

Received : 05 January 2024, Accepted: 07 April 2024

DOI: <https://doi.org/10.33282/rr.vx9i2.63>

Organizational Culture and Work Satisfaction on Employee Performance in Banking Sector of developing country: Mediating Role of Motivation

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Abstract

The purpose of this study is to examine the impact of organizational culture and work satisfaction on employee performance in the banking sector. In addition to this, the mediating role of motivation between work satisfaction and employee performance was also verified. For this, data is gathered from the banking sector of Pakistan with the help of an adopted questionnaire. A total of 197 cases were taken into consideration in the present study. Hypothesis testing was performed with the help of structural equation modeling in SmartPLS version 3. Findings suggested all hypotheses have a positive and significant impact on employee performance. Furthermore, the partial mediation of motivation between work satisfaction and employee performance is confirmed in the present study. The unique findings of this study are that organizational culture is found to have a more significant impact on employee performance due to higher beta values. Consequently, by attempting these issues, banks can help their employees to be more satisfied and, subsequently, more productive and that is crucial for the

overall development of the financial industry. Also, the research again reveals that motivation is a very essential point to consider which greatly impacts employee performance.

Keywords: Organizational culture; Work satisfaction; Motivation; Employee Performance; Banking Sector

Introduction

The role of the human resource management in hiring, training, and motivating the right people to follow the organizational arrangements cannot be overlooked (Stone et al., 2024). Moreover, the provision of a competent work environment is also part of human resource management. Human resource management in this case should be aligned with the company's strategic management objectives. This includes the evaluation of what the existing and projected workforce requirements are and the development of the strategies that will be seeing to it that the right skills and talents are acquired, developed, and deployed at the right place as needed. Creating performance management system contain the following elements: clarifying expectations, giving regular feedback, and assessing the employee performance based on the specified targets and objectives. While in process of undertaking, incorporation of coaching sessions, course assessment and acknowledgment of accomplishments should be considered. Work environment that caters to the overall well-being and engagement of the employees will translate into increased productivity and satisfaction of the tasks that are handed to them (Wulur & Mandagi, 2023). Today, HR devises the initiatives that can include employee recognition programs, work-life balance policies, healthy nutrition and wellness programs to be able to deliver the highest performance and comfort levels for their employees (Elufioye et al., 2024). Experienced human resources personnel involve the continuous appraisal and enhancement of the staff human resource management techniques. Human resource data analytics has seen great influence on results such as staff turnover, workforce demographics, and other performance metrics across which predictive decisions and corrective measures can be designed.

Therefore, banks, as they always have been, must take into account that the regulatory environment is crucial and risk management and compliance form the basis of their operations. The banking organizations culture supports compliance with regulations, ethical practice and risk management through proper staffing, training and supervision (Kunz & Heitz, 2021). For the banks, customer satisfaction is always a focus and what they want is to serve their clients with the best of efficiency. Customer-centricity variably becomes more or less of a culture with the inherent focus on building and furthering long-term relationships, understanding customer needs, and delivering personalized solutions as such (Joshi et al., 2024). Collaboration and teamwork become the aquiline when the banking sector as the staffs have a chance to work with each other in different departments and functions. If a culture is laying emphasis on communication efficiency, cooperation, sharing of knowledge, effectiveness in the organization will be stimulated and problems will be solved fast. As a rule, banking system is hierarchical holocracy, where responsibilities and chain of command are distinctly defined (Romme, 2021).

Professionalism is the key element and the way the employees conduct themselves complying to the standards set is the expectation to preserve the rep and image of the company.

Banking industry is equated with the analyzed feature character, which can be successfully taken as a working advantage of this specific sphere (Cui et al., 2022). The majority of employees have to address packed schedules of tough deadlines, and their performance is appraised to ensure that the business thrives. It can cause stress and impact the work – life balance which some employees experience, coming down to their job satisfaction level. For that reason, lots of banking jobs need workers to show up for a full or extra time on weekends and holidays (Bolino et al., 2021). Where working long hour can affect the work-life and healthy balance negatively, which will result in decreased work satisfaction and even possibly burnout. In the light of strict rules and risk management constraints, a number of banks may not render certain services for employees who pursue innovative research or who prompt alterations to the system. This can be treated as a constraint that inhibits the effectiveness of individuality and self-betterment, causing the retirement guilt. In the face of the banking sector as a cut throat competitors, most employees might feel a sense of deprivation of recognition for their hard work and achievements. Besides, the uncertain career growth and promotions and the lack of clarity in job roles could affect the job satisfaction and motivation (CahayaSanthi & Piartrini, 2020). Despite the fact that banks usually enjoy rich history, following-stated traditions, and risk aversion that together contribute to the development of the banking culture, sometimes it may be resistant to the changes. However, such phenomenon could slow the introduction of new technologies, different approaches and organizational improvements, in turn reducing the ability of the employee to learn and to contribute to constructive changes (Beier et al., 2022). Our economy has been under the care of intelligent hands such as banking sector. Diversity and inclusion have been on the must-do list for many industries. Although these bias issues regarding gender and race, fair chance, and belonging to the workplace may take years to overcome, the overall job happiness and feeling of belongingness are still hurt by the workforce.

There are a few contributions of present study. Firstly, the issue of organizational culture, work satisfaction, and employee performance among professionals in banking has been studied for a long time in the fastest economies. Nevertheless, most of the research that has been done targeted developed countries. Secondly, the failure to address cultural and situational variables contributes to the existing research gap, indicating the importance of the study of culture and context specific variables in this environment. Whilst the earlier research looked on the culture of organizations and the job satisfaction individually in relation to staff output, this study introduces the motivation as moderator. This has not been studied in the banking industry of developing countries particularly. Thirdly, motivation is a critical factor in determining a employee attitude and behaviors and also his or her level of happiness with the position as well as performance at work. Concerning the relationship of motivation and work satisfaction may help uncover how some individual motivational factors can mediate the impact of work satisfaction on employees` performance. The banking sector in developing economies like Pakistan works with the specific blends of the patriarchal cultural, socio-economic, and institutional environment. Consequently, we should conduct studies to analyze what the really impact factors in the banking environment

of Pakistan are and it need to consider the association of work satisfaction and employee performance with the organizational culture as well as the mediating role of the motivation.

Literature Review

Theoretical foundation

Expectancy theory becomes a foundation for employees' motivation and commitment and this connection between efforts, performance, and expected consequence (Shikalepo, 2020). In this study research on organizational culture, the satisfaction of employees with work, inspiration, motivation as well as the performance at a banking sector in a developing country, you can apply expectancy theory for explaining the mechanism. It is suggested that the expectancy is as an individual's expectation that their well-tried actions will end up with the required standard of performance (De La Rosa et al., 2017). It has been noticed that the perception of the organizational culture comes from employees who work in the environment where their work satisfaction will affect their expectancy beliefs. Another study suggested that a positive organizational culture characterized by support and reinforcement of high achievement level, along with a fulfilling working environment can facilitate employees' feeling that their efforts will have to bear capsule and lead to achievement (Khedhaouria et al., 2020). Therefore, the expectancy theory suggests that individual efforts, performance, and outcomes are directly consistent, and it has to do with employees' beliefs and that they are quite influential on the motivation and effort of them (He et al., 2021). Lastly, a good organizational culture that builds high-performing teams and job contentment, rather than discouragement, increases employees' expectancy, instrumentality, and valence beliefs, which, in turn, leads to their motivation to excel (Lapshun, 2020).

Hypothesis Development

Organizational culture and Employee Performance

The corporate culture that is compelling and made up of factors such as strong leadership, communication that is clear, team-work, employee empowerment, and innovation as the focus will have a positive impact on the performance of employees in the banking sector (Alateeg & Alhamadi, 2024). A recent study suggested a successful organization that has created such conditions will ensure that workers feel safe and comfortable and they concentrate as they go about their duties thus leading to improved work satisfaction, focus, and productivity (Lal et al., 2023). Hence, the employees fortune their performance and it can be measured through many indicators among which are the employee's achievement in individual goals, the customers satisfaction, the sales targets, the organization effectiveness and so on. With such a culture, employees feel confident to take risks, be proactive and undertake more than they already can without being asked. A study recommended that a positive organizational culture attributes a lot of emphasis to a group of values, mission clarification, and strategy alignment with the organizational overall purpose (Umuteme & Adegbite, 2023). When employees have strong belief that the values, they uphold align with the organization's promoted values they tend to be motivated and focused to the organizational goals. Lastly, the establishment of this link may

influence the level of job satisfaction, and through the employees' elimination of doubts both their productivity and performance will get a boost (Kitsios & Kamariotou, 2021). Thus, the following hypothesis suggested:

H1: OC positively related to EP.

Work Satisfaction and Employee Performance

The past studies suggested that the job satisfaction concerns the emotional state of workers ranging from positive feelings of contentment, fulfillment, and enjoyment to negative ones like frustration, dissatisfaction, and even detachment (Judge et al., 2020), (Dreer, 2024). The worker satisfaction helps to create the situation in which their work has the effect of extra motivation, engagement and commitment to an employee's responsibilities and tasks. The job's contentment is very often inseparable from job engagement that implies employees' emotional as well as cognitive attachment to their work (Akgunduz et al., 2023). Therefore, when workers' job satisfaction is enhanced, they are then able to engage in their tasks, the competition which leads to better levels of attention, effort and devotion at the work place. Employees who actively involved in the work, not satisfied only with fulfilling their responsibilities, show additional efforts and perform best. This usage of discretionary efforts, also known as "going the extra mile", leads to better performance outcomes. In addition to this, work satisfaction is one of the factors which are playing a critical role in employees' loyalty and staying with the same company (Vuong et al., 2021). Happy employees are much more passionate about their mission and the organization, and they perform better because they are less likely to be thinking about it. Lastly, they are less problematic to keep motivated while looking for an alternative job, therefore, they keep on serving which is very beneficial to the organization since it reduces turnover and creates stability at the workplace and better employee performance (Mulang, 2022). Thus, the following hypothesis suggested:

H2: WS positively related to EP.

Mediating Role of Motivation

The employee's motivation is the internal force that brings energy and enthusiasm while pointing the employee to the direction of work goal achievements. A recent study suggested that the level of work satisfaction is expected to strongly influence an employee's performance when he is in a highly motivated mood (Riyanto et al., 2021). Motivated staff, to a large extent, embody the drive which ultimately propels them to realize maximum potential. The movement ignited by passion drives employee's high satisfaction with their respective jobs which in turn strengthen motivates and improve their performance. This satisfactory link between work satisfaction and performance is assumed to have a greater impact on workers who show more of inner drive (Goetz & Wald, 2022). However, the effectiveness of motivation too can moderate the relationship between job satisfaction and performance. In the experience of some, that is a way of helping to motivate members of the organization for better output. Workers who feel satisfied are most inclined to be motivated, to show a sense of purpose and achievement, and to enjoy their work more (Ali & Anwar, 2021). This can contribute to enhanced learning and

performance. Lastly, motivation serves as an instrument under which employees get a chance of applying their pleasant state of feeling to result in increased performance outcomes(Lencho, 2020). Thus, the following hypothesis suggested:

H3: Motivation mediates the relationship between WS and EP.

Methodology

Data collection Producer

This study is based on a quantitative research design which is used to explore the connection between culture, satisfaction with the job and worker performance, in the banking sector of a country which is still developing. The research design authorizations the use of quantitative data for a further study of the stated assumptions. The research aims to obtain data from a sample of 197 workers of the banks that belong to the group of developing countries in a particular area. Regarding bank confidentiality, only the exact details of the interceded bank branches and their officials are omitted from this report. The sample size was decided based primarily on the practical factors of time and funds, and on covering enough banks to have a good representation of the entire banking sector. A s questionnaire was deployed as the main research data collecting instrument. The questionnaire embodies scales and items that have been developed already and to assess the four latent variables of organization culture, job satisfaction, motivation and employee performance. The questionnaire was modelled from some validated scales employed in pre-existing research studies, altering them to fit the context of the banking sector within a developing country.

The survey was conducted by face-to-face(onsite) interview. The specially trained researchers visited the selected banks and distributed the printed questionnaires to the participants of the pre-test employees. It was easier to provide prompt responses to any queries or critics which enhanced the response rate. The required permission to carry out the study has been obtained through the contact from Human Resources department of each involved bank. The ethical considerations have been followed so that the confidentiality and anonymity of the participants have been respected. Furthermore, the participation fully voluntary and on demand basis principle was respected. Subjects were given an overview of the research objective, their rights as participants, as well as of the confidentiality of the collected information. All individuals clearly understand and agree to participate on writing their informed consent letters.

Scale Development

The scale is adopted from study of (Paais & Pattiruhu, 2020). The four research items of organizational culture were “There is a fair, equitable and professional division of work, Vision and mission of the company are always carried out well by the organization and obeyed by all company elements of the company, there is trust in the leadership and A conducive and homely work environment. The second variable work satisfaction with three items were considered “There is a balance between work quality and social quality of life, there is a feeling of pride

working in this company and I feel motivated to continue working actively and optimally”. The third variable motivation also with three research items “I receive a fair bonus for every work measurement, I believe there is attention to the career path of employees and I think the care given by the organization to family needs can be met”. Lastly, employee performance with four items “ There is a professional system reward so that all forms of assessment are carried out transparently, The goal given by the company is always achieved or even exceeds, An increase in the value of assets and good corporate investment is reflected through the results of the company’s financial statements that profit and There are strict rules that make employees must comply with the regulations”.

Software tool

SmartPLS presents a non-technical interface to researchers with different levels of interrupting statistics in statistical analysis (Thao et al., 2023). It works as a graphical user interface which researcher can have easy access to creating and analyzing the SEM models without need for a high skill of programming. SMARTPLS's made PLS-SEM known for its capability to counteract the effect of distributional violations like non-normality of data by consistency. It can handle data that have outliers, non-linearities, non-normal distributions; this is the reason why it is suitable for analyzing data in a real-world context where assumptions of a traditional statistical method may probably not have been met. Bootstrapping is a resampling method that randomly re-samples the original data set, the researchers then compute several performance measures to obtain unbiased standard errors and p-values (IRIANY et al., 2022). It supplies strong descriptive statistics and can use even significant deviations from required distribution patterns.

Results

Common Biased Method

The CMB - an abbreviation for common method bias -is an example of the artifact that can be introduced at the data level due to the measurement tools (Beebe, 2024). The present research will be dealing with a wide range of variables but it is using the same method of gathering the data. Literature says this method might result in generalization and bias. Hence, in addition to proper recourse, Harman’s one factor’s test is used to accomplish the detection of CMB. Per a recent study, the contribution margin of CMB is considered to be higher than 50%, provided the rate of variation of factor alone doubles in a case. The findings of the Harman’s one-component test recommend present research does not comprise of composite majority score due to the one-component component near the borderline at 48%.

Reliability and Validity

This evaluation is based on the knowledge that the values of Cronbach's alpha which are higher than 0.7 were found. Therefore, it is also possible to argue that factors are establishes again both consistency and reliability. Finally, a strong reliability is achieved as the total reliability figures for all four factors established exceed the threshold of 0.7. Present study also

proved that AVE values constantly remain above the indicated level and hence convergent validity of the study is reliable. Consequently, the considered tests of reliability and validity demonstrate that the measuring instruments used are reliable and valid for this study. Firstly, given the high reliability and validity, the following datasets would keep three characteristics: internally consistent tests, reliable infrastructure, and convergent findings for researchers(Asmelash & Kumar, 2019). (See Table 1 & Figure 1).

Table 1. Reliability and Validity

Variable	Item coding	Item loading	Cronbach alpha	Composite reliability	Average variance extraction
Organizational culture	OC1	0.854	0.856	0.903	0.699
	OC2	0.788			
	OC3	0.867			
	OC4	0.833			
Work Satisfaction	WS1	0.923	0.866	0.919	0.790
	WS2	0.845			
	WS3	0.897			
Motivation	M1	0.860	0.820	0.892	0.734
	M2	0.842			
	M3	0.869			
Employee Performance	EP1	0.931	0.929	0.950	0.825
	EP2	0.903			
	EP3	0.874			
	EP4	0.923			

Source: Author’s estimations

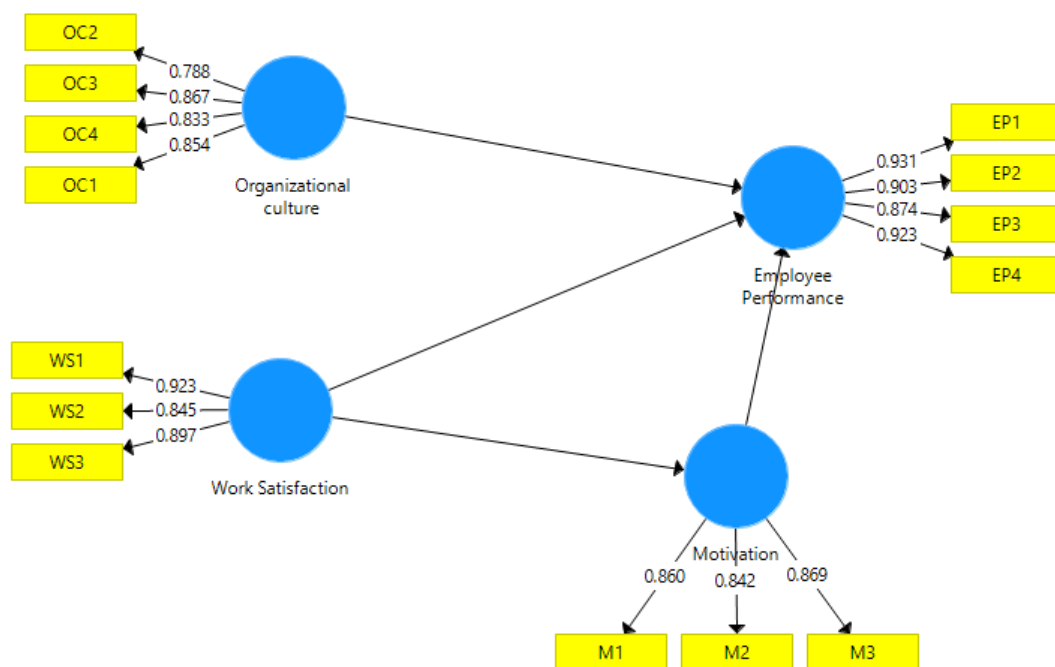


Figure 1. Measurement Model

Hypothesis Testing and Discussion

This research is to and see if organization culture, worker satisfaction level and employee performance in a bank in a developing country are connected or not. Additionally, the research took into account that motivation plays a role of a mediating in the connection between work satisfaction and the employee performance. Therefore, the study gives a set of recommendations, which reveals linking between various variables and ways to improve employee's performance in the banking industry.

A validation of this assumption (H1) is evident in the fact that organizational culture has a better role to performance from employees because revealed positive and significant impact on employee performance (See Table 2 & Figure 2). This type of outcome is consistent with previous researches which have simply illustrated that organizational culture has always exerted control on various areas of behavior and performance of employees (Widarko & Anwarodin, 2022). A study suggested that a successful organization would be one that has a positive culture of values, communication that is clear, supportive leadership and employee development as focus point (Bagga et al., 2023). Furthermore, that organization's employees are likely to have high engagement, commitment and motivation. Ultimately, this would lead to the improved performance of the organization. The effect of organizational culture on employee performance is apparent from this, and the banks in the banking sector should therefore make the promotion and maintenance of such a culture a priority. This can be accomplished, through for example, having in place communication channels that work, training programs, various programs for recognition, and ensuring that the environment is supportive towards work. Lastly, an organisations culture which is conducive to the employees' well-being is one powerful ingredient for the development of work environment that encourages and empowers the staff which in turn boosts employees' performance outcomes (López-Cabarcos et al., 2022).

Simultaneously, findings related to H2 hypothesis can be accepting that job satisfaction positively influences employee performance positive and significant impact on employee performance (See Table 2 & Figure 2). Similarly, this finding is in an agreement with earlier study that employed various research techniques and provided evidence of unmatched influence of job satisfaction on employees (De Santis et al., 2021). A recent study suggested that the workers that feel good about their jobs are able to show a greater deal of motivation, participation, and loyalty (Cachón-Rodríguez et al., 2022). It can be said that the existence of a positive connection between work pleasure and the performance of employees urges the banks to shape work environment that boosts the job success. Among other things, for example, reasonable compensation, chances of progression and development, balancing your work and life, being managed by good boss and positive organizational culture can be considered as factors for employee's overall satisfaction. Therefore, on taking notice of the above factors, banks will be able to build up a more contented staff and thus attract greater levels of productivity and performance (Nguyen & Nguyen, 2023).

The last hypothesis of present study (H3) also confirmed the partial mediation effect connecting work satisfaction and employee performance through an addition factor, i.e.,

motivation. It is important to harness employees’ energy so that their satisfaction while in work will be even more rewarding when connected to their efficiency (Boccoli et al., 2023). Therefore, bank must be engaged in the campaign of keeping employees satisfied and interested in keeping their work spirit on the highest level. To name a few, task complexity, opportunity for personal growth, recognition and rewards for accomplishments, and fostering a morale environment of the workplace are some of the tools to motivate employees effectively. Through this approach, banks can make employees’ positive job attitude be the most powerful factor affecting the labour efficiency, in turn (Anakpo et al., 2023).

Table 2. Path Directions

	Beta Value	Standard Deviation	T Statistics	P Values
Organizational culture -> Employee Performance	0.420	0.067	6.244	0.000
Work Satisfaction -> Employee Performance	0.207	0.070	2.970	0.003
Work Satisfaction -> Motivation -> Employee Performance	0.207	0.036	5.724	0.000

Source: Author’s estimations

Concluding Remarks

This study examined the relationships between organizational culture, work satisfaction, and employee performance in the banking sector of a developing country. Additionally, it explored the mediating role of motivation in the relationship between work satisfaction and employee performance. The findings provide valuable insights into the dynamics of these variables within the banking sector and contribute to our understanding of employee performance in this context. The results of this study support all the proposed hypotheses, indicating that organizational culture and work satisfaction are positively associated with employee performance. Furthermore, motivation was found to mediating the relationship between work satisfaction and employee performance, strengthening the positive impact of work satisfaction on performance outcomes.

Managerial Implications

This made the result of the study to be of great importance to all these banks in the developing country's banking sector. The emphasis is placed on how the first factor is developing a positive work culture and bringing it in coherence with an organization's values and objectives. The banks need to do their best in order to provide a platform that makes teamwork easy, and also allows their employees to grow. In the second place, the commitment which the study gives to attend the satisfaction from work as a crucial part dealing with employee performance is an illustration that work satisfaction is the driving force behind the employees’ endeavours. One of

the things, banks should concentrate on, that is the factors that stimulate work satisfaction as a compensatory level, as a chance to grow, as a work-life balance, and as a supportive management practice. Consequently, by tackling these issues, banks can help their employees to be more satisfied and, subsequently, more productive and that is crucial for the overall development of the financial industry. Also, the research again reveals that motivation is a very essential point to consider which greatly impacts employee performance. The banking institutions should formulate strategies to reinstate staff motivation, hence making task-related efforts themselves and presenting appreciation for achievements to be among the steps to be taken as well as creating a cordial work environment. By this way, this study has contributed to a significant amount of information that helps to understand how the workplace culture turns into job satisfaction, motivation and job performance in the banking sector. Through acknowledging and implementing strategies designed to boost the engagement in these elements, bank organization can develop a more committed and above-standard workforce, topped off with better performance outcomes, in the end.

Theoretical contribution

The discussed research helps in discovering a theoretical concept that outlines the broadcasting function of motivation (Expectancy Theory) in the relationship between job fulfilment and employee performance in the banking market of developing countries. According to the expectancy theory, the motivation of individuals to exert additional effort and perform well is influenced by their expectations of what they will achieve and their believe that the use of their resources in the right activity will lead to success. The results of the research prove the fact that motivation is an important factor that influences the connection between satisfaction at work and employees' performance. Expectancy theory implies that workers may feel appreciated for their hard work and that their efforts may be rewarded so that they can realize positive career outcomes, like job security, recognition, professional advancement, and rewards. These good outcomes provide extra reasons to participants so that those participants invest more effort and enhance their performance. The findings of this study suggest that as an employee's motivation increases so does the effect of work satisfaction on an employee's performance with the couple becoming even stronger. This revelation is in agreement with Expectancy Theory since workers with a high level of motivation are more ready to hold their effort, productivity and satisfaction highly as it will contribute to efficient performance. Their reason for this increases the weight of the impact that the work satisfaction element has on the performance of duties carried out by an employee. The empirical advantage of this research is going to be the extension of the Expectancy Theory to a context which is a banking sector in a developing country.

Limitations and future research directions

However, this study leads to several vital conclusions, yet some weaknesses need to be noticed. Moreover, the research used cross-sectional data collection methods which cannot contemplate the cause-and-effect relationship. Longitudinal studies, experimental designs or any other method will eliminate a causal link that is lacking in the research. However, the study narrows down to the banking sector of a developing country only and therefore it has an issue of

generalizing to other industries or countries since the banking sector differs in maturity from other industries. In the banking sector, different factors and dynamics may contribute to every organizational culture, work satisfaction, and motivation-employee performance relationship. Future research might be devoted to the testing of the methodology in various domains and contexts to increase the level of generalization achieved by the results. As for future research, it can consider other data collection methods that are not the one-source type but rather use multiple sources, including, for instance, performance indicators or data from managers and co-workers to eliminate any possible bias.

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