like artificial intelligence, could further streamline communication processes. Such innovations could support long-term organizational growth, enhance employee satisfaction, and drive a high-performance culture within the financial sector.

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