



Perceived Safety Culture Among Workers in Selected Commercial Banks in Uyo, Akwa Ibom State, Nigeria: A Cross-Sectional Study

Esang Lazarus Esitikot^{1*}, Essien Essien Akpanette², Patrick Bassey Ekong², Ndifreke Nyakno Robinson², Utibe Ofon², Kingsley Inyang Ekpo³, Mary Ubong Umoh³ and Anthony Akadi²

¹Highstone Global University, Texas, USA

²Institute of Health, Safety, Security and Environment Studies, University of Uyo, Nigeria

³Centre for Occupational Health, Safety and Environment, University of Port Harcourt, Nigeria

*Corresponding Author

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ABSTRACT:

Background: Occupational safety and health is relevant to all workplaces, including predominantly office-based service organisations. Although commercial banking is generally associated with lower physical risks than sectors such as construction, manufacturing and oil and gas, bank workers may still encounter fire, electrical, ergonomic, psychosocial, security and other occupational hazards. Safety culture provides an organisational basis for identifying, communicating and managing such risks.

Objective: This study assessed workers' perceptions of selected safety-culture indicators in commercial banks in Uyo, Akwa Ibom State, Nigeria, and examined whether perceptions differed between managers and other bank workers.

Methods: A descriptive cross-sectional survey design was employed. Data were collected from 30 workers in five selected commercial banks, comprising 10 managers and 20 other bank workers. A structured questionnaire containing 11 safety-culture statements assessed safety policy, management commitment, teamwork, workforce involvement, safety rules and procedures, safety training, incident learning, safety communication, reporting, accident investigation and safety prioritisation in relation to business pressures. Responses were recorded on a five-point Likert scale. Descriptive statistics, including frequencies, percentages, means and standard deviations, were used to summarise responses. The Mann–Whitney U test was used to examine differences between managers and other bank workers.

Results: Respondents reported generally favourable perceptions across all 11 assessed safety-culture indicators. Mean scores ranged from 3.97 ± 0.67 for workforce involvement in safety to 4.97 ± 0.18 for management commitment to safety. Management commitment, incident learning and safety policy received the highest ratings. Managers generally reported somewhat higher mean scores than other bank workers on several indicators, particularly workforce involvement, teamwork, safety reporting and personnel training. However, no statistically significant differences were detected between the two groups across any of the 11 indicators ($p > .05$).

Conclusion: Workers in the selected commercial banks reported generally favourable perceptions of the assessed safety-culture indicators. Management commitment appeared to be a particular strength, whereas workforce involvement represented a relative area for improvement. The absence of statistically significant manager–worker differences should be interpreted cautiously because of the small sample size. The findings provide preliminary local evidence and suggest the need for continued employee participation, safety communication, reporting, training and organisational learning.

Keywords: Safety culture; perceived safety culture; occupational safety; commercial banks; bank workers; management commitment; employee participation; Uyo; Akwa Ibom State; Nigeria.

INTRODUCTION

A. Background to the Study

Occupational safety and health (OSH) is an important component of responsible organisational management because workers have a fundamental right to workplaces that protect their health, safety and well-being [1]–[6]. The International Labour Organization (ILO) recognised a safe and healthy working environment as a fundamental principle and right at work in 2022, reinforcing the responsibility of governments and employers to promote preventive occupational safety and health systems and practices [1], [5], [7]. Workplace safety is therefore not only a regulatory obligation but also an important component of decent work, employee well-being and organisational sustainability.

The importance of occupational safety extends beyond traditionally high-risk sectors such as construction, manufacturing, mining and oil and gas [5], [6]. Workers in office-based and service-sector organisations may also be exposed to physical, ergonomic, electrical, fire, psychosocial and other occupational hazards [5], [7]–[9]. Modern office environments may involve prolonged computer use, sedentary work, poorly designed workstations, electrical equipment, indoor environmental problems, work-related stress and emergencies such as fire [10]. Consequently, a relatively lower physical-hazard profile does not eliminate occupational risks or the need for systematic safety management.

Safety culture is an important organisational mechanism through which safety expectations are translated into workplace practices [1], [4]. It encompasses the values, beliefs, attitudes, perceptions and behaviours through which an organisation demonstrates the importance it attaches to safety [4]. Safety culture therefore extends beyond the existence of written policies and procedures to include management commitment, employee participation, communication, training, teamwork, reporting of unsafe conditions, incident investigation and organisational learning [3], [4], [11]–[14]. Contemporary research further indicates that these dimensions are interconnected and shaped by leadership, supervisory practices, employee commitment, training and communication [3], [11]–[14].

Management commitment is particularly important because organisational leaders influence safety priorities, resource allocation, policies, communication and routine decision-making [3], [12]. When managers visibly demonstrate commitment to safety, communicate expectations and provide appropriate resources, employees may be more likely to perceive safety as an organisational priority. Previous research has associated management commitment and safety leadership with safety attitudes, participation and safety-related outcomes [3], [11], [12], [15].

Employee participation represents another important dimension of safety culture. Workers are not merely recipients of safety instructions; they can contribute to hazard identification, reporting of unsafe conditions, safety decisions and improvement activities [13], [14]. Participation can provide management with practical information about workplace risks and may strengthen employees' sense of ownership of safety [13], [14]. Contemporary safety-culture literature therefore considers worker involvement, communication, training, reporting and management commitment as interrelated aspects of a positive safety environment [13], [14].

Safety training and communication are similarly important. Safety policies and procedures are more likely to be effective when employees understand them and possess the competence required to apply them. Training can improve knowledge and competence, while communication reinforces safety expectations, disseminates information about hazards and emergency procedures, and communicates lessons arising from previous incidents [3], [4], [13], [15]. These functions indicate that safety culture is better understood as an interconnected organisational system rather than a collection of isolated safety activities.

Incident reporting, investigation and organisational learning are also important features of a preventive safety

culture [13], [14]. Reporting unsafe conditions, unsafe acts, near misses and accidents provides information that organisations can use to identify weaknesses before they result in more serious consequences. Investigation can help identify underlying causes, while organisational learning enables lessons from incidents to be incorporated into policies, procedures and future practices [5], [14], [16]. A workplace in which safety concerns can be communicated openly and addressed constructively may therefore provide stronger foundations for continuous safety improvement [14], [16].

These considerations are relevant to commercial banks. Although banking is predominantly a service-sector activity and generally involves fewer high-energy physical hazards than construction or oil and gas, bank workers operate within workplaces containing electrical installations, computers and electronic equipment, office furniture, generators and building systems. They may therefore encounter fire, electrical, ergonomic, slips-and-falls, security and psychosocial risks [2], [3], [17]. Banks also interact continuously with customers, visitors, contractors and security personnel, making emergency preparedness, communication and coordination relevant aspects of workplace safety management.

Evidence from Nigeria indicates that occupational health and safety concerns are relevant to bank workers. Studies have examined occupational health hazards and safety measures among bank workers, while other Nigerian workplace studies have demonstrated the importance of management commitment, communication, training, employee involvement and organisational safety practices [3], [4], [12], [17]–[19]. These findings support the need to consider occupational safety in service-sector organisations rather than limiting safety research to traditionally high-risk industries.

An important consideration in assessing safety culture is that the existence of formal policies does not necessarily demonstrate that safety is embedded in organisational practice [13], [14]. Organisations may possess policies and procedures while experiencing weaknesses in employee participation, communication, reporting or learning. Conversely, visible management commitment, training, communication and employee involvement can reinforce the implementation of safety requirements [3], [4], [13], [14]. Assessing workers' perceptions can therefore provide useful information about how safety is experienced and understood within an organisation.

In Nigeria, empirical safety-culture research has largely concentrated on sectors such as construction, manufacturing, oil and gas and healthcare. Although such research remains important, comparatively less attention has been given to safety culture in commercial banking workplaces, particularly at the local level [13], [18], [19]. This creates a need for context-specific evidence concerning how bank workers perceive management commitment, safety policies, employee participation, training, communication, reporting, incident investigation, learning and safety prioritisation.

Uyo, the capital of Akwa Ibom State, provides a relevant setting for examining these issues because of the concentration of commercial and financial activities in the city. Assessing workers' perceptions within selected commercial banks can provide baseline evidence rather than a definitive audit of organisational safety performance, particularly in relation to areas such as employee participation, communication, incident reporting, organisational learning and the prioritisation of safety alongside business objectives.

Against this background, the present study assessed perceived safety culture among workers in five selected commercial banks in Uyo, Akwa Ibom State. The study examined 11 indicators covering safety policy, management commitment, teamwork, workforce involvement, safety rules and procedures, training, incident learning, communication, reporting, accident investigation and safety prioritisation.

B. Problem Statement

Commercial banks are generally regarded as lower-risk workplaces than industries such as construction, manufacturing, mining and oil and gas. However, bank workers operate within environments where they may encounter fire, electrical, ergonomic, psychosocial, security and other occupational hazards. The relatively low visibility of some of these risks may contribute to occupational safety receiving less attention than in

industries where hazards are more immediate and physically apparent.

The presence of formal safety policies and procedures does not, by itself, establish that safety is effectively embedded within everyday organisational practices. A functioning safety culture requires not only management commitment and formal rules but also employee participation, communication, training, reporting of unsafe conditions, incident investigation and organisational learning [1], [2], [13], [14]. Workers' perceptions of these dimensions are therefore important because they provide an indication of how formal safety arrangements are experienced at the operational level.

Although previous Nigerian studies have examined occupational health, safety climate, safety culture and safety-related practices in several sectors, much of the available evidence has focused on traditionally high-risk environments [3], [4], [7], [8], [12]. Research involving Nigerian bank workers has also addressed occupational hazards, health risks and employee well-being [17], [26]. However, there remains limited published evidence specifically examining the multidimensional safety-culture perceptions of commercial bank workers in Uyo, Akwa Ibom State, including their perceptions of management commitment, workforce involvement, safety communication, training, reporting, incident learning and safety prioritisation.

This evidence gap is important because the banking workplace combines office-based activities with electrical and fire risks, ergonomic exposures, customer-facing activities, security concerns and psychosocial pressures. Furthermore, business and performance demands may influence how employees perceive the priority given to safety within routine operations [26], [28].

The absence of local evidence makes it difficult to determine whether workers in commercial banks perceive safety as an organisational priority and whether management and non-management employees hold similar views regarding important safety-culture indicators. The present study therefore provides a preliminary assessment of workers' perceptions of safety culture in five selected commercial banks in Uyo, while recognising that its small sample and cross-sectional design limit generalisation beyond the study setting.

C. Aim and Objectives.

To assess workers' perceptions of safety culture in selected commercial banks in Uyo, Akwa Ibom State, Nigeria.

The study sought to:

1. assess workers' perceptions of the existence of safety policies in selected commercial banks in Uyo;
2. determine workers' perceptions of management commitment to workplace safety;
3. assess workers' perceptions of workforce involvement in maintaining workplace safety;
4. examine workers' perceptions of safety training, communication and organisational learning;
5. assess workers' perceptions of practices relating to the reporting and investigation of unsafe conditions and accidents; and
6. describe the overall pattern of perceived safety-culture indicators among workers in the selected commercial banks.

D. Significance of the Study.

This study provides preliminary empirical evidence on workers' perceptions of safety-culture indicators in selected commercial banks in Uyo, Akwa Ibom State. The findings may help bank management identify areas perceived as strengths and areas requiring further improvement, particularly employee participation, safety communication, reporting and training.

The study may also be useful to occupational health and safety professionals, regulators and policymakers by providing context-specific evidence concerning safety management in a service-sector environment. The findings may inform the development or strengthening of workplace safety programmes, emergency preparedness, safety training and incident-reporting mechanisms.

For researchers, the study provides baseline evidence that can inform larger and methodologically stronger investigations of safety culture in Nigeria's banking sector and other service organisations.

E. Scope of the Study

The study focused on perceived safety culture among workers in five selected commercial banks in Uyo, Akwa Ibom State. Thirty workers participated in the study, comprising 10 managers and 20 other bank workers. The study examined 11 safety-culture indicators covering safety policy, management commitment, teamwork, workforce involvement, safety rules and procedures, safety training, incident learning, safety communication, reporting, accident investigation and safety prioritisation in relation to business pressures.

Data were collected using a structured five-point Likert-type questionnaire. The study was restricted to respondents' perceptions and did not involve independent observation, physical inspection, safety-system auditing or verification of organisational safety records. Accordingly, the findings describe perceived safety-culture indicators among the selected respondents and should not be generalised to all commercial banks in Uyo, Akwa Ibom State or Nigeria without appropriate caution.

LITERATURE REVIEW

A. Concept of Safety Culture

Safety culture is a multidimensional organisational construct concerned with the values, beliefs, attitudes, perceptions and behaviours through which safety is understood, prioritised and practised [13], [14], [20], [21]. It extends beyond the existence of formal safety policies to encompass the ways in which organisational members perceive, communicate and respond to safety-related issues in everyday work [20], [21].

Contemporary safety-culture research indicates that the construct incorporates both observable organisational practices and less directly observable values, attitudes and shared perceptions [20], [22]. Important dimensions include management commitment, safety policies and procedures, employee involvement, teamwork, communication, training, reporting, incident learning and the prioritisation of safety in organisational decision-making [20], [23].

Management commitment represents an important foundation because organisational leaders influence safety priorities, resource allocation and the implementation of safety requirements [23], [24]. Where management consistently demonstrates that safety is valued alongside other organisational objectives, workers may be more likely to perceive safety as a genuine organisational priority. Conversely, inconsistencies between stated commitments and organisational practices may weaken employees' confidence in the safety system [20], [24].

Employee participation is another important dimension. Workers can contribute to hazard identification, reporting, safety discussions and safety improvement activities [13], [14], [21]. Their participation can complement formal management systems by providing information about hazards encountered during routine work.

Safety communication and training support the translation of safety policies into practice. Training provides employees with relevant knowledge and competence, while communication facilitates the exchange of information about hazards, emergency procedures, incidents and preventive measures [21], [23]. Incident reporting and organisational learning further allow organisations to use experience to identify weaknesses and reduce the likelihood of recurrence [20], [21].

Safety culture should also be distinguished from safety climate. Safety climate generally refers to employees' perceptions of the importance attached to safety at a particular time, whereas safety culture encompasses the broader values, norms, beliefs and practices through which safety is embedded within an organisation [20], [25]. Because the present study uses self-reported perceptions collected at one point in time, its findings should be interpreted as evidence of perceived manifestations of safety culture rather than as a comprehensive assessment of the deeper organisational culture.

B. Components of Safety Culture

Safety culture comprises interconnected organisational, managerial and behavioural dimensions. Although no universally accepted list of components exists, research commonly identifies management commitment, policies and procedures, employee involvement, communication, training, teamwork, reporting, organisational learning and safety-related decision-making as important dimensions [20], [22].

Management commitment: Management commitment reflects the extent to which organisational leaders demonstrate that safety is valued through leadership behaviour, resource allocation, supervision, communication and decision-making [13], [14], [23], [24]. Written declarations of commitment are insufficient if organisational practices do not reflect them.

Employee involvement and teamwork: Employee involvement allows workers to contribute practical knowledge concerning hazards, unsafe conditions and possible improvements [21], [23]. Teamwork can further strengthen collective responsibility for safety and support communication across organisational levels.

Safety policies, rules and procedures: Formal policies and procedures provide the organisational framework for communicating expectations and establishing appropriate work practices. However, their existence alone does not demonstrate a positive safety culture. Their effectiveness depends on implementation, understanding, supervision and reinforcement [20], [22].

Safety training and communication: Training provides knowledge and competence required to recognise hazards and respond appropriately, while communication ensures that safety information is shared continuously between management, supervisors and workers [21], [23]. Effective communication may also support reporting and organisational learning.

Reporting, investigation and organisational learning: Reporting unsafe conditions, near misses and accidents allows organisations to identify weaknesses in existing controls. Investigation can reveal underlying causes, while learning enables lessons to be incorporated into future procedures and practices [20], [21], [23].

Safety prioritisation: Safety prioritisation concerns the extent to which safety considerations are maintained when they compete with productivity, profitability, customer service or other organisational demands [20], [22]. This dimension is particularly relevant in commercial banking because employees may operate under business targets, workload demands and customer-service expectations.

C. Safety Culture in the Banking Sector

Safety culture in banking concerns the organisational values, perceptions, practices and behaviours through which banks protect workers and maintain safe working environments. Although banking generally has a lower physical-risk profile than construction, manufacturing and oil and gas, workers may encounter risks associated with prolonged computer use, static postures, workload, long working hours, performance targets and psychosocial pressures [8], [26].

Evidence from Nigerian deposit money banks suggests that workplace health and safety may be associated with employee output [27]. Research on organisational culture within the Nigerian banking sector has also identified relationships between leadership, accountability, effective challenge and risk-management practices [28]. These findings suggest that organisational management systems relevant to risk and safety are important

even in service-sector environments.

Employee participation is particularly relevant in banking because many workplace hazards arise from routine office activities. Workers can contribute by reporting unsafe electrical conditions, identifying fire and evacuation concerns, participating in emergency drills, maintaining safe workstations and communicating safety concerns. Evidence from Nigerian administrative workplaces indicates that workplace safety education can improve workers' knowledge, attitudes and practices [29].

Safety communication, training and incident learning are also relevant. Training may cover fire safety, emergency response, electrical safety, ergonomics, security and other hazards applicable to bank workplaces. Communication can reinforce safety expectations and provide information concerning incidents and preventive measures [23], [29].

The relationship between safety and business pressure is also relevant. Bank employees may work under performance targets, customer-service demands, high workloads and time constraints. Research among Nigerian bank workers has identified long working hours, workload and high work targets among workplace health risks [26]. Consequently, a positive safety culture requires safety considerations to remain integrated into business decisions rather than being subordinated to organisational pressures.

The present study therefore assesses safety culture through workers' perceptions of 11 indicators covering organisational systems, employee participation, incident management and safety prioritisation.

D. Management Commitment and Workplace Safety

Management commitment is an important dimension of workplace safety culture because organisational leaders influence safety priorities, resource allocation, supervision, training and communication [23], [30]. Visible and consistent leadership commitment can contribute to employees' perceptions that safety is a genuine organisational priority [30], [31].

Previous studies in Nigeria have reported relationships between management support and safety-related attitudes and performance in construction and other high-risk settings [30], [31]. Although these studies were conducted outside banking, they provide relevant evidence concerning the broader role of leadership in shaping organisational safety systems.

However, management commitment should be demonstrated through observable organisational practices rather than merely expressed through policy statements. These practices may include resource provision, communication, employee participation, training, emergency preparedness and responses to reported hazards [23], [30]. In the present study, workers' perceptions of management commitment therefore provide one indicator of how safety leadership is experienced within the selected banks.

E. Employee Participation and Safety Behaviour

Employee participation involves workers' active contribution to safety through activities such as identifying hazards, reporting unsafe conditions, making safety suggestions, attending safety meetings and participating in safety-improvement activities [21], [32]. It differs from safety compliance, which primarily involves adherence to established safety rules and procedures [33].

Evidence indicates that safety leadership is positively associated with employee safety participation and that safety climate may help explain this relationship [32]. Other research has similarly indicated that management prioritisation, safety rules and training can influence safety participation and safety behaviour [33].

Employee participation is particularly important because workers often possess practical knowledge about routine workplace conditions that may not be captured through formal management systems. In banking environments, participation may include reporting electrical hazards, identifying fire risks, participating in emergency drills, raising ergonomic concerns and contributing to safety discussions.

The relatively lower rating of workforce involvement observed in the present study therefore represents an important area for interpretation rather than evidence of an unsafe organisational culture.

F. Safety Training, Communication and Incident Learning

Safety training provides workers with knowledge, skills and competencies required to recognise hazards, comply with safety procedures and respond appropriately to emergencies. However, the effectiveness of training depends on its relevance to actual workplace conditions and the organisational environment in which learning is applied [35], [36].

Safety communication complements training by facilitating the continuous exchange of information between management, supervisors and employees [37], [38]. Effective communication can reinforce safety expectations, facilitate reporting and communicate information about emergency procedures, incidents and preventive measures. Research has identified safety communication as an important mechanism linking safety culture with employee safety performance [37], [38].

Incident learning involves the systematic use of information from accidents, near misses and unsafe conditions to identify weaknesses and develop preventive measures [5], [39], [40]. Rather than treating incidents as isolated events, organisational learning requires organisations to examine what happened, why it happened and what changes are needed to reduce recurrence [5].

For commercial banks, these processes may involve employee orientation on emergency procedures, fire drills, ergonomic safety, electrical safety, reporting systems and communication of lessons arising from incidents. Evidence from Nigerian administrative workplaces suggests that structured workplace safety education can improve safety-related knowledge, attitudes and practices [41].

G. Gaps in the Literature

The literature indicates that safety culture is multidimensional and includes management commitment, policies and procedures, employee participation, communication, training, incident reporting, organisational learning and safety prioritisation [20], [22], [23]. Much of the empirical literature, however, has concentrated on construction, manufacturing, mining, oil and gas and healthcare [30], [42].

Research involving Nigerian bank workers has examined occupational health risks, employee well-being and knowledge of occupational hazards [8], [26], [43]. However, there is comparatively limited empirical evidence examining commercial bank workers' perceptions across multiple dimensions of safety culture within the Nigerian banking environment, particularly in Uyo, Akwa Ibom State.

The geographical gap is also relevant. Existing Nigerian studies have examined occupational health and safety in banking and other sectors in locations including Kwara, Ogun, Lagos, Ibadan and other parts of the country [8], [26], [43]. Evidence specific to commercial bank workers in Uyo remains limited.

A further gap concerns the comparison of perceptions across organisational levels. The present study includes both managers and other bank workers, thereby providing preliminary evidence concerning whether these groups report similar or different perceptions of selected safety-culture indicators.

The study consequently addresses a sectoral, geographical and contextual gap by providing preliminary evidence on perceived safety culture among workers in five selected commercial banks in Uyo.

CONCEPTUAL FRAMEWORK

The conceptual framework for this study is based on the view that safety culture is a multidimensional organisational construct expressed through the values, perceptions, management practices and behaviours that determine how safety is prioritised and implemented in the workplace - see figure 1. Contemporary research indicates that safety culture cannot be adequately represented by a single factor because management

commitment, employee involvement, safety rules, training, communication, reporting and learning are interrelated dimensions of the broader safety system [20], [22].

Figure 1: Conceptual Framework for the Assessment of Safety Culture among Commercial Bank Workers



For the present study, management commitment and organisational safety systems constitute the principal organisational dimensions of safety culture. Management commitment is reflected in the extent to which managers demonstrate concern for safety, provide resources and ensure that safety remains a priority. Safety policies, rules and procedures provide the formal framework for implementing organisational safety expectations. Evidence indicates that management commitment is closely associated with other safety-culture dimensions and can influence employee commitment through supervisory support and safety training [23], [30].

The framework also incorporates employee participation, teamwork, safety training and communication as important processes through which organisational commitment is translated into workplace practice. Employee participation involves workers' involvement in identifying hazards, reporting safety concerns and contributing to safety improvement. Training develops the knowledge and competence required for safe work, while communication facilitates the continuous exchange of safety information between management and employees. Research shows that these dimensions are interconnected and that safety communication can contribute to improved safety performance [21], [32], [37].

A further component of the framework is incident reporting, investigation and organisational learning. An organisation with a positive safety culture should encourage employees to report unsafe conditions, near misses and accidents without fear of blame. Such information provides opportunities to investigate underlying causes and develop corrective and preventive measures. Learning from incidents therefore enables organisations to convert safety experiences into improvements in policies, procedures and behaviours. This is consistent with the view that communication, reporting, incident analysis and learning are essential elements in developing a mature safety culture [20], [22].

The framework further recognises safety prioritisation as an important dimension. This refers to the extent to which safety remains a priority when it competes with productivity, profitability, customer service or other organisational demands. For commercial banks, this is particularly relevant because employees may experience business and performance pressures that could influence how safety requirements are implemented. Evidence indicates that safety participation and safety behaviour are strengthened when management gives

safety priority alongside production or other organisational objectives [33].

Accordingly, the study conceptualises overall perceived safety culture among commercial bank workers as the outcome of the interaction among organisational, employee and safety-management dimensions. The 11 questionnaire items used in the study correspond to these dimensions: safety policy and management commitment (Items 1–2); teamwork and workforce involvement (Items 3–4); safety rules and training (Items 5–6); incident learning and communication (Items 7–8); reporting and investigation (Items 9–10); and safety prioritisation (Item 11). The framework therefore provides the basis for interpreting the responses of workers and determining the prevailing safety culture in the selected commercial banks.

The framework assumes that stronger and more consistent performance across these dimensions will be associated with a more positive perceived safety culture. It also recognises that the dimensions are interdependent rather than isolated variables; consequently, strengthening management commitment without corresponding improvements in employee involvement, communication, training and organisational learning may not produce a mature safety culture [20], [23].

METHODOLOGY

A. Research Design

The study employed a descriptive cross-sectional survey design to assess workers' perceptions of selected safety-culture indicators in commercial banks in Uyo, Akwa Ibom State. A cross-sectional design involves collecting information from a defined population at a particular point in time and is appropriate for describing perceptions and characteristics of a population without longitudinal follow-up [44], [45].

A quantitative approach was used, with data collected through a structured questionnaire. The design was non-interventional: the researchers did not introduce a safety programme, training intervention or organisational change. The study therefore describes respondents' perceptions as they existed at the time of data collection.

Because the study was cross-sectional, the findings describe prevailing perceptions and patterns but do not establish temporal changes or causal relationships.

The five banks were treated collectively for the primary assessment; the study was not designed to compare safety culture between individual banks. A subgroup comparison was conducted between managers and other bank workers to examine whether their perceptions differed.

B. Study Area

The study was conducted in Uyo, Akwa Ibom State, Nigeria. Uyo is the capital of Akwa Ibom State and an important administrative, commercial and financial centre. The city hosts branches of several commercial banks serving individuals, businesses and government institutions.

The concentration of banking activities and office-based employment makes Uyo a relevant setting for examining occupational safety perceptions within the banking sector. The study focused on five selected commercial banks operating within the city.

C. Study Population

The study population comprised workers employed in the five selected commercial banks in Uyo. Both bank managers and other bank workers were included to obtain perspectives from different organisational levels.

The inclusion of both groups was considered relevant because safety culture involves management practices as well as workers' perceptions of how safety is prioritised and implemented. Responses were subsequently examined descriptively and comparatively according to organisational role.

D. Sample Size

The study used a sample size of 30 respondents selected from workers in five commercial banks in Uyo, Akwa Ibom State with six respondents sampled from each bank. Of the 30 respondents, 10 (33.3%) were bank managers, while 20 (66.7%) were other bank workers. The five banks randomly selected represented about 33% of the total number of major commercial banks in Uyo. Because this study was designed as a preliminary exploratory assessment of perceived safety culture within five selected commercial banks, a stratified random sample was used to obtain perspectives from both managerial and non-managerial employees. The findings are therefore interpreted as preliminary evidence and are not intended to represent all commercial bank workers in Akwa Ibom State. The inclusion of respondents from different organisational levels also provided an opportunity to examine whether perceptions of safety culture differed between managers and other workers. The use of a sample rather than the entire accessible population is appropriate where the study objectives can be addressed through information obtained from a selected subset of the target population [47], [48].

E. Sampling Technique

A random sampling technique was employed in selecting the five banks. Eligible workers in the five selected commercial banks were identified, after which respondents were selected through stratified random method to participate in the study. Random sampling was considered appropriate because it reduces the likelihood of systematic selection bias and provides eligible members of the accessible population an opportunity to be selected [47], [49]. The stratified sampling process maintained the predetermined distribution of one-third managers (10 respondents) and two-thirds other bank workers (20 respondents) to ensure adequate representation of both categories. The sampling technique was not intended to facilitate comparison between individual banks; rather, respondents from the five banks were treated collectively as the study sample. The subsequent comparison was between managers and other bank workers, allowing the study to determine whether perceptions of safety culture varied according to organisational position.

F. Research Instrument

Data were collected using a structured safety-culture questionnaire comprising 11 closed-ended statements covering key dimensions of organisational safety culture. The questionnaire employed a five-point Likert-type response format ranging from *Strongly Disagree* to *Strongly Agree* and addressed safety policy, management commitment, teamwork, workforce involvement, safety rules and procedures, safety training, incident learning, safety communication, reporting of unsafe conditions and accidents, accident investigation, and the prioritisation of safety over organisational pressures. The use of a structured questionnaire was considered appropriate because it provided standardised questions and response options, thereby allowing consistent collection and quantitative analysis of respondents' perceptions [44], [50].

Importantly, the questionnaire used in the present study had previously been applied successfully in safety-related studies conducted in Akwa Ibom State. It was used to assess safety culture among workers in the public health sector, where the instrument consisted of 11 safety-culture questions using the same five-point Likert-type structure [4]. A related application was also made in the assessment of fire-safety awareness among petrol and LPG filling-station operators in Akwa Ibom State, using a structured questionnaire and an observation checklist [3]. A further use of the questionnaire was in assessing the safety culture in the construction industry of Akwa Ibom State [12]. Its use across different occupational contexts provided evidence of practical applicability; however, previous application alone did not establish psychometric validity or reliability for the present banking population.

The questionnaire was reviewed before administration to ensure that the wording remained clear and relevant to commercial bank workers.

G. Validity and Reliability of the Instrument

The questionnaire used in this study was subjected to a review before administration to ensure that the items

were clear, relevant and appropriate to the commercial banking context. Particular attention was given to the wording and contextual applicability of the 11 safety-culture statements to ensure that they could be readily understood by commercial bank workers. This review was considered necessary because the questionnaire, although previously used in other occupational settings, was being applied to a different category of workers in the present study.

The questionnaire had previously been applied in safety-related studies among public health workers, petrol and LPG filling-station operators, and construction workers in Akwa Ibom State [3], [4], [12]. These previous applications provided a useful basis for retaining the established safety-culture dimensions and maintaining comparability with earlier studies conducted within the state. However, prior use of an instrument in other populations was not taken as conclusive evidence of its validity or reliability for the present study. Instead, the instrument was reviewed for face and content relevance to the banking environment, while its established structure was retained to ensure consistency in assessing key dimensions of organisational safety culture.

The questionnaire comprised items addressing safety policy, management commitment, teamwork, workforce involvement, safety rules and procedures, safety training, incident learning, safety communication, reporting of unsafe conditions and accidents, accident investigation, and safety prioritisation. The use of these established dimensions was considered appropriate for the present study because they capture both organisational and employee-related aspects of safety culture [51]–[53]. Where statistical reliability is assessed for the present dataset, the resulting reliability coefficient should be reported as evidence of the internal consistency of the instrument within the commercial banking population. This approach distinguishes between prior evidence supporting the instrument's development and applicability and evidence of its validity and reliability within the specific population investigated in the present study.

H. Data Collection Procedure

The questionnaires were administered directly to selected respondents in the five commercial banks. The researchers explained the purpose of the study and provided instructions for completing the questionnaire.

Respondents were given adequate opportunity to complete the instruments, after which completed questionnaires were retrieved. Direct administration helped ensure that the questionnaires were provided to the intended respondents and permitted clarification of the response procedure where necessary.

To reduce social-desirability and perceived employer-pressure effects, respondents should ideally have been assured that their individual responses would not be disclosed to bank management. This should be explicitly stated if that assurance was actually provided.

Data Analysis

Completed questionnaires were checked for completeness and coded for analysis. Descriptive statistics comprising frequencies, percentages, means and standard deviations were used to summarise responses to the 11 safety-culture indicators.

For the five-point Likert responses, scores were coded as:

- Strongly Disagree = 1;
- Disagree = 2;
- Neutral = 3;
- Agree = 4; and
- Strongly Agree = 5.

Higher scores represented more favourable perceptions of the relevant safety-culture statement. Frequencies and percentages were used to describe response distributions, while means and standard deviations were used to summarise item-level response patterns.

The responses of managers and other bank workers were examined separately. Because the subgroup sizes were small and the responses were ordinal, the Mann–Whitney U test was used to examine differences between the two groups.

The significance level was set at $p < .05$, with two-tailed tests.

Ethical Considerations

Ethical principles relating to voluntary participation, informed consent, confidentiality, anonymity and respect for participants' autonomy were observed. Respondents were informed about the purpose of the study and participated voluntarily. They were not required to provide unnecessary identifying information, and information obtained was treated confidentially and used for research purposes. Participants were informed that they could decline participation or discontinue their participation without penalty. No incentives were provided. These procedures were consistent with established ethical principles for research involving human participants [54], [55].

RESULTS

A. Overall Perception of Safety Culture among Respondents

A total of 30 completed questionnaires from workers in five selected commercial banks in Uyo were included in the analysis. The respondents comprised 10 managers and 20 other bank workers. The questionnaire (see table 1) assessed 11 indicators of perceived safety culture covering safety policy, management commitment, teamwork, workforce involvement, safety rules and procedures, personnel safety training, incident learning, safety communication, reporting, accident investigation, and the prioritisation of safety over business pressures.

Overall, the findings indicated favourable perceptions across all 11 assessed safety-culture indicators. The proportion of respondents who selected either Agree or Strongly Agree ranged from 90.0% to 100.0% across the items.

The highest level of positive response was recorded for management commitment to safety, safety rules and procedures, personnel safety training, and safety communication, for which all respondents selected either Agree or Strongly Agree. The comparatively lowest positive response was observed for workforce involvement in maintaining safety, although 27 respondents (90.0%) still expressed agreement with the statement.

Table 1: Distribution of Respondents' Perceptions of Safety Culture (N = 30)

S/N	Safety culture statement	SD n(%)	D n(%)	N n(%)	A n(%)	SA n(%)	Mean
1	My organization has a safety policy	0 (0.0)	0 (0.0)	2 (6.7)	2 (6.7)	26 (86.7)	4.80
2	My manager demonstrates commitment to safety	0 (0.0)	0 (0.0)	0 (0.0)	1 (3.3)	29 (96.7)	4.97
3	We work as a team to ensure safety is maintained in my organization	0 (0.0)	0 (0.0)	1 (3.3)	20 (66.7)	9 (30.0)	4.27
4	The workforce are directly involved in maintaining safety	0 (0.0)	2 (6.7)	1 (3.3)	23 (76.7)	4 (13.3)	3.97
5	There are safety rules and procedures in my organization	0 (0.0)	0 (0.0)	0 (0.0)	29 (96.7)	1 (3.3)	4.03
6	My organization is committed to personnel training to enhance safety compliance	0 (0.0)	0 (0.0)	0 (0.0)	22 (73.3)	8 (26.7)	4.27
7	In my organization, we have a culture of sharing and learning from incidents	0 (0.0)	0 (0.0)	1 (3.3)	1 (3.3)	28 (93.3)	4.90
8	My organizational leaders regularly share safety messages and communications	0 (0.0)	0 (0.0)	0 (0.0)	20 (66.7)	10 (33.3)	4.33
9	My organization encourages reporting of unsafe conditions, unsafe acts and accidents	0 (0.0)	0 (0.0)	2 (6.7)	18 (60.0)	10 (33.3)	4.27

10	I am aware that workplace accidents and near misses are promptly investigated to identify underlying causes and prevent recurrence	0 (0.0)	0 (0.0)	0 (0.0)	22 (73.3)	8 (26.7)	4.27
11	At my workplace, we work in a relaxed atmosphere—there is no pressure for company business at the expense of safety	0 (0.0)	1 (3.3)	1 (3.3)	18 (60.0)	10 (33.3)	4.23

Note: SD = Strongly Disagree; D = Disagree; N = Neutral; A = Agree; SA = Strongly Agree.

B. Mean and Standard Deviation of Safety-Culture Items

The mean scores for the 11 safety-culture indicators (see table 2) ranged from 3.97 to 4.97 on a five-point scale. All item means were above the neutral midpoint of 3.00, indicating generally favourable perceptions among respondents.

The highest mean score was recorded for management commitment to safety ($M = 4.97$, $SD = 0.18$). This was followed by sharing and learning from incidents ($M = 4.90$, $SD = 0.40$) and the existence of a safety policy ($M = 4.80$, $SD = 0.55$). The lowest mean score was recorded for workforce involvement in maintaining safety ($M = 3.97$, $SD = 0.67$), followed by safety rules and procedures ($M = 4.03$, $SD = 0.18$).

The arithmetic mean of the 11 item means was approximately 4.39/5.00. This value is presented only as a descriptive summary of the item means and should not be interpreted as a psychometrically validated composite safety-culture score, because the study did not report formal scale validation or factor analysis.

Table 2: Mean and Standard Deviation of Safety-Culture Perceptions among All Respondents (N = 30)

S/N	Safety-culture dimension	Mean	SD	Rank
1	Safety policy	4.80	0.55	2
2	Management commitment to safety	4.97	0.18	1
3	Teamwork for safety	4.27	0.52	5
4	Workforce involvement	3.97	0.67	11
5	Safety rules and procedures	4.03	0.18	10
6	Personnel safety training	4.27	0.45	5
7	Sharing and learning from incidents	4.90	0.40	2
8	Safety communication	4.33	0.48	4
9	Reporting of unsafe conditions and accidents	4.27	0.58	5
10	Accident investigation and root-cause determination	4.27	0.45	5
11	Safety prioritisation over business pressure	4.23	0.68	9

Note: SD = Standard Deviation. Scores range from 1 to 5, with higher scores indicating more positive perceptions.

C. Comparison of Managers and Other Bank Workers

The perceptions of managers ($n = 10$) and other bank workers ($n = 20$) were compared across the 11 safety-culture indicators. Managers generally reported somewhat more favourable perceptions than other workers on several indicators. The largest mean difference was observed for workforce involvement in safety (4.30 versus 3.80; difference = 0.50). This was followed by teamwork for safety (4.60 versus 4.15; difference = 0.45), reporting of unsafe conditions and accidents (4.50 versus 4.05; difference = 0.45), and personnel safety training (4.50 versus 4.15; difference = 0.35).

The two groups recorded identical mean scores for safety policy (4.80) and sharing and learning from incidents (4.90). Perceptions of management commitment were also highly similar, with managers recording a mean of 5.00 compared with 4.95 among other workers.

Table 3 presents the descriptive comparison for the nine questionnaire items for which the manager and overall respondent datasets were internally consistent.

Table 3: Comparison of Managers' and Other Bank Workers' Perceptions of Safety Culture

S/N	Safety-culture dimension	Managers (n=10) M ± SD	Other workers (n=20) M ± SD	Mean difference
1	Safety policy	4.80 ± 0.42	4.80 ± 0.62	0.00
2	Management commitment to safety	5.00 ± 0.00	4.95 ± 0.22	0.05
3	Teamwork for safety	4.60 ± 0.52	4.15 ± 0.37	0.45
4	Workforce involvement in safety	4.30 ± 0.48	3.80 ± 0.70	0.50
5	Safety rules and procedures	4.10 ± 0.32	4.00 ± 0.00	0.10
6	Personnel safety training	4.50 ± 0.53	4.15 ± 0.37	0.35
7	Sharing and learning from incidents	4.90 ± 0.32	4.90 ± 0.45	0.00
8	Safety communication	4.40 ± 0.52	4.15 ± 0.37	0.25
9	Reporting of unsafe conditions and accidents	4.50 ± 0.53	4.05 ± 0.39	0.45
10	Accident investigation	4.60 ± 0.52	4.30 ± 0.47	0.30
11	Safety prioritisation over business pressure	4.30 ± 0.67	4.15 ± 0.75	0.15

Note: M = Mean; SD = Standard Deviation. Responses were scored as Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, and Strongly Agree = 5.

D. Test of Differences between Managers and Other Bank Workers

The Mann–Whitney U test was used to determine whether the observed differences between managers and other bank workers were statistically significant - see table 4. None of the 11 safety-culture indicators showed a statistically significant difference at $p < .05$.

Table 4: Mann–Whitney U Test of Differences in Safety-Culture Perceptions between Managers and Other Bank Worker

S/N	Safety-culture dimension	Mann–Whitney U	p-value	Decision
1	Safety policy	100.0	.961	Not significant
2	Management commitment to safety	100.0	1.000	Not significant
3	Teamwork for safety	140.0	.071	Not significant
4	Workforce involvement in safety	135.0	.125	Not significant
5	Safety rules and procedures	110.0	.456	Not significant
6	Personnel safety training	135.0	.125	Not significant
7	Sharing and learning from incidents	100.0	1.000	Not significant
8	Safety communication	135.0	.125	Not significant
9	Reporting of unsafe conditions and accidents	140.0	.071	Not significant
10	Accident investigation	135.0	.125	Not significant
11	Safety prioritisation over business pressure	117.5	.382	Not significant

Note: Two-tailed Mann–Whitney U test; significance level was set at $p < .05$

The closest observed differences to statistical significance were found for teamwork for safety and reporting of unsafe conditions and accidents (both $p = .071$). However, because these p-values exceeded the predetermined significance threshold, there was insufficient statistical evidence to conclude that the groups differed. Similarly,

workforce involvement, training, communication and accident investigation did not demonstrate statistically significant differences.

These findings should nevertheless be interpreted cautiously because the manager subgroup comprised only 10 respondents. A non-significant result should not be interpreted as evidence that the two groups are identical; it indicates only that the study did not detect a statistically significant difference.

DISCUSSION

A. Overall Perceptions of Safety Culture

The findings indicate that respondents in the five selected commercial banks reported generally favourable perceptions across all 11 assessed safety-culture indicators. Positive responses were particularly evident for management commitment, incident learning, safety policy, safety rules and procedures, personnel training, safety communication, reporting and accident investigation. The pattern suggests that workers generally perceive safety as an established organisational concern within the selected banks. However, because the study relied on self-reported perceptions rather than independent workplace audits or observations, the findings should be interpreted as evidence of perceived safety culture rather than objective verification of safety performance.

The very high rating for management commitment to safety ($M = 4.97$) was the most prominent finding. Nearly all respondents strongly agreed that their supervisor, manager or director demonstrated commitment to safety. This finding is consistent with research identifying leadership as an important determinant of safety-related outcomes. Lyubykh et al. [56], in a meta-analysis involving 194 samples and more than 104,000 participants, reported a consistent association between leadership behaviours and workplace safety outcomes. Similarly, Zhao et al. [32] found through a meta-analysis that safety leadership positively influences safety participation and safety climate.

The finding is also consistent with Tappura et al. [57], who identified top-management commitment as an important influence on employee commitment to safety and emphasised the interconnected roles of supervisory commitment and safety training. In the present study, the very high rating for management commitment occurred alongside favourable ratings for training, communication, safety rules and procedures, and incident learning. This pattern is consistent with, although it does not establish, the possibility that visible leadership commitment is accompanied by supportive safety-management practices.

Another notable finding was the high rating for sharing and learning from incidents ($M = 4.90$). Incident learning is an important component of proactive safety management because information from accidents, near misses and unsafe conditions can be used to identify weaknesses and improve preventive measures [5], [39], [40]. The favourable perception reported in the present study suggests that respondents generally perceive their organisations as receptive to learning from safety-related events. However, because no incident records were independently examined, the study cannot establish whether this perceived learning is consistently translated into corrective actions.

The favourable perception of safety communication is also noteworthy. Two-thirds of respondents agreed and one-third strongly agreed that organisational leaders regularly shared safety messages. Safety communication can reinforce expectations, support reporting and facilitate the flow of information between management and workers [37], [38]. Zara et al. [58] similarly identified communication-related factors as important to safety commitment, while Naji et al. [59] reported an important role for safety communication in the relationship between safety culture and safety performance.

The favourable perceptions of safety rules and procedures, training, reporting and accident investigation further indicate that respondents perceived the selected banks as having several formal and operational elements of safety management. This is important because safety culture extends beyond written policies to include the implementation and communication of safety expectations [20], [21], [23]. The pattern observed in the present

study is broadly compatible with research showing relationships among safety culture, safety climate, employee engagement and safety performance [41], [59].

B. Workforce Involvement as a Relative Area for Improvement

Although all 11 indicators received favourable mean scores, workforce involvement in maintaining safety recorded the lowest mean ($M = 3.97$, $SD = 0.67$). This finding is important because employee participation represents an essential dimension of a mature safety culture. Workers possess practical knowledge of routine workplace conditions and can contribute to hazard identification, reporting, risk assessment and safety improvement [21], [32].

The result does not indicate that employees were generally uninvolved in safety. Rather, it suggests that relative to the other dimensions assessed, workers perceived their direct involvement less favourably. This distinction is important. A score of 3.97 remains above the neutral midpoint and therefore represents a favourable response; nevertheless, it was the lowest among the 11 indicators.

The finding is consistent with Zhao et al. [32], whose meta-analysis demonstrated a positive influence of safety leadership on employee safety participation. It is also compatible with Abeje and Luo [59], who reported that employee engagement plays an important mediating role between safety culture, safety climate and safety performance.

For the selected banks, this finding suggests an opportunity to move from a predominantly management-led safety approach toward a more participatory model. Potential mechanisms include employee safety meetings, participatory risk assessments, near-miss reporting, emergency exercises, employee safety representatives, feedback channels and involvement of workers in the review of safety procedures.

C. Managerial and Worker Perceptions

The comparison between managers and other bank workers showed broadly similar perceptions across the 11 indicators. None of the differences reached statistical significance at the 5% level. This provides preliminary evidence of convergence in safety perceptions across organisational levels rather than evidence that the two groups are statistically identical.

The greatest descriptive difference occurred in workforce involvement, where managers reported a mean of 4.30 compared with 3.80 among other workers. Managers also reported higher ratings for teamwork, reporting and training. These differences, although not statistically significant, may have practical relevance because they suggest that managers may perceive employee participation and safety engagement somewhat more favourably than employees themselves.

This pattern is particularly relevant to the workforce-involvement finding. Management may believe that opportunities for employee participation are adequate, while some employees may experience those opportunities as less extensive or less meaningful. The difference should therefore be viewed as a potential perception gap requiring further investigation, rather than as evidence of inadequate management practice.

A similar interpretation applies to safety reporting. Managers reported a mean of 4.50 compared with 4.05 among other workers. Although this difference was not statistically significant, the lower rating among workers may warrant attention because effective reporting depends not only on the existence of a reporting mechanism but also on employees' confidence that reported concerns will receive appropriate attention. This interpretation is consistent with the literature emphasising employee engagement, psychological safety and communication in safety performance [34], [58], [59].

The identical mean scores for managers and other workers on safety policy (4.80) and incident learning (4.90) are noteworthy. Similarly, perceptions of management commitment were almost identical. This convergence suggests that key formal and managerial safety expectations may be visible across organisational levels in the

selected banks. However, because of the small sample, the finding should be considered indicative rather than conclusive.

CONCLUSION

This study assessed the perceived safety culture among workers in selected commercial banks in Uyo, Akwa Ibom State, using 11 key safety-culture indicators covering management commitment, safety policies and procedures, teamwork, workforce participation, training, communication, incident learning, safety reporting, accident investigation and the prioritisation of safety over business pressures. The findings demonstrate that the selected banks have a generally positive safety culture, with respondents expressing favourable perceptions across all assessed dimensions. Particularly strong aspects included management commitment to safety, the existence of safety policies and procedures, sharing and learning from incidents, safety training, safety communication and accident investigation.

The findings further indicate that safety culture was broadly shared between managers and other bank workers. Although managers generally reported slightly more favourable perceptions on several dimensions, the differences were not statistically significant. This suggests that the positive safety practices recognised by management were also generally experienced and acknowledged by other workers. The consistency between the two groups provides an encouraging indication that safety is not perceived solely as a management responsibility but is recognised across different levels of the organisations studied.

Despite the overall positive assessment, workforce involvement in safety emerged as a relative area for improvement. This suggests that the selected banks could further strengthen their safety culture by providing employees with greater opportunities to participate in hazard identification, safety discussions, incident reporting, risk assessment and safety-related decision-making. Strengthening employee participation would complement the already strong management commitment and help deepen the integration of safety into everyday organisational practices.

The study therefore concludes that the selected commercial banks in Uyo possess a favourable foundation for an effective safety culture, but continued improvement is required to ensure that safety becomes an increasingly participatory responsibility shared by management and all categories of workers. Given the relatively small sample and cross-sectional nature of the study, the findings should be interpreted within the context of the selected respondents and should not be generalised uncritically to all commercial banks in Akwa Ibom State. Future studies involving larger samples, more banks and longitudinal or mixed-method approaches could provide broader evidence on the development and sustainability of safety culture in Nigeria's banking sector.

D. Implications for Commercial Banking Safety Management

The findings demonstrate that occupational safety remains relevant even in predominantly office-based environments. Commercial bank workplaces may contain electrical, fire, ergonomic, security and psychosocial hazards, while employees may also experience workload and performance pressures [8], [26]. Consequently, the generally favourable perceptions observed in the present study should be regarded as a foundation for continuous safety improvement rather than evidence that further safety-management attention is unnecessary.

The results suggest two complementary priorities. First, the strong perception of management commitment should be sustained and translated into practical safety participation. Second, the comparatively lower workforce-involvement score should be addressed through mechanisms that enable employees to contribute directly to hazard identification, reporting, risk assessment and safety decisions.

This approach is consistent with the broader safety-culture literature, which conceptualises safety as an interconnected system involving leadership, employee participation, communication, training, reporting and organisational learning [20], [22], [23]

E. Comparison with Previous Evidence from Akwa Ibom State

The findings differ in some respects from the earlier assessment of safety culture among public health workers in Akwa Ibom State [4]. The present study recorded highly favourable perceptions of training, incident learning, communication and safety prioritisation, whereas the earlier study identified weaknesses in some of these areas. Such differences may reflect sectoral, organisational and contextual differences, including variations in operational demands, management structures, available resources and safety requirements.

The comparison reinforces an important point: safety culture should be assessed within its organisational and occupational context. Findings from healthcare, construction, petroleum or other high-risk environments cannot automatically be assumed to represent commercial banking workplaces.

CONCLUSION

This study assessed workers' perceptions of 11 safety-culture indicators in five selected commercial banks in Uyo, Akwa Ibom State. The findings showed generally favourable perceptions across all assessed indicators, with mean scores ranging from 3.97 to 4.97 on a five-point scale. Management commitment to safety recorded the highest mean score, followed by sharing and learning from incidents and the existence of a safety policy. Workforce involvement in maintaining safety recorded the lowest mean, although its score remained above the neutral midpoint.

The findings further showed broadly similar perceptions between managers and other bank workers. Although managers reported somewhat higher mean scores on several indicators, including workforce involvement, teamwork, reporting and training, none of the observed differences was statistically significant at $p < .05$. The results therefore provide preliminary evidence of broadly shared perceptions of safety across organisational levels within the selected banks.

The principal implication is that the selected banks appear to have a favourable perceived safety-culture foundation, particularly with respect to management commitment, incident learning and formal safety arrangements. Nevertheless, the comparatively lower rating for workforce involvement indicates an opportunity to deepen employee participation and make safety responsibility more explicitly shared across organisational levels.

The study does not establish that the banks possess objectively verified high-performing safety systems because it relied on self-reported perceptions and did not include independent audits, workplace observations or verification of safety records. Furthermore, the small sample of 30 respondents limits generalisability. Future studies should therefore involve larger and more representative samples, more commercial banks, validated multidimensional safety-culture instruments and, where feasible, mixed-method approaches combining questionnaires with interviews, observations, document reviews and safety-performance indicators.

RECOMMENDATIONS

Based on the findings, the following recommendations are proposed:

1. Strengthen employee participation in safety management: Because workforce involvement recorded the lowest mean score among the assessed indicators, commercial banks should provide more structured opportunities for employees to participate in safety management. Such opportunities may include safety meetings, participatory hazard identification, workplace risk assessments, emergency drills, safety inspections and employee feedback mechanisms.
2. Sustain visible management commitment: The exceptionally high rating for management commitment should be maintained through continued leadership visibility, provision of appropriate safety resources, enforcement of safety requirements and integration of safety considerations into routine organisational decision-making.

3. Strengthen two-way safety communication: Banks should maintain regular safety briefings and awareness activities while also ensuring that communication is two-way. Employees should have accessible channels through which they can raise concerns, provide feedback and obtain responses from management.
4. Strengthen safety reporting mechanisms: Reporting systems for unsafe conditions, unsafe acts, near misses and accidents should be accessible, simple and confidential where appropriate. Management should ensure that reported concerns receive timely attention and that employees are protected from blame or victimisation for good-faith reporting.
5. Institutionalise learning from incidents: Accidents, near misses and other safety events should be investigated systematically, with emphasis on underlying and organisational causes rather than merely assigning individual blame. Lessons identified should be communicated to affected employees and incorporated into relevant procedures and preventive measures.
6. Maintain regular, context-specific safety training: Commercial banks should provide periodic safety training relevant to the hazards encountered in banking environments. Training should cover areas such as fire and emergency response, electrical safety, ergonomics, workplace security, evacuation procedures, psychosocial risks and incident reporting, as applicable to each workplace.
7. Integrate safety into business-performance decisions: The favourable rating for safety prioritisation should be sustained by ensuring that productivity, customer-service expectations, workload and other business pressures do not result in the neglect of reasonable safety requirements.
8. Conduct periodic safety-culture assessments: Banks should periodically assess safety-culture perceptions among both management and non-management employees. Repeated assessments would enable organisations to identify trends, detect emerging perception gaps and evaluate the effectiveness of safety-improvement initiatives.
9. Develop participatory safety-improvement programmes: Particular attention should be given to mechanisms that translate management commitment into worker participation. These may include employee safety representatives, safety suggestion systems, participatory incident reviews and joint management-worker safety committees.

Limitations of the Study

This study has several limitations that should be considered when interpreting its findings.

First, the study involved only 30 respondents drawn from five selected commercial banks in Uyo. The relatively small sample, particularly the 10-person manager subgroup, limits statistical power and the generalisability of the findings to other commercial banks in Uyo, Akwa Ibom State or Nigeria.

Second, the cross-sectional design provided a snapshot of respondents' perceptions at one point in time. It therefore cannot establish changes in safety culture over time or determine causal relationships among safety-culture dimensions.

Third, the study relied on self-reported questionnaire responses. Respondents' answers may have been influenced by personal experiences, perceptions, social desirability or concerns about expressing negative opinions regarding their organisations.

Fourth, the study assessed perceived safety culture rather than objectively verified safety performance. No independent workplace audit, physical inspection, direct behavioural observation or verification of organisational safety records was undertaken. Consequently, favourable perceptions should not automatically be interpreted as evidence that all safety policies, procedures and controls were effectively implemented.

Fifth, the questionnaire comprised 11 indicators, with several conceptual dimensions represented by individual items. The study therefore does not provide sufficient evidence to treat the arithmetic average of the 11 item means as a formally validated psychometric safety-culture scale. The reported 4.39 value should consequently be interpreted as a descriptive average of item means rather than a validated overall score.

Finally, the study pooled respondents from five banks and was not designed to compare individual banks. Differences between banks may therefore have been obscured by the aggregate analysis.

Despite these limitations, the study provides useful preliminary evidence regarding workers' perceptions of safety-culture indicators in the selected commercial banking workplaces and identifies workforce involvement as an area deserving further attention.

CONTRIBUTION TO KNOWLEDGE.

This study makes several contributions to the literature on occupational safety culture in Nigeria.

1. Sector-specific contribution: The study extends safety-culture research beyond traditionally high-risk industries by providing empirical evidence from the commercial banking sector, a predominantly office-based service environment. This demonstrates the relevance of organisational safety culture even where physical hazards may be less prominent than in sectors such as construction, petroleum and manufacturing.
2. Geographical contribution: The study provides context-specific evidence from Uyo, Akwa Ibom State, where empirical research on safety culture among commercial bank workers appears comparatively limited. It therefore contributes local evidence to the broader Nigerian occupational safety literature.
3. Multidimensional assessment: Rather than examining a single occupational hazard, the study considers 11 related safety-culture indicators covering management commitment, safety policy, teamwork, workforce involvement, safety rules and procedures, training, incident learning, communication, reporting, investigation and safety prioritisation. This provides a broader picture of workers' perceptions of organisational safety arrangements.
4. Management-worker perspective: The study contributes by examining perceptions among both managers and other bank workers. Although no statistically significant differences were identified, managers generally reported somewhat more favourable perceptions on several indicators. The pattern draws attention to the importance of ensuring that management perceptions of safety arrangements correspond closely with employees' workplace experiences.
5. Identification of a specific improvement priority: An important practical contribution is the identification of workforce involvement as the lowest-rated safety-culture indicator ($M = 3.97$) despite its still favourable rating. This suggests that the principal opportunity for strengthening the perceived safety culture may not necessarily be the creation of additional formal policies, but rather deepening employee participation in existing safety-management processes.
6. Baseline for future research: The findings provide preliminary baseline evidence that can inform larger investigations of occupational safety culture in Nigeria's banking sector. Future research can build on this study by using larger samples, probability-based sampling, validated multidimensional instruments, longitudinal designs and mixed methods involving surveys, interviews, workplace observations, document reviews and objective safety-performance indicators.

The principal contribution of this study is its provision of preliminary, context-specific evidence that workers in selected commercial banks in Uyo generally perceive their organisations' safety-culture arrangements favourably, particularly management commitment and incident learning, while workforce involvement represents a relative area for strengthening. The study also demonstrates the value of examining safety

perceptions across organisational levels and provides a baseline for more extensive investigation of safety culture in Nigeria's banking sector.

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