

THE INFLUENCE OF ORGANISATIONAL CULTURE ON JOB SATISFACTION,
ORGANISATIONAL COMMITMENT AND TURNOVER INTENTION: A STUDY ON THE
BANKING SECTOR IN THE KINGDOM OF SAUDI ARABIA

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ABSTRACT

This thesis explores the influence of organisational culture types (clan, adhocracy, market and hierarchy) on job satisfaction, organisational commitment and employee turnover intention in banks in the Kingdom of Saudi Arabia. The main objectives of this thesis are: (1) to examine the applicability of Quinn and Rohrbaugh's Competing Values Framework of organisational culture to a Saudi Arabian context; (2) to plot the cultural profile of Saudi banks by identifying their dominant organisational culture types; (3) to determine the extent to which organisational culture influences job satisfaction and organisational commitment among employees of Saudi banks; (4) to investigate the roles of job satisfaction and organisational commitment in mediating the relationship between organisational culture and employee turnover intention; and (5) to determine the extent to which job satisfaction and organisational commitment influence turnover intention among employees of Saudi banks.

The data for this thesis was collected using questionnaires from 258 (a 28% response rate) front-line employees in 12 banks that were categorised into three different types of banks: (1) Islamic local banks; (2) non-Islamic local banks; and (3) non-Islamic partially-owned foreign banks, based on differences in banking practices and foundations in the Kingdom of Saudi Arabia. The data was drawn from banks operating in Riyadh, the capital city of the Kingdom of Saudi Arabia, which is also the largest city. The obtained data was analysed using the Statistical Package for the Social Sciences (SPSS) by means of correlation and regression analyses.

The findings indicated that, first, Cameron and Quinn's Competing Values Framework of organisational culture was applicable in the Saudi Arabian context. Second, market culture was the most dominant type of organisational culture across the three categories of Saudi banks. Third, all culture types were positively related to job satisfaction and organisational commitment. The influence of organisational culture types on job satisfaction ranged from strong to moderate with clan, adhocracy, and hierarchy culture types showing a stronger influence than the market culture type. In regards to organisational commitment, clan and adhocracy culture types have a stronger influence

than market and hierarchy culture types. Finally, job satisfaction and organisational commitment mediated the relationship between types of organisational culture and turnover intention. The only exception occurred with market culture where there was no mediated relationship with turnover intention.

The findings from this study provide scholars, and practitioners with valuable information. This research thesis contributes to organisational culture theory, and is one of the first studies to establish a distinction between conventional and Islamic banks in terms of affecting employee behaviours. It is also one of the first empirical studies to investigate the mediating role of job satisfaction and organisational commitment between organisational culture and turnover intention. The implications from this study for further research are also discussed.

DECLARATION

“I, Abdullah Aldhuwaihi, declare that the DBA thesis entitled *The Influence of Organisational Culture on Job Satisfaction, Organisational Commitment and Turnover Intention: A Study on the Banking Sector in the Kingdom of Saudi Arabia* is no more than 65,000 words in length including quotes and exclusive of tables, figures, appendices, bibliography, references and footnotes. This thesis contains no material that has been submitted previously, in whole or in part, for the award of any other academic degree or diploma. Except where otherwise indicated, this thesis is my own work”.

Signature:



Date: 7 August 2013

DEDICATION

To the memory of my late father, Jassir, whom I extremely owe a debt of gratitude, after the will of God (Allah) Almighty, for all achievements I made.

To my beloved mother, Noura, whose prayers and love never left me while I was working on this task away from home.

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List of Abbreviations

CFA	Confirmatory Factor Analysis
CVF	Competing Values Framework
EFA	Exploratory Factor Analysis
GCC	Gulf Cooperation Council
GDP	Gross Domestic Product
GLOBE	Global Leadership and Organisational Behaviour Effectiveness
ILB	Islamic Local Bank
IMF	International Monetary Fund
JIBS	Journal of International Business Studies
JSS	Job Satisfaction Survey
KMO	Kaiser-Meyer-Olkin
KSA	Kingdom of Saudi Arabia
NCB	National Commercial Bank
NILB	Non-Islamic Local Bank
NIPOFN	Non-Islamic Partially-Owned Foreign Bank
OCAI	Organisational Culture Assessment Instrument
OCQ	Organisational Commitment Questionnaire
SABB	Saudi Arabian British Bank
SAMA	Saudi Arabian Monetary Agency
SEM	Structural Equation Modelling
USA	United States of America

CHAPTER 1. INTRODUCTION

The subject of organisational culture attracted a large amount of attention in the late 1980s and early 1990s as management scholars explored the reasons behind the failure of U.S. firms in competing with their Japanese counterparts (Ojo, 2010). An organisation's culture is considered to be an important factor affecting organisational success or failure (Sawner, 2000). It is frequently held accountable for organisational ills and, on occasions, praised for creating positive qualities (Baker, 2004; Shani & Lau, 2008). In addition to organisation-level effects, the impact of organisational culture on key employee attitudes is well documented (Cameron & Quinn, 2011). Numerous studies have demonstrated the influence of organisational culture on job satisfaction and organisational commitment (Cameron & Freeman, 1991; Goodman, Zammuto, & Gifford, 2001; Lok & Crawford, 2004; Peters & Waterman, 2004; San Park & Kim, 2009).

Organisational scholars have extended the above-mentioned research stream internationally by studying attitudes from different cultural angles (Chen & Francesco, 2000; Viswesvaran & Deshpande, 1996; Walumbwa, Orwa, Wang, & Lawler, 2005). While both researchers and practitioners have benefited from this cross-cultural research, this stream of research in the Middle East has been limited (Dedoussis, 2004). For example, Robertson, Al-Khatib, Al-Habib, & Lanoue (2001) analysed all articles from the *Journal of International Business Studies* (JIBS) from 1990 to 1999 to see how many focused on a Muslim country in the Middle East. Out of 236 articles published in that decade, less than 1% did so, reflecting a dearth of literature on organisational studies in the Middle East. As the analysis was done a decade ago, the researcher conducted a manual search of the database of the JIBS for the period from 2000 to 2013. The search revealed that the absence of studies on the Middle East is still evident. Over a period of 13 years, only 3 articles related to the Middle East were published. Two of these articles were conducted on Turkish samples (Pellegrini & Scandura, 2006; Wasti & Wasti, 2008) while the third one was conducted on a sample of Iranian and U.S. female employees (Newburry, Belkin & Ansari, 2008).

The application of theories and models developed in one part of the world in order to understand phenomena that occur in another part of the world has been one of the most

difficult challenges in the field of international management (Denison, Haaland, & Goelzer, 2003). Discussions on the validity and applicability become even more critical and relevant when set in a different cultural context. Much of the early concern about this issue focused on the application of U.S. theories abroad (Hofstede, 1980). However, several studies highlighted this problem in other contexts as in the Japanese theories of knowledge creation (Nonaka & Takeuchi, 1995), and quality control (Imai, 1986), and European models of organisational design and joint ventures (Doz, 1993; Taylor, 2003). Taking into consideration the issues associated with the application of models and theories in different cultural contexts and the lack of studies on organisational culture, this study attempts to fill this gap by studying the influence of organisational culture in the Kingdom of Saudi Arabia (KSA).

As discussed later in this thesis, organisational culture was assessed using the Competing Values Framework (CVF) (Quinn & Rohrbaugh, 1981, 1983). Originally, the CVF was developed as an attempt to explain organisational effectiveness. It maps sense-making devices and organising mechanisms for complicated situations by highlighting the paradoxical and competing requirements necessary to achieve high levels of organisational effectiveness and performance (Linley, Harrington, & Garcea, 2010). The CVF organises elements into four categories represented in a two-by-two matrix. The matrix is composed of two dimensions, one drawn horizontally and the other drawn vertically. The horizontal dimension differentiates effectiveness criteria based on their orientation whether it is internal or external. The vertical dimension differentiates effectiveness criteria based on the competing and contradictory orientations of flexibility and control. Together these two dimensions form four quadrants representing four clusters of organisational effectiveness criteria. The four quadrants were later identified as types of organisational culture: clan, adhocracy, market and hierarchy.

The choice of the CVF over other frameworks of organisational culture was mainly motivated by its empirical validity as a robust framework to assess and manage organisational culture. Cameron and Quinn (2011) argue that an appropriate framework of organisational culture should be: valid; based on empirical evidence; and be able to integrate and organise most of the dimensions being proposed. They also argue that the CVF meets all these conditions as it was empirically derived, has shown to have face

and content empirical validity, and assists in gathering many of the dimensions proposed by other authors. Moreover, the decision of using the CVF in this study was motivated by its absence in organisational studies in the Middle East in general and KSA in particular. The researcher was not able to find any study that has used the CVF in this area. The CVF and its four types of organisational culture are further discussed in Chapter 3.

1.1 Aims of the Study

The main aim of this study is to test the applicability of the CVF (Quinn & Rohrbaugh, 1981, 1983) in a Saudi Arabian context. Secondly, to investigate the roles of job satisfaction and organisational commitment in mediating the relationship between organisational culture and turnover intention.

1.1.1 Objectives of the Study

From the aims of the study, the following specific objectives have been derived:

- ◆ To examine the applicability of Quinn and Rohrbaugh's (1981, 1983) CVF to a Saudi Arabian context.
- ◆ To plot the cultural profile of Saudi banks by identifying the dominant organisational culture types in each bank category.
- ◆ To determine the extent to which job satisfaction and organisational commitment influence turnover intention among employees of Saudi banks.
- ◆ To determine the extent to which organisational culture influences job satisfaction and organisational commitment among employees of Saudi banks.
- ◆ To investigate the extent to which job satisfaction and organisational commitment mediate the relationship between organisational culture and turnover intention.

1.2 Contribution to Knowledge

The findings of this study will make significant contributions to the fields of

organisational and employee behaviour. The first contribution is to examine the applicability of the CVF of organisational culture in KSA. Moreover, this study contributes to theoretical knowledge on the influence of organisational culture on turnover intention. The role of organisational culture in this context is as yet unknown. Furthermore, the majority of research into organisational culture, job satisfaction, organisational commitment, and turnover intention has been conducted in Anglo-American context. Taking into consideration the ever-increasing globalisation of business, there is a greater need to broaden the study of organisationally important phenomena beyond the cultural boundaries of Anglo-American countries.

The choice of KSA for this study is motivated by lack of studies on the influence of organisational culture on the three variables of job satisfaction, organisational commitment and turnover intention. As illustrated in Section 3.5 “Studies in the Arab Gulf Area”, no previous studies have been undertaken by earlier scholars in KSA. The choice of KSA for this study is also important because it is an Islamic country in the Middle East with different economic, social, religious, and cultural values compared to the Anglo-American countries. These differences may lead to different implications on relationships between organisational culture, job satisfaction, organisational commitment, and turnover intention. Thus, it is hoped to make several contributions to the body of research on these organisational elements in KSA.

1.3 Statement of Significance

The study will also assist practitioners in understanding organisational culture and its impact on job satisfaction, organisational commitment and turnover intention. Understanding the role of organisational culture can help managers to determine where to strive to help improve employees’ job satisfaction and organisational commitment. The results of this study may also help managers who wish to decrease employees’ turnover. Given the need for management to recognise the impact of organisational culture on employee-related variables in today’s competitive world, this study will help Saudi banks and financial institutions to assess and build the appropriate organisational culture that entails the highest levels of job satisfaction and organisational commitment and the lowest levels of turnover intention. Moreover, multinational organisations, and specifically banks and financial institutions, entering the Saudi market need to

understand the impact of culture, environment, values and norms of Saudi Arabia on these important variables. The application of universal HR best practices to a different cultural context like KSA is not simple, because it may result in different, undesirable outcomes.

1.4 Definition of Terms

The following definitions were applied to form the basis of this research.

A. *Culture*: “The belief systems and value orientations that influence customs, norms, practices, and social institutions, including psychological processes (language, care taking practices, media, educational systems) and organisations (media, educational systems)” (APA, 2002).

B. *Organisational Culture*: “A pattern of shared basic assumptions that the group learned as it solved its problems of external adaptation and internal integration, that has worked well enough to be considered valid and, therefore, to be taught to new members of the organisation as the correct way to perceive, think, and feel in relation to those problems” (Schein, 1992, p. 12)

C. *Job satisfaction*: “An attitudinal variable that reflects how people feel about their jobs overall as well as about various aspects of them” (Spector, 2003, p. 210).

D. *Organisational commitment*: “A multidimensional psychological state that characterises the employee’s relationship with the organisation and has implications for the decision to continue membership in the organisation” (Meyer & Allen, 1997, p. 11). The multidimensional components are (1) affective (AC), (2) continuance (CC), and (3) normative (NC) organisational commitment.

E. *Turnover intention*: “The intention to voluntarily change companies or to leave the labour market altogether” (Karin & Birgit, 2007, p.711).

1.5 Structure of the Thesis

This chapter has introduced the need for a greater understanding of the role of organisational culture in the relationships between job satisfaction, organisational commitment and turnover intention in the context of the banking sector in KSA. The

aims and objectives of the research have been presented as well as potential contributions from the study. A list of definitions of the study's key variables has been provided. Chapter 2 is a background to this study. It presents the context of this study and discusses the role of national culture in shaping the organisational behaviour of employees. It also provides an overview of the banking industry in KSA along with a discussion on Islamic banking. Chapter 3 provides a review of the literature relevant to organisational culture, job satisfaction, organisational commitment and turnover intention. The relationships between constructs and previous empirical research findings relevant to this study are discussed. It concludes with hypothesis development and conceptual framework to guide this study.

Chapter 4 presents a detailed discussion of the research design and the methodology to be used to test the conceptual framework and its hypotheses. Chapter 5 details the process of data preparation. It examines construct validity and reliability using exploratory factor analysis (EFA) and confirmatory factor analysis (CFA).

Chapter 6 describes the results of the statistical analyses that are used to test the hypotheses. Chapter 7 compares these findings across different categories of banks in KSA to reveal differences related to their organisational foundations. Chapter 8 presents the findings of the study. This chapter provides a discussion of the results and the extent to which they are consistent with or contrary to past empirical findings and theoretical arguments. Finally, Chapter 9 concludes with a summary of the findings of the study concerning the hypotheses, the limitations of the study, recommendations for future research, and conclusions of the study.

CHAPTER 2. BACKGROUND TO THE RESEARCH CONTEXT

2.1 Introduction

The aim of this study is to investigate the role of organisational culture on job satisfaction, organisational commitment and turnover intention in the Saudi Arabian context. This chapter will present a general overview of KSA as a background for this study. Then, it will explore the factors that influenced the development of the Saudi Arabian banking sector. These include the influence of religion, culture, politics, and economics. Also, it will provide a brief discussion of the meaning and principles of Islamic finance and its applications in KSA. Finally, a general overview of Hofstede's model of national culture is presented.

2.2 Background of Saudi Arabia

KSA is the largest country in the Middle East. The Kingdom's population has reached 27 million in 2010, including over eight million foreign residents (DFAT, 2010). KSA is also a founding member of the Gulf Cooperation Council (GCC), which includes the United Arab Emirates, Kuwait, Oman, Bahrain and Qatar. Since ancient times, the Arabian Peninsula, where the six countries are located, has played a major role as a trade centre and as a birthplace of Islam. Over 1 billion Muslims pray towards KSA's holiest city, Makkah, five times a day. In addition, millions of Muslims travel to KSA every year to visit the Holy Mosques in Makkah and Madinah to make pilgrimages (either Hajj or Umrah). In 1932, the modern state of KSA was founded by King Abdulaziz Al-Saud with Riyadh as its capital. Islam is the main and official religion in KSA. Its influence extends to all aspects of social, political, and economic issues (Harper & Subanthore, 2007).

2.2.1 *Economic Background*

The kingdom has emerged from being an extremely underdeveloped and desert country at the dawn of 20th century to become one of the wealthiest nations in the Middle East today. The discovery of oil in the late 1930s has changed the face of the kingdom and

the world too. Nowadays, KSA is the world's biggest oil producer with a production rate of 12.5 billion barrels of crude oil per day (Daya, 2011). The Kingdom also has the world's largest proven oil reserves estimated at 262.3 billion barrels (Blanchard, 2011). Figure 2.1 shows the growth of gross domestic product (GDP) over the period from 1980 to 2009.

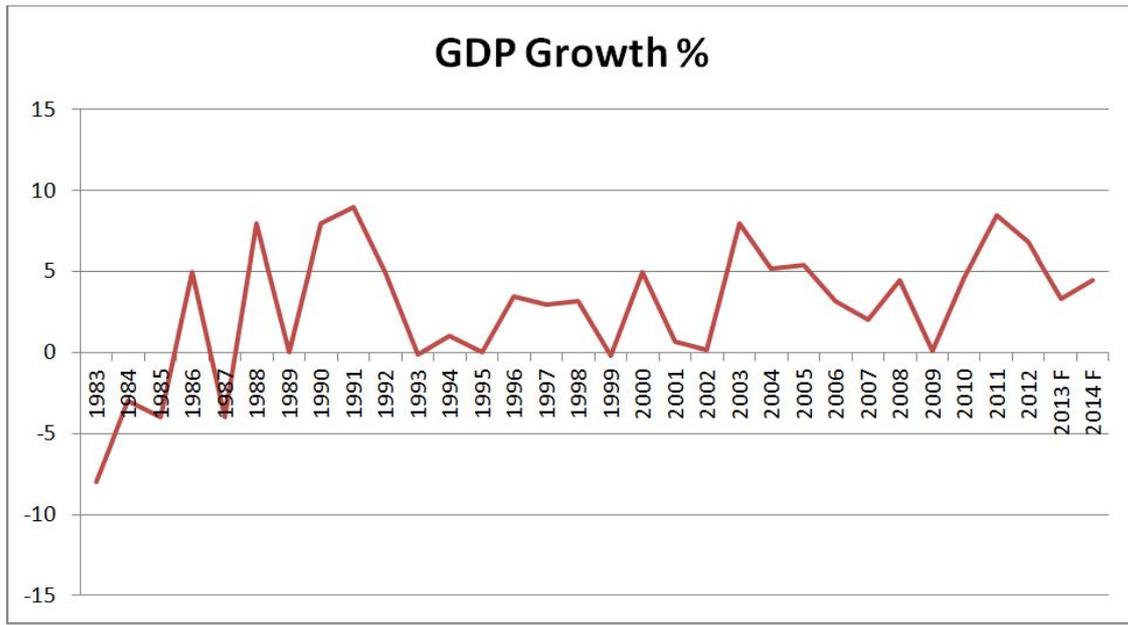


Figure 2.1: Saudi Arabia's GDP growth 1983-2014 (F = Forecast) Sources: (World Bank, 2010; Saudi Gazette, 2012)

The objective of the following part is to review the development of the Saudi Arabian banking sector.

2.2.2 The Evolution of The Saudi Arabian Banking System

The Saudi Arabian Monetary Agency (SAMA) is the governing and regulatory body of banking sector in KSA. Founded in 1952, SAMA is an independent autonomous governmental agency. It is directly subject to the instructions of the Council of Ministers of whom the Ministry of Finance and National economy is in charge for all SAMA matters (Meyer-Reumann, 1995). In brief, SAMA is the Saudi Central Bank whose functions include issuing the national currency (1 Saudi Riyal = \$AUD 0.25, \$USD 0.266), supervising commercial banks, acting as a banker to the Saudi government, managing the Kingdom's foreign exchange reserves, conducting monetary policy for promoting price and exchange rate stability, and promoting the growth and ensuring the

soundness of the financial system (SAMA, 2011).

2.2.3 The Birth of Banking System

At the time the Kingdom was established in 1932, there was neither national currency, nor commercial banks. Banking activities were limited to a few foreign trading houses in its early age. Their main business was to provide financial services to locals and pilgrims. After establishing the Kingdom in 1932, the Saudi government depended on two banks; Eastern Bank, a United Kingdom bank now absorbed into the Standard Chartered Bank, and the Nederlands Handel-Maatschappij (NHM). The NHM entered KSA in 1926 before declaring the Kingdom. The NHM served as the Central Bank, maintaining the country's gold stock and dealing with oil royalty payments (Tschoegl, 2002).

With the help of the International Monetary Fund (IMF), the Saudi government initiated a program of reform in 1951 to modernise its monetary system leading to the establishment of SAMA in 1952.

The government had been using a local money-changer called the Al-Kaki and Bin Mahfouz Money Changer Company as its financial agent. In 1953, the company was permitted to become the first Saudi bank under the name National Commercial Bank (NCB). The second bank was established in 1957 with the name Riyadh Bank. After establishing these two banks, a new banking law was passed in 1966 giving SAMA more power to regulate and license new banks. The law restricted foreign banks from further expansion. Consequently, the two Saudi banks, NCB and Riyadh Bank, had dominated the branch network in the country (Molyneux & Iqbal, 2005).

2.2.4 Banking Industry Saudisation in 1970s

In the 1970s, the country witnessed a period of economic booming fuelled by increasing of oil revenues. This booming resulted in a rapid expansion of the banking system with the opening of additional 10 foreign banks and a national network of bank branches of over 247 branches (Al-Suhaimi, 2002). The strong presence of foreign banks encouraged the SAMA in 1975 to convert them into publicly traded companies with the participation of Saudi nationals. All foreign banks were required to incorporate locally

by allocating at least 60% of their shareholdings to Saudi partners (Tschoegl, 2002). The ownership of foreign banks was held up to 50 per cent in order to maintain the performance and stability of banking sector. Foreign banks were also allowed to include the name of their origins to the bank title. Examples of such banks include many large banks operating today in KSA, such as the Saudi Hollandi Bank, Banque Saudi Fransi, and Saudi British Bank (SABB).

2.2.5 The Downturns of 1980s

Two events deeply impacted on the Saudi economy in the 1980s. The first one was the Iran-Iraq war which caused a sharp increase in oil prices during 1979-1981, and the second event was the severe decline in oil prices 1982-1986. The Saudi banking sector was heavily affected by these two events due to a lending extension backed by the increase in their balance sheets after the oil price hike. Consequently, declining oil prices after 1982 saw many banks with difficulties recovering their loans that had been done without sufficient assessments and monitoring procedures. This hard lesson led to a comprehensive review of their lending activities (Molyneux & Iqbal, 2005).

2.2.6 The Expansion of Banking Sector in the 1990s

The Saudi banking sector commenced the 1990s with a serious test after the Iraqi invasion of Kuwait. Banks were directly affected by substantial deposit withdrawals. SAMA intervened to stabilise the banking system by providing substantial liquidity to Saudi banks. After the war ended in 1991, domestic loans increased by 90%. Profitability indicators showed that the Saudi banking sector achieved sustained improvement. Moreover, Saudi banks invested in new technologies, such as setting up point-of-sale terminals all over the country and electronic funds transfer systems. By 2000, total banks assets amounted to \$121.1 billion. Banking credit reached \$46.2 billion with an annual average growth rate of 11%. 11 banks were operating during this period including four joint ventures with foreign banks (Molyneux & Iqbal, 2005).

2.2.7 The Saudi Banking Sector Today

The Saudi banking sector comprises 20 banks that currently operate in different

markets. Twelve of these banks are a mix of wholly-owned Saudi banks and partially-owned foreign banks following the Saudisation period in the 1970s. The remaining eight banks are all foreign banks licensed for corporate and investment activities with a limited number of branches not exceeding two at most (SAMA, 2010). This study is restricted to these twelve retail banking institutions. Table 2.1 shows the names and number of branches and employees of these banks.

Table 2.1: List of Banks Operating in Saudi Arabia

Bank	Number of branches	Number of employees
National Commercial Bank	284	5879
Riyad Bank	252	5334
Al-Rajhi Bank	467	11656
Bank Al-Jazira	54	2778
Saudi Investment Bank	48	1235
Saudi Hollandi Bank	45	2121
Banque Saudi Fransi	86	2677
Saudi British Bank	79	3532
The Arab National Bank	145	4627
Samba Financial Group	72	3329
Bank Albilad	88	2840
Alinma Bank	49	1552

Source: Annual Report, SAMA (2010, p. 267)

2.3 Islamic Banking and Its Applications in Saudi Arabia

Islamic banking revolves around several well-established concepts derived from Islamic principles, known as *Shari'a*. It is a way to put these principles into practice against conventional Western banking. Islamic banking is based on the prohibition of interest, but this is not the only difference between Islamic and conventional banking practices (Kettell, 2011). The following table highlights key points that differentiate Islamic banking from conventional banking.

Table 2.2: Islamic vs. Conventional Banking

Characteristics	Islamic Banking System	Conventional Banking System (Interest based system)
Business Framework	Based on Shari'a laws: Shari'a scholars ensure adherence to Islamic laws and provide guidance.	Not based on religious laws or guidance.
Balance between moral and material requirement	The requirement to finance physical assets which banks usually take ownership of before resale reduces over extension of credit	Excessive use of credit and debt financing can lead to financial problems
Equity financing with risk to capital	Available. Enable several parties to provide equity capital to a project or venture. Losses are shared on the basis of equity participation while profits are shared on a pre-agreed ratio.	Not generally available through commercial banks, but through venture capital companies and investment banks.
Prohibition of Gharar	Transactions deemed <i>Gharar</i> are prohibited. <i>Gharar</i> denotes varying degrees of deception pertaining to the price and quality of goods received by a party at the expense of the other. Derivative trading e.g. option are considered as having elements of <i>Gharar</i> .	Trading and dealing in derivatives of various forms is allowed.
Profit and loss sharing	All transactions are based on this principle. Returns are variable, dependent on bank performance and not guaranteed. The risks are managed to ensure better returns than deposit accounts.	This principle is not applied. Returns to depositors are irrespective of bank performance and profitability.

Source: ADIB (2011)

In spite of KSA's status as the birthplace of Islam and the host of the religion's two holiest cities, the word "Islamic" does not appear in the title of any Saudi financial institution (Ramady, 2010). However, "Investors and clients can distinguish between *Shari'a*-based institutions and those that offer *Shari'a*-compliant products while simultaneously offering non-*Shari'a*-compliant products," said a member of the *Shari'a* Board in a Saudi bank (The Report: Saudi Arabia, 2010, p. 102). According to this statement, banks in KSA can be classified into two main groups; (1) banks that operate

on a purely Islamic basis, and (2) conventional banks that also offer Islamic products and services. Another classification which might be helpful in this study is categorising banks based on their ownership type. As discussed earlier, foreign banks were ordered to incorporate locally by allocating at least 60% of their shareholdings to Saudi partners. Consequently, two other categories of banks emerge: (1) foreign banks that were locally incorporated, (2) local banks with 100% Saudi ownership.

After discussing Islamic banking and given that partially-owned banks do not operate on a purely Islamic basis, banks in KSA are generally categorised into three groups:

1. Islamic local banks.
2. Non-Islamic local banks.
3. Non-Islamic partially-owned foreign banks.

Following this categorisation, Table 2.3 lists the 12 banks operating in KSA according to their category.

Table 2.3: Categorisation of Banks Operating in Saudi Arabia

Bank Category	Bank
Islamic local banks	Al-Rajhi Bank Bank Al-Jazira Bank Albilad Alinma Bank
Non-Islamic local banks	Riyad Bank Saudi Investment Bank National Commercial Bank Samba Financial Group
Non-Islamic partially-owned foreign banks	Saudi Hollandi Bank Banque Saudi Fransi Saudi British Bank The Arab National Bank

2.4 The Impact of National Culture

The concept of culture has its roots in the field of anthropology, in which researchers are concerned about how and why a group of people behave the way they do (Hofstede & Hofstede, 2005; Schein, 1992). Culture has been defined in various ways from different perspectives from the fields of psychology, anthropology and sociology. One of the distinguished, well known, and widely accepted and cited definitions of culture is proposed by Hofstede (2001, p. 9) who defines culture as:

“the collective programming of the mind that distinguishes the members of one group or category of people from another”

Hofstede (2001) also asserts that national culture should be distinguished from organisational culture. Organisational culture distinguishes an employee from an organisation from another, while national culture distinguishes people of a nation from another. National culture also refers to values, beliefs, and practices that is shared by a vast majority of people belonging to a specific nation.

Cross-cultural research have indicated that national culture is an important factor in shaping work behaviours and attitudes at an individual level (Ashkanasy, Wilderom, & Peterson, 2000). Moreover, many researchers have demonstrated the influence of national culture on organisational practices (Smith, Fischer, & Sale, 2001). For example, in a study among employees from New Zealand (individualistic culture) and Indonesia (collectivist culture), Thomas and Pekerti (2003) found that job satisfaction had different levels of influence on turnover intention. The influence was stronger for employees in New Zealand than for those in Indonesia. They attributed their finding to the notion that job behaviours among collectivist employees may be best predicted by norms, duties, and obligations rather than job satisfaction. Agarwal (1993) also found a similar effect of national culture in a study of employees from the United States (individualistic culture) and India (collectivist culture) where the negative relationship between organisational commitment and job withdrawal was significantly stronger in the United States than in India. They explained that US employees are more motivated by personal needs than their Indian counterparts due to their individualistic nature of their culture.

Due to the influence of national culture on employees and organisations, scholars from

various backgrounds have proposed several frameworks to measure national culture. Ng, Sorensen and Yim (2009) argue that four frameworks have discussed most frequently in the literature, namely Hofstede's, Schwartz's, GLOBE's (Global Leadership and Organisational Behaviour Effectiveness), and Inglehart's. In spite of their differences, all of these frameworks stress that values that are held deeply and widely by most members of a society represent a core element of that society's culture (Vinken, Soeters, & Ester, 2004).

Hofstede's model has been criticised by many scholars who argue for the superiority of the GLOBE's model (Shi & Wang, 2011; Sweeney, 2002). However, Hofstede's influence on international business remains undeniable (Shi & Wang, 2011). It is still widely used to explain cultural differences in organisations. However, advocates of the GLOBE's model argue against Hofstede's model as being too simple and suggest that the strength of the GLOBE's model lies in its complexity (Javidan, House, Dorfman, Hanges, & De Luque, 2006). However, not all scholars agree with this point. Christopher Earley (2006), an expert in cross-cultural organisational psychology, argues that the GLOBE' model might be too complex.

In this study, Hofstede's framework of culture is discussed as it is considered the most cited and well-known framework in cross-cultural research (Dahl, 2004; Kirkman, Lowe, & Gibson, 2006). It should be noted that this study does not aim at investigating the national culture of KSA using Hofstede's model. It is only used to understand how national culture affects organisations and employees.

2.4.1 Hofstede's Model of National Culture

Hofstede (2001), a Dutch organisational anthropologist, derived his cultural dimensions from studying work-related values of IBM employees in more than 70 countries around the world. In his initial studies of IBM employees, Hofstede (2001) identified four dimensions of national culture, namely power distance, individualism/collectivism, uncertainty avoidance, and masculinity/femininity. In 1991, he added a fifth dimension called long/short term orientation to fit the uncertainty avoidance dimension into the Asian culture characterised by Confucian values (Hofstede, 1991). The four original dimensions relevant to KSA are briefly described below:

Power Distance: is defined as “the extent to which the less powerful members of organisations and institutions (like the family) expect and accept that power is distributed unequally” (Hofstede & Peterson, 2000, p. 403).

Uncertainty Avoidance: refers to “intolerance for uncertainty and ambiguity” (Hofstede & Peterson, 2000, p. 403).

Individualism vs Collectivism: is defined as “the extent to which individuals are integrated into groups” (Hofstede & Peterson, 2000, p. 403).

Masculinity vs Femininity: is refers to “assertiveness and competitiveness versus modesty and caring” (Hofstede & Peterson, 2000, p. 403).

Based on these dimensions, Hofstede created an index of scores of many countries including KSA. The following section compares the scores of the national culture of KSA with those of Australia and the United States.

2.4.1.1 The Profile of Saudi Arabia

Table 2.4: National Culture Values across Cultures

National culture dimension	Saudi Arabia	Australia	United States
Power Distance	95	36	40
Uncertainty Avoidance	80	51	46
Individualism vs Collectivism	25	90	91
Masculinity vs Femininity	60	61	62

Source: (Hofstede, 2012)

According to the index shown in Table 2.4, KSA scored very high (95) on the *Power Distance* dimension. This score reflects the degree to which inequality is considered an irreducible fact of life. Groups with high scores on this dimension tend to accept that their superiors have more power than they have. On the other hand, in countries dominated by a low *Power Distance* culture, there is a partial dependence by subordinates on superiors, and a preference for consultation. Countries, such as Australia and the U.S.A. scored low on this dimension reflecting that people strive to equalise the distribution of power and demand justification for inequalities of power.

On the second dimension of *Uncertainty Avoidance*, KSA is seen as a culture that promotes the need for formal rules to avoid uncertainty and ambiguity. Another characteristic of countries high on this dimension is high resistance and hesitation to

change due to the notion that members of these societies feel insecure because of unknown future situations. In contrast, Australia and the U.S.A. scored relatively low on this dimension. This low score suggests that these countries share a culture which is less aggressive and more accepting of personal risks, more relaxed and relatively tolerant.

According to the *Individualism vs Collectivism* dimension, KSA is considered a collectivist society. The higher the score is, the more individualistic a society is and vice versa. This low score reflects the Arab and Muslim culture dominant in KSA which emphasises strong family ties and bonds with relatives and friends. On the contrary, Australia and the U.S.A. scored extremely high on this dimension reflecting a concentration on supporting individual accomplishments and interpersonal relationships. In contrast to collective societies which are very tightly integrated, individual societies, such as Australia and the U.S.A. are loosely integrated. Group participation and social communication are considered conceptualised in terms of costs, rewards, and outcomes.

Finally, the *Masculinity vs Femininity* dimension put KSA, Australia and the U.S.A. in an average position. Masculinity at the national level is associated with socialites where gender roles are obviously separate. In these societies, women are supposed to be caring, self-effacing and concerned about the quality of life, while men are supposed to be strong, self-confident and strong-minded on material success. On the other hand, femininity is associated with societies where there is a greater concern for quality of life and where gender roles overlap. In countries high on this dimension, such as Scandinavian countries (Norway, Sweden, and Denmark), it is not uncommon for men to stay at home while their wives work. In fact, men are allowed to take paternity leave to take care of newborn children. Australia has not introduced a paternity leave until 2011 (FaHCSIA, 2013).

2.5 Summary

This chapter presented a general overview of KSA as a background for this study. The development of the Saudi Arabian banking sector together with principles of Islamic finance and its applications in KSA were discussed. To assist in categorising banks operating in KSA, Hofstede's model of national culture was discussed to support the rationale behind the three bank categories: (1) Islamic local banks. (2) Non-Islamic local

banks and (3) Non-Islamic partially-owned foreign banks. Statistical analyses conducted in subsequent chapters utilised this categorisation to examine differences between different organisational structures.

CHAPTER 3. LITERATURE REVIEW

A review of previous relevant literature is an important feature of any research study. This chapter commences with an overview of the concept of organisational culture. After presenting different models of organisational culture, the CVF is thoroughly discussed. This is followed by a discussion on the main constructs of this study: job satisfaction, organisational commitment and turnover intention. A section dedicated to relevant organisational studies conducted in the Arab Gulf region is presented. Finally, the chapter concludes with hypothesised relationships between constructs of this study.

3.1 Organisational Culture

The concept of organisational culture has attracted a significant amount of research since the 1980s. Before the concept surfaced in the literature, the concept of organisational climate was common in the organisational and management literature in the 1960s and 1970s. The terms *climate* and *culture* were used interchangeably until the concept of organisational culture established itself as a distinctive field of research (Hofstede, 2001). The popularisation of this concept owes a great deal to books such as *In Search of Excellence* by Peters and Waterman (1984, 2004), *Corporate Cultures* by Deal and Kennedy (1982), and *Theory Z* by Ouchi (1981) which showed that organisational culture could exert a considerable influence on organisations in areas such as performance and employee-related aspects (Lunenburg & Ornstein, 2011). Indeed, numerous authors have extensively studied the importance of organisational culture in organisations (Alvesson, 2002; Cameron & Quinn, 2011; Cooper & Quinn, 1993; Fey & Denison, 2003; Martin, 2001; Schein, 1992).

In spite of the fact that organisations have always had cultures, managing these cultures has been a challenging and ambiguous task for business leaders (Druckman, Singer, & Cott, 1997). Cameron and Quinn (2011) argue that organisational culture has a strong association with the organisation's sense of uniqueness, its values, mission, aims, goals and ways of building shared values. Also, organisational culture represents a system of intangible and unquestionable beliefs that justify how organisations behave. These beliefs, however, are taken for granted and are rarely stated or discussed openly (Schein, 1992).

Organisational culture is well regarded as one of the unique characteristics that distinguish successful organisations from others (Berson, Oreg, & Dvir, 2008). Therefore, understanding the concept of organisational culture is a crucial task for leaders because of its great impact on different aspects of organisational behaviour. Ignoring organisational culture in plans for any changes within the organisation would yield unforeseen and negative consequences (Cameron & Quinn, 2011).

3.1.1 Defining Organisational Culture

It is difficult to accurately define organisational culture (Hofstede, Neuijen, Ohayv, & Sanders, 1990). The term culture is used in a wide range of social sciences, such as anthropology, psychology, and sociology. Many scholars who have investigated organisational culture have defined it differently according to their disciplines and scholarly backgrounds.

Hofstede (1991, p. 6) defined organisational culture as “the collective programming of the mind which distinguishes the members of one organisation from another”.

Organisational culture was also defined as “the observable norms and values that characterise an organisation, influences which aspects of its operations and its members become salient and how members perceive and interact with one another, approach decisions, and solve problems” (Chatman, Polzer, & Barsade, 1998, p. 751).

In a review of over 100 studies in anthropology, sociology and organisational behaviour, Deshpande and Webster Jr (1989, p. 4) defined organisational culture as “the pattern of shared values and beliefs that help individuals understand organizational functioning and thus provide them with the norms for behaviour in the organization”.

In spite of these differences, most of the researchers agree that organisational culture consists of a combination of values, beliefs, and assumptions held by organisational members to guide them to the acceptable behaviour in their organisation (Hofstede, 2001). In this regard, Schein’s (1992, p. 12) definition is considered one of the most comprehensive definitions of organisational culture where he defined it as follows:

“A pattern of shared basic assumptions that the group learned as it solved its problems of external adaptation and internal integration, that has worked well

enough to be considered valid and, therefore, to be taught to new members of the organisation as the correct way to perceive, think, and feel in relation to those problems”.

3.1.2 Measuring Organisational Culture

As there are many definitions and perspectives into the concept of organisational culture, there is also a great deal of research into how to measure it. An important step towards better understanding of the concept of organisational culture is to examine various studies that have contributed to the development of this concept by providing measures of organisational culture. The literature is prolific in studies (Cameron & Quinn, 2011; Hofstede, 1980) that have examined organisational culture from different perspectives, and hence, developed different tools and dimensions of organisational culture.

For example, Hofstede's (1991) model of organisational culture suggests that the the manifestations of culture play different roles on the societal and organisational levels, which in turn differentiate between societal and organisational culture. Hofstede's model is composed of six dimensions that emerged from his research. The model assists in understanding different kinds of organisational cultures based on these organisational dimensions: process-oriented versus results-oriented; employee-oriented versus job-oriented; parochial versus professional; open system versus closed system; loose versus tight control; normative versus tight control.

Hofstede's organisational culture dimensions is based on his work on differences in societal cultures. Hofstede (2009) argues that societal culture lies in (often unconscious) values, while organisational culture resides more in (visible and conscious) practices. Consequently, Hofstede's model may be adequate for measuring societal culture where the focus is on those cultural values. However, it might be problematic to study organisational culture that resides more in practices. In this study, the focus is on organisational values and beliefs held by employees of Saudi banks. Thus, it is suggested that Hofstede's model of organisational culture may not be suitable for measuring organisational culture.

In their book “Riding The Waves of Culture”, Trompenaars and Hampden-Turner

(1998) developed a similar model to Hofstede's. They argue that there are seven dimensions to measure organisational culture. The seven dimensions are: universalism versus particularism; communitarianism versus individualism; neutral versus emotional; defuse versus specific cultures; achievement versus ascription; human-time relationship; human-nature relationship. Trompenaars and Hampden-Turner (1998) claimed that by surveying business executives, they were measuring organisational culture. However, they were measuring a mix of societal and organisational culture dimensions similar to those of Hofstede's model.

From the previous discussion of measuring organisational culture, it is obvious that there are many approaches to the study and measurement of organisational culture. All of these models study organisational culture from perspectives influenced by studies of societal culture. The purpose of this current study is to investigate the impact of organisational culture on key organisational behaviours and attitudes. Therefore, measuring societal culture is out of scope for this study.

To accurately study organisational culture, a reliable model was sought that can measure organisational rather than societal culture dimensions in organisations. The CVF developed by Quinn and Rohrbaugh (1981, 1983) provides a more focused study of organisational culture. The CVF evolved out of research to determine the key factors of organisational effectiveness. The central point of this framework is constructed around two dimensions. The first dimension represents whether an organisation has an internal or external focus. The second dimension maps the degree to which an organisation focuses on flexibility and individuality, in contrast to stability and control. These intersection of the two dimensions form four types of dominant organisational culture: clan, adhocracy, market, and hierarchy. Based on the CVF, Cameron and Quinn (2011) developed the Organisational Culture Assessment Instrument (OCAI) to determine the organisation's dominant culture type. The OCAI is an empirically validated and reliable instrument that can be utilised to assess the influence of organisational culture on the organisational variables of this study. Thus, it was considered to be the most suitable for the purpose of this study. The OCAI will be discussed in more details in Chapter 4 of this thesis. The following is a discussion of the CVF.

3.1.3 The Competing Values Framework

The CVF (Quinn & Rohrbaugh, 1981, 1983) is very useful in recognising a wide variety of organisational phenomena ranging from organisational design, organisational quality, stages of life cycle development, roles of human resource managers and leadership roles, theories of effectiveness, and management skills. In their book “Diagnosing and changing organisational culture: based on the competing values framework”, Cameron and Quinn (2011, p. 37) highlight that to develop the appropriate framework,

“it should be based on empirical evidence, should capture the reality being described (in other words, it should be valid), and should be able to integrate and organise most of the dimensions being proposed”

Cameron and Quinn (2011) concluded that the CVF meet all these conditions as it was empirically derived, has shown to have face and content empirical validity, and assists in gathering many of the dimensions proposed by other authors.

The CFV itself depended on a previous model developed by Campbell (1977) which sought to create a list of organisational effectiveness. In his study, Campbell (1977) identified 39 factors claimed to represent all possible elements of organisational effectiveness. Quinn and Rohrbaugh (1981, 1983) then submitted these 39 elements to statistical analysis and identified three axes or value dimensions that grouped these 39 elements into four main clusters. The results suggested that organisational effectiveness is evaluated based on three axes or value dimensions. The first value dimension is organisational focus: from an internal (micro emphasis on the well-being and development of people in the organisation) to an external (macro emphasis on the well-being and development of the organisation itself). The second value dimension of organisational structure differentiates between values that focus on flexibility and discretion and those that focus on stability and control. The third dimension is related to organisational means and ends: a concern for means (important processes) versus a concern for ends (final outcomes). Each dimension reflects values that influence criteria used in assessing organisational effectiveness. Each criterion in the construct of organisational effectiveness reflects different combinations of these values. The combination of the first two value axes, the organisational focus and the organisational

structure form four quadrants. These four quadrants represent four of the most common theoretical models of organisational effectiveness: the rational goal model, the internal process model, the human relations model, and the open systems model. A presentation of the relationship between the three value sets and the effectiveness criteria is shown in Figure 3.1.

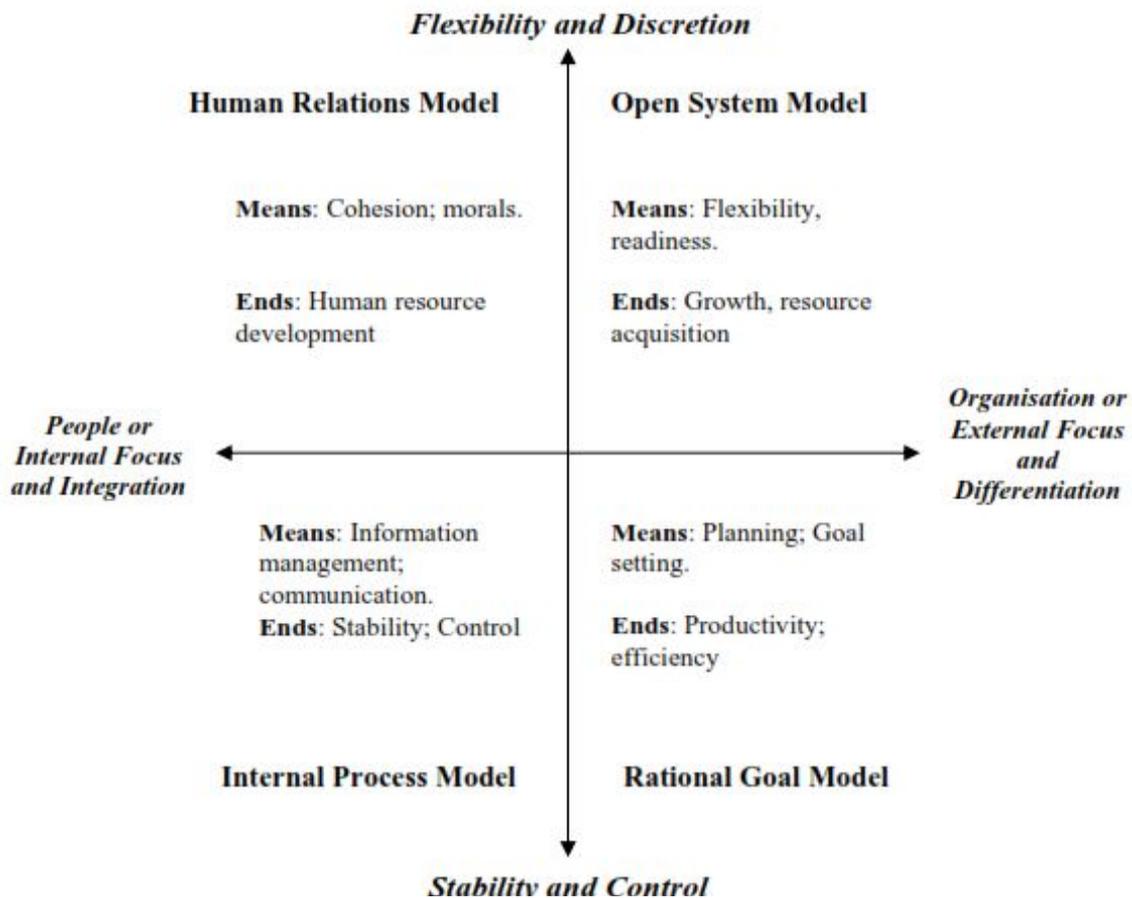


Figure 3.1: Value Sets and Effectiveness Criteria

Source: (Quinn & Rohrbaugh, 1983, p. 369)

The rational goal model has an external focus and places an emphasis on control. The internal process model places an emphasis on control and stability and has an internal focus. The human relations model has an internal focus and flexible structure. The open system model has an external focus and an emphasis on flexibility.

As Cameron (2006) clarifies, the modern world is dynamic, turbulent, and chaotic. Organisations need to adapt and change to this environment. By utilising the CVF, leaders can enhance their organisation's effectiveness by putting into alignment the chaos of the ever-changing environment. The CVF's strength lies in the tensions or

competing values that exist in all organisations. Some organisations are effective if they demonstrate control and stability, while others are effective if they demonstrate the opposite. The significance of this framework to organisations and management is summarised hereby (Smith & Hitt, 2005, p. 310):

“These competing or opposite criteria in each quadrant give rise to one of the most important features of the Competing Values Framework – the presence and necessity of paradox. Cameron (1986), Weick (1976), Peters and Waterman (1984), and Eisenhart and Wescott (1988) all argued that effectiveness is inherently paradoxical. Effective organizations simultaneously operate in competing quadrants and manifest paradoxical characteristics.”

This framework is useful in diagnosing and understanding the four organisational culture types. These four culture types constitute the cornerstone of the OCAI that has been widely cited in the literature and has been used more repeatedly in measuring an organisation’s culture. The OCAI (Cameron & Quinn, 2011) is used in this study to assess the organisational culture of the Saudi banks in order to explore its impact on job satisfaction, organisational commitment, and turnover intention.

3.1.4 The Organisational Culture Assessment Instrument (OCAI)

Organisational culture plays a major role in the long-term success of organisations. Therefore, it is very important to have a reliable instrument to measure and identify the key dominant organisational culture type. (Cameron & Quinn, 2011) developed the OCAI based on the the CVF to map and describe dominant types of cultures in organisations. Cameron and Quinn (2011) found two main dimensions whose their intersection produces four main quadrants or types of cultures. As shown in Figure 3.2, these four quadrants constitute the characteristics of competing values in organisations. These dimensions represent internal focus and integration versus external focus and differentiation and values of flexibility and discretion versus those of stability and control. The resulting CVF is illustrated in Figure 3.2, a different type of organisational culture is represented by each quadrant.

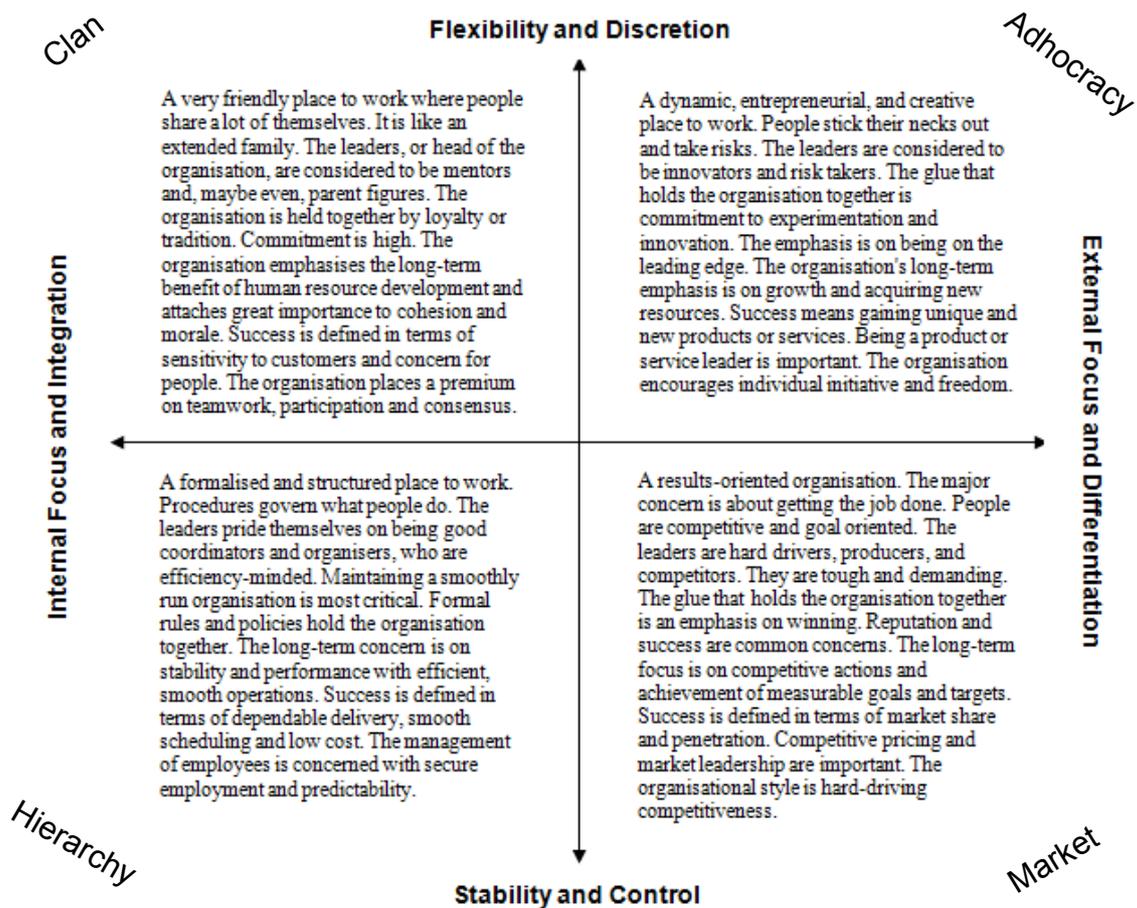


Figure 3.2: The Competing Values Framework

Source: (Cameron & Quinn, 2011, p. 75)

As shown in Figure 3.2, the clan culture is in the upper left, the adhocracy is in the upper right, the hierarchy is in the lower left, and the market culture is at the lower right. The hierarchy culture is based on a bureaucratic and official process and values tradition, emphasising stability, teamwork, and agreement. It focuses more on internal than external issues and values steadiness and control over flexibility. The hierarchy culture is characterised by a formalised and structured place of work. Procedures control what employees do and successful leaders are good coordinators and organisers (Cameron & Quinn, 2011). Large organisations and government agencies are generally dominated by this type of organisational culture (Cameron & Quinn, 2011). The objectives and aims of this type of organisational culture focus on efficiency, and the organisational environment is stable and simple; if changes are to be made they should be kept to a bare minimum. The hierarchy culture's key values focus on keeping an efficient, consistent, speedy, steady flow of products or services (Cameron & Quinn,

2011).

The term market in the market culture is not the same as the marketing function, but rather refers to an organisation that functions as a market itself (Cameron & Quinn, 2011). It values steadiness and control, but in addition focuses more on external environments rather than internal issues. This culture is likely to view the external environment as threatening, and searches to recognise threats and opportunities as it looks for competitive advantage and profits. It is characterised by its external orientation and competitive stance. The market culture's main principles are competitiveness and productivity (Cameron & Quinn, 2011).

The adhocracy culture focuses on external issues and values flexibility and carefulness rather than looking for stability and control. It is characterised by originality, creativity, risk taking, and entrepreneurial focus. Organisational charts and formal structure are not emphasised or non-existent. Job roles and established physical space are also considered to be flexible. The adhocracy culture is also characterised by a self-motivated, entrepreneurial and creative workplace (Cameron & Quinn, 2011). Software development and aerospace organisations are examples of organisations dominated by this type of culture, where the key challenges they face are manufacturing innovative and original products and/or services and adapting speedily to new opportunities.

These four types of culture serve as the base for the OCAI. This instrument has been used in more than a thousand organisations and been found to accurately predict organisational performance. It includes six questions, each with four optional answers corresponding to the four cultures explained above. The OCAI helps the organisation determine its dominant orientation based on the four main culture types. Figure 3.2 shows the characteristics of each type of culture as defined by Cameron and Quinn (2011). Organisations on the left side of Figure 3.2 see their organisational culture as dominated by a hierarchical structure and policies, as well as a direction toward establishing and achieving market aims. This type of organisation would rather be more active and flexible and more concerned about developing human resources. This may be in response to a dynamic and changing external environment that requires more cross-functional teaming, a diverse talent mix, and assurance to employees that they will be appreciated in the new environment. For organisations on the right hand side of Figure

3.2, the dominant culture profile is generally in the direction of flexibility and external focus, where effectiveness is viewed as creativity, originality, progressive output, and external growth and support. The four quadrants shown in Figure 3.2 are based on Cameron and Quinn's (2011) experience with more than 1000 organisations.

3.2 Job Satisfaction

Organisational culture has a profound influence on several key organisational variables (Cameron & Freeman, 1991). Also, the literature suggests that organisational culture affects individual attitudes and behaviours (Lund, 2003; Schein, 1992). One of these main individual attitudes and behaviours is job satisfaction which was shown to be directly impacted by organisational culture (MacIntosh & Doherty, 2010).

Job satisfaction is one of the most widely studied concepts in the organisational behaviour field, as it has been identified as a key job attitude related to the quality of the working context in any organisation. It has been linked to important organisational variables, such as productivity, absenteeism, and turnover (Loi, Yang, & Diefendorff, 2009). The literature points out to Taylor's scientific study in 1911 that explored employees' satisfaction and motivation as the starting point in studying the concept of job satisfaction (Gaspar, 2006). Nevertheless, Taylor is considered the father of what is known as the Scientific Management which emphasised that economic needs motivate individuals to increase productivity. This classical era of scientific management was followed by the human relations era with the Hawthorne studies. Many authors suggest that the Hawthorne studies in 1924 were the the real beginning of studying job satisfaction and motivation. The core idea of the Hawthorne studies 1924 is that the human element is the most valuable resource in any organisation. Rather than focusing on personal economic needs to motivate individuals, the Hawthorne studies focused on the impact of the physical and operational work environment on employees' job satisfaction and productivity (Gaspar, 2006). Since these studies, research into job satisfaction has flourished and a great number of models and theories have been developed to explain the complex nature of the job satisfaction phenomena (Locke, 1983). This section aims at exploring the the various definitions and meanings of job satisfaction, to be followed by a review of the major theories of job satisfaction.

3.2.1 The Meaning of Job Satisfaction

To assist in understanding this complex human phenomenon, it is important to start the discussion on job satisfaction by displaying its different definitions. The general term of “satisfaction” is normally used to describe the psychological state of individuals when their needs have been fulfilled. However, scholars have defined the term “job satisfaction” in various ways based on their different points of view. Therefore, it is hard to find that there is an ideal definition that can be used by all researchers. However, it can be argued that most of these different definitions of job satisfaction share two common themes.

The first theme is related to the conditions or elements that contribute to increasing the feeling of happiness or satisfaction. For example, one of the earliest definitions following this theme was presented by Hoppock (1935, p. 47) who defined job satisfaction as “Any combination of psychological, physiological, and environmental circumstances that cause a person to say, I am satisfied with my job”. Porter and Lawler (1968, p. 31) defined job satisfaction as “the extent to which rewards actually received meet or exceed the received equitable level of rewards. The greater the failure of actual rewards to meet or exceed perceived equitable reward, the more dissatisfied a person is considered to be in a given situation”. Mumford (1970, p. 72) defined the concept of job satisfaction as “the degree of fit between organisational demands and individual needs, and that the employee's satisfaction with his job and the employer's satisfaction with his job and with work performance will only be high when this fit is a good one”.

In addition to the previous theme in defining job satisfaction, there is another orientation. This orientation focuses on the positive emotions or feelings that are related to one's job. Consistent with this idea, Vecchio (1995, p. 124) states that “job satisfaction is the emotional reaction to work experience”. Smith, Kendall, and Hulin (1969, p. 6) defined job satisfaction as “the feelings a worker has about his job which are associated with perceived difference between what is expected as a fair and reasonable return and what is experienced, in relation to the alternatives available in a given situation”. Consistent with the same line of thinking, Locke (1976, p. 1300) defined it as “a pleasurable or positive emotional state resulting from the appraisal of one's job or job experience.” Finally, Spector (2003, p. 210) defined job satisfaction as

“an attitudinal variable that reflects how people feel about their jobs overall as well as about various aspects of them”.

3.2.2 Job Satisfaction Theories

After discussing the various definitions of job satisfaction, the main theories of job satisfaction are presented. It is important to note that as the definitions of job satisfaction vary, its theories are also different. What makes theories of job satisfaction so complex is that they often overlap with each other. To solve this dilemma, Foster (2000) categorised these theories into *content* theories concerned with why people work and *process* theories concerned with what factors determine one's willingness or persistence at work.

3.2.2.1 Content Theories

The content theories seek to investigate the factors that control and organise human behaviour. These theories focus on the needs and values that motivate individuals and enhance their satisfaction and performance. Schermerhorn (2011, p. 102) suggests that the content theories “focus primarily on individual needs – physiological or psychological deficiencies that we feel a compulsion to reduce or eliminate. The content theories try to explain work behaviors based on path-ways to need satisfaction and on blocked needs”. Consequently, they are often regarded as static theories because “they look at only one point in time and do not predict behaviour” (Hosoi, 2005, p. 44). Therefore, their use is limited to understanding the factors that motivate people in their working environment.

Scholars in organisational behaviour have proposed many content theories. Although there are a number of content theories in this area, this section will mainly concentrate on three of the most known in this area of job satisfaction. These theories are Maslow's Need Hierarchy, Alderfer's ERG Theory, and Herzberg's Two Factor Theory.

Maslow's Need Hierarchy: Maslow (1943) is known for establishing the theory of Hierarchy of Needs which is considered one of the most well-known theories in the field of human behaviour and one of the first theories that attempt to categorise the different human needs (Kreitner & Kinicki, 2009). Prior to Maslow (1943), most of the

research into human behaviour focused separately on the factors that explain how human behaviour is directed and sustained. Factors such as achievement, power, and even biology were considered to shape the human behaviour. Maslow (1943) synthesised this large body of research and concluded that fulfilment of human needs is necessary for both physical and psychological health (Spector, 2003). This means that a need affects human behaviour until it is satisfied. Maslow arranged human needs in a hierarchy that include physical, social, and psychological needs. He observed that these needs can be arranged based on their importance to the individual. Those unmet needs act as a motivator. Once one of these needs has been satisfied, it will no longer act as a motivator and the individual will move to satisfy the next higher need in the hierarchy (Hilgert & Leonard, 2001; Luthans, 2010). Figure 3.3 illustrates Maslow's Hierarchy of Needs.

General Rewards	Need Level	Organisational Factors
<ul style="list-style-type: none"> • Growth • Advancement • Creativity 	Self Actualisation	<ul style="list-style-type: none"> • Challenging job • Achievement in work • Advancement
<ul style="list-style-type: none"> • Self-esteem • Self-respect • Prestige 	Esteem Needs	<ul style="list-style-type: none"> • Social recognition • Job title • High status job • Feedback
<ul style="list-style-type: none"> • Love • Affection • Belongingness 	Social Needs	<ul style="list-style-type: none"> • Cohesive work group • Friendly supervision • Professional associations
<ul style="list-style-type: none"> • Safety • Security • Stability • Protection 	Safety Needs	<ul style="list-style-type: none"> • Safe working conditions • Company benefits • Job security • Union • Pension
<ul style="list-style-type: none"> • Food • Water • Shelter • Sleep 	Psychological Needs	<ul style="list-style-type: none"> • Pay • Good working conditions

Figure 3.3: Maslow's Hierarchy of Needs

Source: (Cherrington, 1994)

According to Spector (2003) individuals are motivated by the lowest-level need that is unmet (unsatisfied). A need must be unmet to be motivating. Thus, when an individual identifies an unmet need across the hierarchy levels, he/she strives toward satisfying this

particular need. For instance, an individual who lacks one of the physiological needs will direct his/her action to satisfy this need, and temporarily ignore higher safety needs. Once this lower need has been satisfied, he/she will work on satisfying the previously ignored higher need of safety. According to this theory, individuals will go through a cycle of activities of satisfying unmet needs until the highest order of needs is reached. The following diagram illustrates Maslow's hierarchy of needs focusing on its relationship to the organisational context. The lowest level of physiological needs consists of the physical necessities for survival, such as food, water, an air. The second level includes the safety needs, such as security and protection. The third level constitutes social needs like love. The fourth level consists of esteem needs, such as self-respect. The fifth and highest level refers to reaching one's potential and achievement.

ERG Theory: the ERG theory developed by Alderfer (1972) is considered an extension to Maslow's theory of Hierarchy of Needs. However, the ERG theory is narrowed down to the organisational context by explaining work behaviour in organisations (Steers, Porter, & Bigley, 1996). Alderfer (1972) provided an alternative to Maslow's theory which is based on five need levels. In the ERG theory, Alderfer (1972) argues that these five levels of needs could be based on a three-dimensional conceptualisation of human needs, namely existence, relatedness, and growth. By developing the ERG theory, Alderfer (1972) argued that the five need categories in Maslow's theory could be incorporated into into three main categories, being "Existence", "Relatedness", and "Growth". The name of the ERG theory is derived from the first letters of these three categories (Plunkett, Attner, & Allen, 2007).

Existence needs include objects that address physiological necessities for survival, such as water, as well as those basic material basic material needs or desires, such as salary. Relatedness needs resemble Maslow's social needs including relationships with family members, friends and co-workers. The third category is the growth needs which involve productivity or creativity on the individual or work environment levels. The three categories of needs are shown in the following diagram.



Figure 3.4: Need Categories in ERG Theory

Source: Spector (2003)

Alderfer (1972) arranged these categories of needs on a continuum based on their concreteness. For example, the existence needs are the most concrete among the ERG model because they involve physical objects (Spector, 2003). Relatedness needs come second in this order because they do not have physical objects. On the contrary to Maslow's Hierarchy of Needs theory, Alderfer's (1972) model does not restrict the flow between these needs. For example, when an existence need is satisfied, the individual has less a lessened tendency for that need and a greater desire for the less concrete need of relatedness. Hence, the ERG theory does not assume lower-level satisfaction as a requirement to move to the next level (Hosoi, 2005).

Herzberg Two-Factor Theory: Frederick Herzberg and his colleagues proposed the “Two-Factor Theory” in 1957. The theory, also known as “the Motivator-Hygiene Theory” was first published in Herzberg's (1959) book “The Motivation to Work” which was built on Maslow's observations. Herzberg distilled these observations into a more straightforward “Two-Factor Theory” (Robertson, 2009). Herzberg developed his Two-Factor theory by studying 200 accountants and engineers in Pittsburgh. The aim of this study was to identify the factors which make workers dissatisfied and isolate them from those factors that bring about satisfaction. Participants were asked two questions:

(a) When did you feel particularly good about your job?

(b) When did you feel exceptionally bad about your job?

After analysing the responses, Herzberg (1959) and his colleagues found that two sets of factors emerged. The first set related to job aspects associated with job satisfaction, while the other related to those associated with job dissatisfaction. Herzberg labelled those associated with job satisfaction *motivators*, and those associated with job dissatisfaction labelled as *hygiene* factors. Hygiene factors include security, supervision, pay, co-workers, and policies. Motivator factors consist of job aspects relevant to growth needs, such as responsibility, recognition, and achievement. By separating these two factors, Herzberg argued that job satisfaction is a distinct construct from job dissatisfaction. Therefore, removing the hygiene factors do not necessarily lead to job satisfaction. Herzberg argued that there is a dual continuum. Murugan (2007, p. 304)

explained it as “the opposite of 'satisfaction' is 'no satisfaction' and the opposite of 'dissatisfaction is no dissatisfaction’”.

Many scholars have criticised Herzberg's Two-Factor Theory and consider it invalid (Locke & Henne, 1986). The major problem with the Two-Factor Theory is that it has not been empirically supported by other studies (Spector, 2003). Also, critics argue that the Two-Factor Theory is observed because it is natural for people to take credit themselves when things go well. In case of failure, they tend to blame the external environment (Wall, Stephenson & Skidmore, 1971).

3.2.2.2 Process Theories

The content theories described above have been widely criticised for being static and descriptive, and being lacking for empirical support (Bowen, Cattell, Distiller, & Edwards, 2008). Thompson and McHugh (2002) add to the shortcomings of these theories that they do not explain the direction of the motivation process and how it is shaped. On the other hand, the process theories are concerned with answering these questions. They focus on how individual behaviour is energised, directed, maintained, and stopped (Ivancevich, 2010). This section examines two of the most prominent and widely known process theories: expectancy theory and equity theory.

Expectancy Theory: The Expectancy Theory stems from the much earlier work of Edward Tolman in 1932, who promoted the idea that the relationship between stimulus and response is mediated by unobservable variables or cognitions (Levy, 2006). However, it was not until the 1960s when Vroom (1964) developed what has been called the “Expectancy Theory” which views motivation as a metamathematical function of three types of cognitions (Spector, 2003).

Since its development in 1964, the “Expectancy Theory” has been widely used in the organisational behaviour literature to explain the human behaviour in organisations (Spector, 2003). Moreover, in a research study that rated importance, usefulness, validity, and extent of recognition of 73 established theories of organisational behaviour, Expectancy Theory had high scores against these criteria (Miner, 2003). Buchanan and Huczynski (2004) suggest that Expectancy Theory's strength over other content theories lies in the notion that it takes into consideration the individual differences in behaviour

and motivation.

The theory explains that motivation is a conscious process, and individuals choose which activities to put their effort into to achieve desired outcomes. Thus, human behaviour towards motivation is shaped by preference and possibility of the desired outcomes. Consequently, individuals will be motivated when they believe their behaviour will result in outcomes or rewards they value (Spector, 2003).

Expectancy Theory is based on a combination of three conditions, namely *instrumentality*, *valence*, and *expectancy*. Instrumentality refers to the belief held by an individual that a given behaviour will result in a desired outcome. Valence is the value of this outcome as seen by the individual. Expectancy is about the likelihood or subjective probability that an individual has about his/her ability to perform a given behaviour (Ivancevich, 2010).

Porter and Lawler (1968) refined and extended Vroom's expectancy theory by developing an expectancy model of motivation focused on identifying the source of individual's expectancies and valences and linking an individual's effort with his level of job satisfaction (Kreitner & Kinicki, 2009).

Equity Theory: The way that individuals measure justice and fairness is at the heart of equity theory. This theory is usually applied in work contexts to explain how an individual's motivation is influenced by his/her perception of how fairly he/she is treated in social exchanges at work (Ivancevich, 2010). Different equity theorists argue that individuals at work must be rewarded according to their actual contribution, implying that those who contribute more at work deserve to have more rewards or privileges than those who contribute less (Deutsch, 1985).

In his seminal work entitled "Inequity in Social Exchange", Adams (1965, p. 280) posited that "*inequity occurs when a person thinks that the ratio of his outcomes to inputs and the ratio of other's outcomes to other's inputs are unequal*". Consequently, equity takes place when an individual's outcome to input ratio equals another's outcome to input. Output refer to rewards, privileges, or anything of personal value that an individual gets from his/her job, such as pay, fringe benefits, training, and status. On the other hand, the individual characteristics brought by an individual to the job, include

skills, experience, and the work itself. Inequity is a psychological state that arises from individuals' comparisons to others in the workplace (Spector, 2003). Inequity implies that some one receives more than another, inequity in the workplace can be defined into positive and negative inequity. Positive inequity occurs when an individual's output/input ratio is more than another's output/input ratio. Negative equity occurs when an individual's output/input ratio is more than another's output/input ratio (Adams, 1965).

3.3 Organisational Commitment

As discussed in the previous section, organisational culture was shown to have a strong influence on employees' attitudes and behaviours (Lund, 2003; Schein, 1992). A crucial element of such attitudes and behaviours is organisational commitment which has been a phenomenon of intense interest among practitioners and researchers over the past three decades. At the beginning of the 20th century, Scientific Management, advocated by Frederick Taylor (1931), emphasised that managing employees was to maximise profits and and increase productivity. Scientific Management was strongly criticised and opposed by labour unions and workers who reported high stress levels as employees were expected to surpass their normal work targets (Stoner, Freeman, & Gilbert, 1995). The Hawthorne studies in the 1930s brought new and more human insights in managing employees. As a result, managers realised that increased productivity can be achieved through giving employees personal attention. This new method of managing employees has attracted many organisational and social psychologists and behaviourists conceptualising and measuring organisational commitment in many different ways. Therefore, organisational commitment is still a contested construct as Mowday, Porter and Steers (1982, p. 20) stated:

“researchers from various disciplines ascribed their own meanings to the topic, thereby increasing the difficulty involved in understanding the construct”

The early 1970s in the USA witnessed an increased interest in the study of organisational commitment. In addition to demoralised employees and declining productivity, U.S. companies were confronted by tough competition from foreign investors, mainly from Japan (Lincoln & Kalleberg, 2003). This interest in studying organisational commitment was heavily influenced by the success of the Japanese

management practices that were seen as the driving force to high levels of productivity. The popularity of organisational commitment research can be attributed to its central position in human resource management policies (Coopey & Hartley, 1991). Guest (1987, p. 503) suggests that the aim of such policies is “to maximise organisational integration, employee commitment, flexibility and quality of work”.

3.3.1 The Meaning of Organisational Commitment

In spite of the growing interest the concept of organisational commitment, there has been a lack of consensus on its various definitions (Martin & Roodt, 2008). Scholars have extensively and variably defined, studied and measured organisational commitment which led to criticising the construct for providing inconsistent results and lack of precision (Fenton-O’Creevy, Winfrow, Lydka, & Morris, 1997; Meyer & Allen, 1997).

Morrow (1983) highlighted that the growing interest in researching the concept of organisational commitment has not been accompanied by careful segmentation of commitment’s theoretical domain in terms of intended meaning of each concept or the relationships between themselves. Roodt (2004) suggests that the research into organisational commitment is characterised by concept contamination and concept redundancy. He argues that concept contamination occurs when a variable contains a large proportion of another unrelated variable. Concept redundancy occurs when related variables overlap in meaning in the same concept. O’Reilly and Chatman (1986) also argue that studies of organisational commitment have used different terminologies to describe the same basic concept, such as affective or psychological attachment, attachment to one’s investment or “side-bets”, loyalty to the organisation, and identification with the organisation’s goals and values.

Further confusion has been caused by the variability in approaches to define commitment. two major approaches have arisen namely: the attitudinal and behavioural (Coopey & Hartley, 1991; Scholl, 1981). For example, Porter, Steers, Mowday and Boulian (1974, p. 604) defined commitment from an attitudinal perspective as “the strength of an individual's identification with and involvement in a particular organization”. Following this approach, organisational commitment is characterised by

three elements:

- a) A strong belief in and acceptance of the organisation's goals and values.
- b) A willingness to apply considerable effort on behalf of the organisation.
- c) A definite desire to maintain an individual's membership in the organisation.

The behavioural approach to organisational commitment emphasised the notion of costs incurred by an employee associated with leaving the organisation. Using this approach, (Becker, 1960) argues that organisational commitment is based on the accumulation of investments valued by the employee that would be lost if he/she decides to leave the organisation.

In response to the variability and confusion in defining and conceptualising organisational commitment, Meyer and Allen (1991) proposed a three-dimensional model of organisational commitment. Meyer and Allen argued (1997, p. 11) that,

“no definition is more 'correct' or universally accepted than the others. The definitions are different, however, and it can only confuse the issue if we speak of commitment without indicating which definition we are using. Fortunately, the picture is not as confusing as it first appears”.

3.3.2 Theoretical Perspectives of Organisational Commitment

The previous discussion demonstrated that organisational commitment has been studied from different perspectives by various researchers. This has led to several models and conceptualisations to the construct. There are many theories that examined the concept of organisational commitment, such as side-bets theory (Becker, 1960), moral commitment theory (Etzioni, 1990), and compliance commitment theory (O'Reilly & Chatman, 1986). However, two main theories underpin the organisational commitment literature, namely exchange theory and role-conflict theory (Kim & Rowley, 2005). This section provides an overview of these two theories and a discussion of Meyer and Allen's (1991) three-dimensional model of organisational commitment.

3.3.2.1 Exchange Theory

Exchange theory is based on the assumption that commitment occurs as a result of contribution/encouragement transactions between the employee and the organisation (Cropanzano, Rupp, & Byrne, 2003; Kim & Rowley, 2005). Exchange theory explains these transactions as psychological contracts. In contrast to a legal contract, a psychological contract is an unwritten agreement between the employee and the organisation that specifies what they expect to give and receive from each other (Ivancevich, 2010). Exchange theory presumes that the relationship between the organisation and the employee involves social and economic exchange (Cropanzano et al., 2003; Kim & Rowley, 2005). Social exchange refers to voluntary actions which may result from an organisation's treatment of its employees in exchange for an expected obligation on employees to reciprocate fair treatment of the organisation. On the other hand, economic exchange refers to the provision of economic benefits in return for employees' effort and is often outlined in formal and legally enforceable contracts (Aryee, Budhwar, & Chen, 2002; Blau, 1964; Gould-Williams & Davies, 2005).

Based on exchange theory, employees join organisations with the expectation that they can find a work environment in which they can utilise their knowledge and skills to achieve their goals and desires. As a result, employees' perceptions of favourable exchange relationships with their organisations are expected to result in increased organisational commitment. Likewise, the level of an employee's commitment to an organisation could increase according to his/her perception of rewards in relation to costs. On the other hand, decreased organisational commitment is likely to be resulted from providing insufficient rewards in exchange for the employee's effort (Crede, Chernyshenko, Stark, Dalal, & Bashshur, 2007; Haar, 2006). This point of view supports Becker's (1960) conceptualisation of organisational commitment as a process of accumulated investments.

3.3.2.2 Role-Conflict Theory

The second influential theory that attempts to explain organisational commitment is role-conflict theory (RCT). This theory assumes that organisations are made up of many sub-organisations in which employees have multiple roles with different and sometimes conflicting demands and characteristics (Katz & Kahn, 1966). Role conflict

is present whenever an employee's compliance to an organisational role conflicts with compliance to another organisational role (Ivancevich, 2010). Moving from such role conflict to role congruence requires employees to go through a continuing cyclical process that involves socialisation of employees into their organisational roles, providing corrective feedback, and setting standards for their behaviour (Katz & Kahn, 1966).

Employees' commitment to their organisations is influenced by the degree of the congruence among the different roles that they perform. The more (or less) employees perceive their roles to be congruent with accepted roles, the more (or less) their commitment to their organisations will be. As employees may simultaneously belong to more than one organisation, and/or most organisations are composed of sub-organisations, role-conflict theory is able to explain commitment to a single organisation as well as multiple commitment to several organisations.

According to classical organisation theory, the principles of chain and command and unity of demand, has a major influence on role conflict. The chain of command principle states that an organisation is a hierarchical structure with unbroken line of authority from top to bottom should be satisfying to members, successful in achieving goals, and economically effective. Supporting this idea, the principle of chain unity states that each employee should be held accountable to only one supervisor and that employees should have one direct manager (Daft, Kendrick, & Vershinina, 2010). Hence, the central point of these two principles is that the organisational design and structure should protect employees from conflicting directions and demands of multiple managers.

In summary, both the classical organisation theory and the role-conflict theory take into consideration role ambiguity and its impact on organisational performance and productivity. Consequently, the formal structure in any organisation should link every position with a defined set of job responsibilities. The tasks should be clearly informed and communicated by managers by providing the direction and guidance necessary for employees to enable them to perform as expected. Thus, role-conflict theory states that when role conflict or ambiguity exists, employees' commitment decreases as a result of dissatisfaction and stress with their conflicting roles.

3.3.2.3 Multidimensional Model of Organisational Commitment

The study of the multidimensionality of organisational commitment has been spurred by the deficiencies of previous studies of this concept. For example, O'Reilly and Chatman (1986) criticised previous studies on organisational commitment for failing to investigate commitment as a distinct construct from other psychological constructs. Also, Mowday et al. (1982) argued that the attitudinal and behavioural approaches explained different concepts of commitment in spite of the interrelated nature of various commitment aspects. Similarly, Coopey and Hartley (1991) suggested that rather than polarising the two approaches, they could be incorporated into a single approach in which commitment can develop either through behaviour or affect.

In support to the integration of commitment approaches, Mathieu and Zajac (1990) also state that the two approaches are not mutually exclusive with shared elements in both. For example, an employee may join an organisation for social or economic exchange reasons but later develop attitudes of maintaining membership with the organisation. Alternatively, an employee may be drawn to an organisation based on attitudinal grounds but continue to stay because of accumulated investments (Cooper-Hakim & Viswesvaran, 2005).

Allen and Meyer (1990) are credited with the current development in advocating and promoting multidimensional commitment. Their model has been extensively researched and various studies have conducted using the three-dimensional organisational commitment model (Iverson & Buttigieg, 1999; Meyer, Stanley, Herscovitch, & Topolnytsky, 2002; Vandenberghe, Stinglhamber, Bentein, & Delhaise, 2001). Also, it is argued that this model is likely to bring an end to inconsistencies frequently reported in studies of organisational commitment (Brown, 1996; Suliman & Iles, 2000). Meyer and Allen (1997, p. ix) stated the purpose of developing their three-dimensional model of commitment:

“to provide a better understanding of the commitment process and allow practitioners to scrutinize carefully the reports of more in-depth qualitative analysis of what did or did not work in other organizations and to evaluate what programs are most likely to work for them”

Meyer and Allen (1984) initially identified two distinct components of organisational

commitment, namely affective and continuance. Affective commitment (AC) was defined as “positive feelings of identification with, attachment to and involvement in the work organization”. The second component, continuance commitment (CC) was defined as “the extent which employees feel committed to their organization by virtue of the costs that they feel are associated with leaving” (Meyer & Allen, 1984, p. 375). A few years later, they added a third component, labelled as normative commitment (NC) (Allen & Meyer, 1990). Normative commitment was defined as “the employee's feelings of obligation to remain with the organization” (Allen & Meyer, 1990, p. 6).

Meyer and Allen (1997) argue that many elements are involved in the development of commitment which is composed of five stages according to Figure 3.5:

- 1) Distal antecedents.
- 2) Proximal antecedents.
- 3) Processes.
- 4) Commitment.
- 5) Consequences.

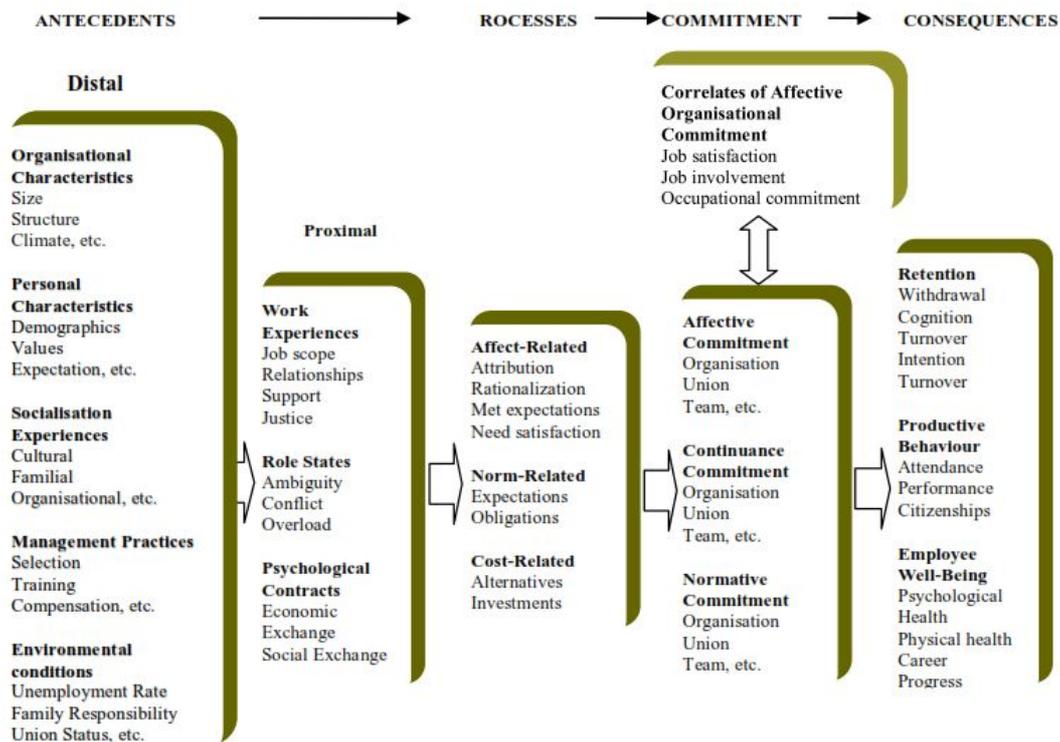


Figure 3.5: Development of Organisational Commitment

Source: (Meyer & Allen, 1997, p. 106)

In the first stage of the model, distal antecedents indirectly affect commitment. Distal antecedents include personal characteristics, organisational characteristics, management practices, socialisation experiences, and environmental conditions. In the second stage, proximal antecedents including role status, work experiences and psychological contracts directly affect commitment. The third stage of the three-dimensional model of organisational commitment is the processes through which antecedents affect the different components of commitment. The processes include variables of affective-related, norm-related, and cost-related. The elements of each of these three variables are illustrated in Figure 3.5. The fourth stage involves the different components of the model, namely affective, continuance, and normative commitment. Finally, the fifth stage considers the consequences of organisational commitment. Examples of these consequences include retention, productive behaviour, and employee well-being. Meyer and Allen (1997) suggest that these consequences have varying relationships with the three components of commitment. Retention, for example, depends on positive attachment to and identification with the organisation and includes a desire to be a part of the organisation. All the three components of commitment positively affect retention.

Also, employee well-being and productive behaviour are positively related to affective and normative commitment while they might be negatively related to continuance commitment.

In summary, the three-dimensional conceptualisation of organisational commitment is considered the dominant model in organisational commitment research. It has been widely and extensively used to examine and measure organisational commitment (Bentein, Vandenberghe, Vandenberg, & Stinglhamber, 2005; Cohen, 2003; Greenberg & Baron, 2010). Therefore, it is used in this study to explore organisational commitment in relation to other key variables of organisational culture, job satisfaction, and turnover intention. Another reason for employing this model is because of its ability to measure different types of commitment. This is of great importance to this study as the sample is drawn from employees in the banking sector in KSA who might be committed to their banks for various reasons. For example, due to the global recession and economic crisis that hit the world's economies, employees may be committed to their banks because they are “locked” or due to the lack of alternatives but not necessarily due to affective commitment. therefore, the multidimensionality of Meyer an Allen's (1991) model of organisational commitment assists in capturing precise relationships with different types of commitment.

3.4 Employee Turnover

The previous sections presented an overview on organisational culture, job satisfaction and organisational commitment. Organisational culture was shown to have a significant effect on both job satisfaction and organisational commitment (Lund, 2003; Schein, 1992). The influence of job satisfaction and organisational commitment on employees' turnover is also well established in the literature (Tett & Meyer, 1993). This complex chain of human behaviour is extremely difficult to be comprehended in isolation. Therefore, it is important to develop comprehensive models for complex human behaviour that take into account both the direct and indirect effects (Gregory, Way, LeFort, Barrett, & Parfrey, 2007).

The topic of employee turnover has received considerable interest among researchers since the mid 1950s, and continues to be one of the most studied behaviours in management research (Barling & Cooper, 2008; Ochoa & Mujtaba, 2011). The interest

in this topic is mostly due to the implicit and explicit costs of employee turnover. Before discussing the concept of employee turnover and its closely related concept of turnover intention, it is important to shed light on the two different types of turnover, namely voluntary and involuntary turnover and how they differ in their organisational implications. Barling and Cooper (2008) argue that it is extremely important for studies seeking to understand the role of job attitudes, working conditions to employee turnover to make the distinction between these types of turnover. Voluntary turnover occurs when the employee decides to leave the job while involuntary turnover occurs when the employee is removed from his or her job by the employer (Griffeth & Hom, 2004). Most studies focus on voluntary turnover rather than involuntary turnover as it is more controllable and meaningful for organisations (Price, 1977). Turnover for the purpose of this study is voluntary employee turnover.

“Employees are our most valuable asset” might be a cliché or trite phrase for some, but employees are really one of an organisation's most valuable assets. Organisations depend on their workforce to perform their plans, create value and achieve their financial goals. Losing highly-skilled employees disturbs the value creation process which means that organisations incur substantial costs related to replacing those lost members of staff through recruiting, training and re-skilling in addition to other hidden costs associated with distributions in conducting business and levels of quality and customer service (Bohlander & Snell, 2009). Its negative impact on employees also include losing seniority, high expectations may not materialise and disruption of social life (Mobley & Fisk, 1982; Roseman, 1981). Bohlander and Snell (2009) have estimated the cost of turnover in terms of recruiting and training of new employees to an organisation at two to three times the monthly salary of the departing employee. They also noted that this estimate does not include indirect costs represented in lower morale and productivity and overtime for other employees to fill the vacant role. In other words, an overwhelming amount of studies indicates that turnover is expensive (Mobley & Fisk, 1982).

Because of the importance of employees' turnover, Muchinsky and Morrow (1980) estimated turnover-related studies to be about two thousand. There is no sign of decrease in the study of turnover in the last twenty-four years (Trevor, 2001).

3.4.1 Theoretical Perspectives of Turnover

March and Simon (1958) proposed one of the earliest and perhaps most influential integrative models of employee turnover (Harman, Blum, Stefani, & Taho, 2009). They suggested that the probability of employees to stay in their organisation is affected by the extent of inducement provided by their organisation to motivate them to stay. Building on this idea, they argued that the perceived desirability of movement and the perceived ease of movement within the workforce are two main factors that affect employee turnover (Barling & Cooper, 2008). This model has provided a solid foundation for much of the later development of turnover models (Jackofsky, 1984; McBey & Karakowsky, 2001; Mobley, 1977; Mobley, Griffeth, Hand, & Meglino, 1979; Price, 1977).

Two decades later, Price (1977) conducted a comprehensive review on the literature on turnover. He proposed a wide-ranging turnover model containing the determinants and intervening variables associated with turnover. The central point of this model is that perceived alternative opportunities and turnover intention influence turnover, and that the job satisfaction influences turnover through its effect on turnover intention.

At about the same time of Price's work, Mobley (1977) proposed the intermediate linkages model. The model to a number of critical sources of influence. In this model, turnover develops in a withdrawal decision process. The process commences with evaluation of the present job which may cause dissatisfaction and ending at turnover intention before actual turnover takes place.

Mobley et al. (1979) later expanded the intermediate linkages model. His revised model states that relationship between turnover intention and actual turnover is determined by four factors: (1) job satisfaction, dissatisfaction (2) expected utility of the present job (3) expected utility of finding an alternative job outside of the present organisation, and (4) a number of organisational, individual, an environmental values.

Mobley and Fisk (1982) revisited Mobley's model of turnover and suggested categorising the causes and consequences of employee turnover into four groups: (1) the state of external economy, such as inflation and unemployment rate. (2) organisational variables, such as job design and size of unit. (3) individual work-related variables, such

as expectations and abilities. And (4) individual non-work related variables, such as family responsibilities and spouse's career relocation.

Nevertheless, McBey and Karakowsky (2001) argue that regardless of the model utilised, much of the research has focused on four primary sources of influence on turnover. These four sources are: (1) work-related attitudes (push factors), (2) external environment factors (pull factors), (3) individual characteristic factors, and (4) job performance factors.

3.4.2 Turnover Intention

In spite of the large volumes of research that emphasised the importance of employee turnover and the costs associated with it, it is still very difficult to predict. Turnover intention is argued to be a strong indicator for actual turnover. (Firth, Mellor, Moore, & Loquet, 2004). Turnover intention refers to the intention to leave a job voluntarily. Karin and Birgit (2007, p. 711) defined it as “the intention to voluntarily change companies or to leave the labour market altogether”. Price and Mueller (1981) argued that the use of turnover intention over actual turnover is better and more practical. They noted that there are many external factors that influence actual turnover behaviour. Moore (2002) explained that although actual turnover behaviour is still a popular construct among researchers, turnover intention represents a strong surrogate variable. Moreover, in some contexts, turnover intention can be a better barometer than actual turnover for management practices. For example, in some economic cycles, such as high unemployment rates, actual turnover is low despite high turnover intention (Khatri, Fern, & Budhwar, 2001). However, it is acknowledged that some researchers argue against the use of turnover intention as it does not equal actual turnover behaviour and unless this intention to quit is acted on, it is just little more than “talk” (Firth et al., 2004). However, Griffeth, Hom and Gaertner (2000) carried out a meta-analysis on predictors of actual turnover in which turnover intention was a key predictor and this finding is supported by many studies (Alexander et al., 1998; Hayes et al., 2006; Irvine & Evans, 1995; Lake, 1998; Shader, Broome, Broome, West, & Nash, 2001).

3.5 Studies in the Arab Gulf Area

The section displays some relevant studies conducted in KSA, the United Arab Emirates, and Oman. These three countries together make up over 95% of the total area of the Arab Gulf area. Figure 3.6 illustrates the six members of the GCC already discussed earlier in Section 2.2.



Figure 3.6: Map indicating the GCC members

A study conducted in KSA by Al-Ahmadi (2009) to identify factors affecting performance of hospital nurses revealed that both job satisfaction and organisational commitment are strong predictors of nurses' performance. The study's results also confirmed findings by other researchers that there is a significant positive relationship between job satisfaction and organisational commitment.

Another study was conducted in the United Arab Emirates by Abu Elanain (2009) to examine the impact of job characteristics on several work attitudes including job satisfaction, organisational commitment and turnover intentions among employees from various organisations in Dubai. The inter-correlations between the above-mentioned attitudes were consistent with theoretical expectations. Job satisfaction and organisational commitment were positively correlated, while both variables showed a negative relationship with turnover intentions. The study concluded with the importance of job characteristics in developing positive work attitudes in a non-Western context. The study also highlighted the need of organisations operating in such a context to

increase the provision of job characteristics in order to increase the employee satisfaction and commitment and decrease turnover intentions.

Also in the United Arab Emirates, a study by Suliman and Al-Junaibi (2010) explored the links between two components of organisational commitment – affective and continuance – and turnover intentions among employees working in the oil industry. The overall organisational commitment was shown to be negatively correlated with turnover intentions which is congruent with previous studies. In regards to the two components of organisational commitment, both components were negatively related to turnover intentions. However, the results of the study revealed that affective commitment had a stronger negative relationship with turnover intentions than continuance commitment suggesting that employees who were affectively committed to their organisations were less likely to quit their jobs than their continuance committed counterparts.

The results of a study conducted by Suliman and Al Obaidli (2011) to examine the nature of the links between the work environment and intentions to leave in Islamic financial institutions in the United Arab Emirates revealed that employees' perceptions of corporate climate plays a major role in their decisions to leave. The study revealed that employees who tend to perceive their work climate more positively are likely to show less levels of turnover intentions. The authors argue that in conducive and supportive work environments, employees have good opportunities to innovate, are involved in the decision making process, and are fairly rewarded for their work outcomes. This, in turn, is likely to reduce turnover intentions as such work environments positively influence employees' perceptions of their employer and bind them to stay.

In Oman, Azem (2010) examined the levels of job satisfaction and organisational commitment among Omani employees in service organisations. The study also examined the role of demographic variables (age and job tenure). It was concluded that there is a positive relationship between job satisfaction and organisational commitment. The results also showed that all the five facets of job satisfaction (satisfaction with nature and content of the job, supervision, relationships with co-workers, promotion opportunities, and pay) were significantly related with organisational commitment. To

determine whether demographic variables and each of the job satisfaction facets are significant predictors of organisational commitment, stepwise regression analysis was carried out. The results indicated that both age and job tenure significantly predicted organisational commitment while only overall job satisfaction and satisfaction with supervision and pay were significant predictors of organisational commitment.

In the United Arab Emirates, the mediating role of organisational commitment in the relationships of leadership behaviour with job satisfaction and job performance was studied by Yousef (2000). The results indicated that relationships between these variables were positive and significant. In terms of the mediating role of organisational commitment, the study revealed organisational commitment mediate the relationship between leadership behaviour and both job satisfaction and job performance.

Yousef (2002) also conducted a study in the United Arab Emirates to investigate the mediating role of job satisfaction between role stressors (role conflict and role ambiguity) and organisational commitment components (affective, normative and continuance). The results revealed that job satisfaction mediate the relationship between role stressors and organisational commitment components except continuance commitment. It was also reported that job satisfaction directly and positively influences affective and normative commitments and negatively influences continuance commitment. These results suggest that employees are more willing to stay as long as they are happy with their jobs and the same applies to those who are currently remaining in their jobs because of the scarcity of job alternatives or because the cost of leaving the organisation is too high.

Moving back to KSA, Zakari (2011) examined how components of organisational commitment are influenced by role ambiguity and role conflict among nursing faculty members in KSA. The results revealed that nursing faculty commitment was largely characterised by normative commitment, followed by continuance commitment, and finally affective commitment. Regarding role ambiguity and role conflict, both normative and continuance commitment components showed significant and negative relationships while affective commitment component was positively related to role conflict.

Another study by Alonazi and Omar (2013) was conducted in KSA to identify and

explore factors that influence nurses' turnover and retention. The study identified several factors that played an important role in staff retention. These factors included marital status, nationality, job title and job satisfaction. The results showed that married nurses tended to stay in their jobs for longer periods than single nurses. Nationality was also shown to be a key factor in nurses' retention and turnover. For example, Indian nurses remained less than their Filipino counterparts.

A third study on nurses' job satisfaction in KSA was carried out by Al-Dossary, Vail and Macfarlane (2012). The study sought to measure nurses' job satisfaction in a university teaching hospital to determine the influencing factors. The results highlighted that most nurses were dissatisfied with factors such as pay, contingent rewards, fringe benefits and operating conditions. However, the majority of nurses were satisfied with the work they did and their relationships with their colleagues. Factors such as promotion and communication did not show any significant influence among nurses.

Also in KSA, Al-Kahtani (2012) carried out a study on the nature and influence of organisational commitment in public sector organisations. The study, in addition, aimed to examine other variables such as job satisfaction, job involvement and other work-related variables that could be significant factors influencing the commitment of public employees in the Saudi bureaucracy. The findings were largely consistent with previous studies especially in regards to the positive relationship between organisational commitment and job satisfaction. Variables such as job involvement, participation in decision making, and advancement were also shown to exhibit positive influence on organisational commitment of public sector employees in KSA.

Finally, Randeree and Chaudhry (2012) investigated the influence of leadership styles on job satisfaction and organisational commitment among construction workers in the United Arab Emirates. The study also examined the impact of organisational culture on job satisfaction. The findings revealed that leadership style strongly affected an employee's job satisfaction and moderately to strongly affected organisational commitment of employees. The outcomes also indicated that consultative and consensus leadership styles were prevalent in the construction sector in the United Arab Emirates. Organisational culture was shown to have small influence on job satisfaction.

The previous sections provided a general overview of relevant studies on the subjects of

organisational culture, job satisfaction, organisational commitment and turnover intention. This study proposes a broader model of turnover intention by incorporating not only work-related attitudes such as job satisfaction and organisational commitment, but also the concept of organisational culture. As indicated by previous studies, work-related attitudes such as job satisfaction and organisational commitment have been shown to influence turnover intention. Previous studies also explored the relationship between organisational culture and job satisfaction and organisational commitment. However, no previous study has incorporated these concepts together to better understand why employees leave their jobs. This study attempts to make a significant input to the existing knowledge on these subjects by shedding new light on the influence of organisational culture on turnover intention and how it might be mediated by job satisfaction and organisational commitment. In fact, it is the first time, to the best of the researcher's knowledge, that such a study of organisational culture has been undertaken by involving three important constructs together. An equally important contribution to knowledge this study will provide is to investigate the culture/religion factor. By categorising banks into three broad categories according to their banking practices (Islamic vs conventional) and their ownership structure (local vs foreign ownership), this study will look at the problem from a different perspective which in turn might lead to unanticipated results.

Table 3.1 summarises the relevant studies conducted both on the international level and the regional level in the Arab Gulf Area represented by studies conducted in KSA, United Arab Emirates and Oman. The table also highlights the statistical methods used by researchers. Most of the studies reported in this table used regression analysis and only a tiny 1% used SEM. Although the literature is rich in studies concerning organisational culture, job satisfaction, organisational commitment and turnover intention, this summary clearly shows that no previous study has investigated these variables together. It is also evident that no previous study has tackled the concept of organisational culture in the Arab Gulf Area, where KSA is located.

Table 3.1: Summary of relevant studies

Researcher	Year	Variables investigated	Objectives of study	Statistical method applied
Amin et al.	2011	Turnover, job satisfaction, employee motivation, employee commitment, job enrichment, and negative work outcomes.	To explore the causes of high turnover rates in childcare work force in New York city.	Bivariate correlation
Markovits et al.	2010	Job satisfaction and organisational commitment.	To assess the job satisfaction-organisational commitment link with respect to differences private and public sector employees in Greece.	Hierarchical multiple regression
Luu & Hatstrup	2010	Turnover intention, job satisfaction, uncertainty avoidance, and individualism/collectivism .	To examine how national differences in uncertainty avoidance and individualism/collectivism moderate the relationship between job satisfaction and turnover intentions in France, Japan, the Philippines, and the U.S.	Hierarchical moderated multiple regression
San Park & Kim	2009	Organisational culture types (consensual, rational, developmental, and hierarchical culture types), job satisfaction, and turnover intention.	To examine how different types of organisational culture are associated with job satisfaction and turnover intention among hospital nurses in Korea.	Structural equation modelling (SEM)
Lambert & Hogan	2009	Turnover intention, external employment opportunity, job satisfaction, organisational commitment, and work environment.	To investigate the role of job satisfaction and organisational commitment in shaping turnover intention among employees of correctional facilities in the U.S.	Multivariate models regression using ordinary least squares (OLS)
Mosadeghrad et al.	2008	Job satisfaction, organisational commitment, and turnover intention.	To assess the relationships between job satisfaction and organisational commitment and their impact on turnover intentions among hospital staff in Iran.	Bivariate correlation and logistic regression analysis.
Alomari et al.	2008	Work environment (autonomy, communication openness, distributive justice, role conflict and workload), job satisfaction, organisational commitment, and turnover intention.	To investigate the factors that lead to faculty members' turnover intention in Jordanian universities.	Bivariate correlation and Structural equation modelling (SEM)
Udechukwu	2007	Job satisfaction (intrinsic and extrinsic) and turnover intention.	To assess the influence of job satisfaction on turnover intention among officers in 12 correctional facilities in the U.S.	Bivariate correlation
Lambert	2006	Turnover intention,	To examine the impact of personal	Bivariate

		personal characteristics, work environment, work attitudes,	characteristics, work environment factors, and work attitudes on the turnover intention of correctional staff in the U.S.	correlation and Multivariate models regression using ordinary least squares (OLS)
Martin et al.	2005	Locus of control, quality of exchanges between subordinates and leaders (LMX), job satisfaction, organisational commitment, and work-related well-being.	To examine the role of leader-member exchanges in mediating the relationship between locus of control and a variety of work-related reactions among employees of a large financial service organisation and a utilities company in the UK.	Hierarchical multiple regression analysis following Baron and Kenny's (1986) guidelines.
Jaramillo et al.	2005	Group cohesiveness, intention to leave, job satisfaction, organisational commitment, promotion opportunity, role ambiguity, role conflict, and supervisor support.	To investigate the effects of police stress internal to the organisation on organisational commitment among police officers in the U.S.	Simultaneous regression analysis.
Silverthorne	2004	Organisational culture, organisational commitment, job satisfaction, and person-organisation fit.	To explore the impact of organisational culture and person-organisation fit on organisational commitment and job satisfaction in Taiwan.	Bivariate correlation and one-way ANOVA.
Lok & Crawford	2004	Organisational culture, leadership styles, job satisfaction, and organisational commitment.	To examine the influence of organisational culture and leadership styles on job satisfaction and organisational commitment among managers from Hong Kong and Australia.	Bivariate correlation and Hierarchical regression analysis.
Wasti	2003	Organisational commitment, job satisfaction, and allocentrism-Idiocentrism.	To investigate whether cultural values of individualism and collectivism influence the salience of different antecedents of organisational commitment in Turkey.	Regression analysis.
Lund	2003	Organisational culture types (clan, adhocracy, market, and hierarchical), and job satisfaction.	To examine the impact of organisational culture on job satisfaction among marketing professionals in a cross-section of firms in the U.S.	One-way ANOVA.
Lok & Crawford	2001	Organisational culture and subculture, job satisfaction, leadership styles, organisational commitment	To explore the antecedents of organisational commitment and the mediating role of job satisfaction among hospital staff in Australia.	Multiple regression analysis following Baron and Kenny's (1986) guidelines.

Kirkman & Shapiro	2001	Cultural values, job satisfaction, and organisational commitment.	To examine the role of employee resistance in mediating the relationship between cultural values and job attitudes among employees from Belgium, Finland, The U.S., and the Philippines.	Hierarchical multiple regression analysis following Baron and Kenny's (1986) guidelines.
Vigoda	2000	Organisational politics, job satisfaction, organisational commitment, intentions of exit and neglect, and performance.	To examine the relationship between perceptions of organisational politics, job attitudes, and other work outcomes among public sector employees in Israel.	Multiple standard and hierarchical regression analysis using Baron and Kenny's (1986) guidelines.
Delobbe & Vandenberghe	2000	Organisational commitment, job satisfaction, and intentions to leave.	To examine the reliability and validity of four dimensions of organisational commitment and their correlations job satisfaction and intention to leave among employees from Belgium.	Bivariate correlation and Confirmatory Factor Analysis.

Studies in the Arab Gulf Area – KSA, United Arab Emirates and Oman

Alonazi & Omar	2013	Turnover rate (length of employment) and demographic variables.	To identify and explore factors that influence turnover and retention among nurses in KSA.	Univariate and Multivariate analysis
Al-Dossary et al.	2012	Demographic variables and job satisfaction.	To measure nurses' job satisfaction in KSA in a university teaching hospital and to determine the influencing factors.	Independent <i>t</i> -test, One-way ANOVA and Bivariate correlation
Al-Kahtani	2012	Organisational commitment, demographic variables, job satisfaction, job involvement, opportunity for advancement, participation in decision making and physical working conditions.	To explore the nature and influence of organisational commitment of employees of public sector organisations in KSA.	Bivariate correlation and multiple stepwise regression.
Randeree & Chaudhry	2012	Leadership styles, job satisfaction and organisational commitment.	To investigate the influence of leadership styles on job satisfaction and organisational commitment among construction workers in the United Arab Emirates.	Univariate analysis
Suliman & Al Obaidli	2011	Organisational climate and turnover intentions.	To examine the nature of the links between the work environment and intentions to leave in Islamic financial institutions in the United Arab Emirates.	Multiple regression analysis
Zakari	2011	Organisational	To examine how components of	Independent <i>t</i> -

		commitment, role ambiguity and role conflict.	organisational commitment are influenced by role ambiguity and role conflict among nursing faculty members in KSA.	test and bivariate correlation
Azem	2010	Job satisfaction, organisational commitment and demographic variables.	To explore the levels of job satisfaction and organisational commitment among employees in service organisations in Oman.	Bivariate correlation
Suliman and Al-Junaibi	2010	Organisational commitment and turnover intentions.	To explore the links between two components of organisational commitment – affective and continuance – and turnover intentions among employees working in the oil industry in the United Arab Emirates.	Independent <i>t</i> -test, bivariate correlation and multiple regression analysis.
Abu Elanain	2009	Job characteristics, job satisfaction, organisational commitment, turnover intentions and distributive justice.	To assess the impact of job characteristics on work attitudes and behaviours among employees from various organisations in the United Arab Emirates.	Bivariate correlation and hierarchical multiple regression analysis following Baron and Kenny's (1986) guidelines.
Al-Ahmadi	2009	Job performance, job satisfaction and organisational commitment.	To identify factors affecting performance of hospital nurses in KSA.	Bivariate correlation and multiple regression analysis.
Bhuiyan & Menguc	2002	Job characteristics, organisational commitment, and job satisfaction.	To examine the interactive effects of job characteristics and organisational commitment on job satisfaction among expatriate, guest worker, salespeople in KSA.	Structural equation modelling (SEM)
Yousef	2002	Job satisfaction, role conflict, role ambiguity and organisational commitment.	To investigate the mediating role of job satisfaction between role stressors (role conflict and role ambiguity) and organisational commitment components (affective, normative and continuance) among workers in the construction sector in the United Arab Emirates.	Confirmatory factor analysis, and path analysis using LISREL VIII software
Al-Aameri	2000	Job satisfaction and organisational commitment.	To measure the extent to which nurses in public hospitals in KSA are satisfied with their jobs and committed to their hospitals.	Bivariate correlation
Yousef	2000	Organisational commitment, leadership behaviours, job satisfaction and job performance.	To study the mediating role of organisational commitment in the relationships of leadership behaviour with job satisfaction and job performance in the United Arab Emirates.	Moderated multiple regression analysis

3.6 Relationships and Hypothesis Development

This study seeks to answer specific but interrelated questions. The relationships between organisational culture, job satisfaction, organisational commitment, and turnover intention are discussed in this section.

3.6.1 Demographic Characteristics

The importance of demographic characteristics in understanding and explaining differences in work-related attitudes and beliefs is well acknowledged in literature (Cianni & Romberger, 1995; Mor Barak, Cherin, & Berkman, 1998). An employee demography can be defined as “the study of the composition of a social entity in terms of its members' attributes” (Pfeffer, 1983, p. 303). Researchers have used a wide set of demographic characteristics depending on their research purposes. In this study, a number of demographic characteristics were used as control variables as they were widely cited in studies of employee behaviour. These demographic characteristics include nationality, age, gender, marital status, years of experience in the current bank, job title, education and monthly salary.

3.6.2 Job Satisfaction and Organisational Commitment

Numerous studies have investigated job satisfaction and organisational commitment to examine their interdependencies or inter-correlations. Other researchers approached these two concepts to explore their relationships with many organisational and personal variables, such as motivation, trust, leadership, age, gender, turnover, and absenteeism. This section will review some of these studies.

Meyer et al. (2002) conducted a meta-analysis study to investigate antecedents, correlates, and consequences of organisational commitment. They found some correlation between organisational commitment and job satisfaction. However, with the exception of the correlation between affective commitment and overall job satisfaction, the correlation was not so strong between job satisfaction and other components of commitment. They argued that this might be because overall satisfaction measure often include items associated with satisfaction with the organisation itself. Wasti (2003) examined organisational commitment among Turkish employees. The results indicated

that satisfaction with work and promotion was a predictor of affective and normative commitment among employees with individualistic values. Among those who endorsed collectivist values, overall commitment was determined by satisfaction with supervisor.

In another study across four countries, Kirkman and Shapiro (2001) examined the impact of cultural values on job satisfaction and organisational commitment. They utilised variables often used in cross-cultural research, such as power distance, and collectivism vs. individualism. They found these variables to affect job satisfaction and organisational commitment in different cultural contexts. They also found that employees with lower levels of power distance reported higher levels of organisational commitment, and those with higher levels of collectivism reported higher levels of job satisfaction and organisational commitment. Despite that they attempted to associate job satisfaction and organisational commitment with some cultural factors, their study did not examine the direct relationship between the two variables. Jaramillo, Nixon, and Sams (2005) investigated this relationship and found that there was a strong correlation between job satisfaction and organisational commitment. Mosadeghrad, Ferlie, and Rosenberg (2008) reached the same conclusion in a study of job satisfaction and organisational commitment among hospital employees in Iran.

Markovits, Davis, Fay, and van Dick (2010) examined job satisfaction and organisational commitment in relation to differences between public and private sector employees. The results indicated that extrinsic and intrinsic satisfaction were strongly correlated with affective and normative commitment among public sector employees more than private sector employees. Vigoda (2000) concluded that job satisfaction and organisational commitment were strongly correlated in Israeli organisations.

Building on Meyer and Allen's (1991) three-dimensional model of organisational commitment, Delobbe and Vandenberghe (2000) conducted an extensive study in Belgium. They argued that job satisfaction was significantly correlated with affective commitment. Bhuian and Menguc (2002) used structural equation modelling (SEM) and a confirmatory factor analysis in order to test the interactive effects of organisational commitment and job characteristics on job satisfaction. The results showed that organisational commitment had the strongest correlation with job satisfaction. The authors also noted that organisational commitment was an antecedent of job satisfaction.

Al-Aameri (2000) investigated job satisfaction and organisational commitment among nurses in KSA and found a strong positive correlation between the variables.

The previous discussion highlights the strong positive relationship between job satisfaction and organisational commitment. However, the causal order between these two variables remains a subject of ongoing argument among researchers (Namasivayam & Zhao, 2007). Many studies suggest that job satisfaction is an antecedent of organisational commitment, meaning that, when employees satisfied, they will have a strong commitment to their organisation (Bluedorn, 1982; Testa, 2001; Williams & Hazer, 1986). On the other hand, other studies argue that organisational commitment precedes job satisfaction (Bateman & Strasser, 1984; Vandenberg & Lance, 1992; Wong, Wong, Hui, & Law, 2001). Between these two camps, a third position considers this relationship reciprocal (Huang & Hsiao, 2007; Mathieu, 1991; Meyer et al. 2002).

There appear to be many studies of job satisfaction being influenced by various other variables with a positive impact on organisational commitment. These variables include training and education (Griffeth et al., 2000; Yu & Egri, 2005), ethical climate (Cullen, Parboteeah, & Victor, 2003; Schwepker, 2001), a supportive and innovative culture (Lok & Crawford, 2001), role stressors (Guimaraes & Igbaria, 1992; Johnston, Parasuraman, Futrell, & Black, 1990), and career development (Guimaraes & Igbaria, 1992). Hence, the following hypothesis was offered:

H1: Job satisfaction and organisational commitment are positively related.

3.6.3 Job Satisfaction and Turnover Intention

Most of theories of turnover suggest that employee turnover occurs as a result of employee job dissatisfaction (Bluedorn, 1982; Mobley, 1977; Mobley & Fisk, 1982). This relationship is formed through a process in which unsatisfied employees will compare the rewards and costs related to their current job, evaluate their investments with the return of an alternative employment chance, and intend to leave the organisation (Rusbult & Farrell, 1983; Sager, Griffeth, & Hom, 1998). Futrell and Parasuraman (1984, p. 40) explained this process:

“The withdrawal decision is based upon cognitive and behavioral

phenomena occurring between the evaluation of the individual's job and his/her withdrawal behavior. It begins with job dissatisfaction, and is followed by such steps as the individual thinking of quitting, intention to search for a new job, evaluation of job alternatives, intention to quit or stay, and finally the withdrawal decision."

Porter and Steers (1973) reviewed the literature on job satisfaction and turnover and concluded that the majority of the studies that have been published between 1955 and 1972 indicate a negative correlation between job satisfaction and turnover. Although some researchers agree that a dissatisfied employee is more likely to quit his/her job than the satisfied one, the relationship between the two variables is generally low (Arnold & Feldman, 1982; Carsten & Spector, 1987; Futrell & Parasuraman, 1984; Gruneberg, 1976; Hollenbeck & Williams, 1986; Hulin, 1968; Newman, 1974; Porter & Steers, 1973; Waters & Roach, 1971). However, other studies have found a strong relationship between employees' job satisfaction and turnover intention (Hom & Griffeth, 1995; Mitchel, 1981; Steel & Ovalle, 1984). These results were confirmed by another meta-analysis study of 42 studies published in the 1990s conducted by Griffeth et al. (2000), who indicated that the overall job satisfaction displayed the highest relationship to turnover intention among all kinds of job attitudes.

In addition to the impact of overall job satisfaction, some researchers have investigated the influence of intrinsic and extrinsic job satisfaction on employees' turnover. Intrinsic job satisfaction refers to an employee's satisfaction with various elements of his/her job (e.g. nature of work, contingent rewards, and promotion) while extrinsic job satisfaction refers to satisfaction with organisational factors (e.g. work conditions, supervision, and pay) (Martin, Thomas, Charles, Epitropaki, & McNamara, 2005). Many studies suggest that intrinsic factors exert a greater influence on turnover decisions than extrinsic factors (Li-Ping Tang, Kim, & Shin-Hsiung Tang, 2000; O'Reilly & Caldwell, 1980). Udechukwu (2007) confirmed this viewpoint in his study of turnover intention among correctional officers. On the other hand, other studies argue that both intrinsic and extrinsic factors have an equal influence on turnover intention (Fleishman & Harris, 1998; Friedlander & Walton, 1964; Hulin, 1968; Jackofsky & Peters, 1983; Koch & Rhodes, 1981; Koch & Steers, 1978; Porter & Steers, 1973). Regardless of these differences among researcher, job satisfaction is considered the most important

predictor of turnover intention (Luu & Hatrup, 2010). Hence, the following hypothesis was offered:

H2: Job satisfaction and turnover intention are negatively related.

3.6.4 Organisational Commitment and Turnover Intention

Many empirical results have reported that organisational commitment is negatively related to turnover intention (Lambert & Hogan, 2009). Jaramillo et al. (2005) argued that organisational commitment had an inverse effect on turnover intention. This was supported in many studies that examined the influence of organisational commitment on turnover intention (Camp, 1994; Lambert, 2006; Robinson, Porporino, & Simourd, 1992; Stohr, Self, & Lovrich, 1992).

Mathieu and Zajac (1990) reviewed over 200 commitment studies, and found that organisational commitment has a negative relationship with turnover intention. The results implied that employees are less likely to quit their jobs if they show high levels of commitment to their organisation. Likewise, Tett and Meyer (1993) examined 155 studies on turnover intention and concluded that organisational commitment was a predictor of turnover intention. These findings were confirmed using a longitudinal design study by Johnston et al. (1990).

Meyer et al. (2002) conducted meta-analyses to assess the relationships between the three components of commitment (affective, continuance, and normative commitment) and key organisational variables including turnover intention. The results confirmed that turnover intention was negatively correlated with all components of commitment. A negative correlation was also found between these components and actual turnover. In terms of correlation with turnover intention, Meyer et al. (2002) found the strongest correlation with affective commitment ($p = -.56$), followed by normative ($p = -.33$) and continuance commitment ($p = -.18$).

Amin, Zaman and Amin (2011) examined the antecedents of turnover among directors of childcare centres in New York City. The results affirmed the negative relationship between organisational commitment and turnover intention. Another study conducted among faculty staff in Jordan, a neighbouring country to KSA, found that organisational

commitment had a significant positive relationship with intent to stay (Alomari et al. 2008).

In summary, most studies have shown that a negative correlation exists between organisational commitment and turnover intention. Committed employees are willing to stay with their organisation more than those who are less committed. Hence, the following hypothesis was offered:

H3: Organisational commitment and turnover intention are negatively related.

3.6.5 The Role of Organisational Culture

Previous research has shown that organisational culture does have an impact on several key organisational variables (Cameron & Freeman, 1991). Peters and Waterman (2004) extolled the virtues of organisational culture in enhancing organisational performance. Many other studies reported a profound impact of organisational culture on organisational performance and effectiveness (Cameron & Quinn, 2011; Deal & Kennedy, 2000; Frost, Moore, Louis, Lundberg, & Martin, 1985; Schein, 1985). In addition to the reported impact of organisational culture on overall organisational performance, the literature suggests that organisational culture affect individual attitudes and behaviours (MacIntosh & Doherty, 2010). Therefore, employees' perceptions of the nature of organisational culture is a critical element in human resource management, change management and leadership.

Kangas, Kee and McKee-Waddle (1999) investigated differences in the relationships between job satisfaction and organisational structures. The results indicated that job satisfaction and retention of nurses were influenced by supportive culture that encourages self-governance, support for education, and opportunities for professional growth. Silverthorne (2004) explored the impact of organisational culture on job satisfaction and organisational commitment in Taiwan. The author used a typology of three organisational culture types, namely supportive, innovative and bureaucratic. The results indicated that a bureaucratic culture resulted in the lowest levels of job satisfaction and commitment, while a supportive culture resulted in the highest levels of job satisfaction and commitment followed by an innovative culture as the next highest. Goodman et al. (2001) affirmed these results in a study that looked at the impact of

organisational culture on the quality of work life. They found that hierarchy cultures are negatively associated with job satisfaction and organisational commitment while clan cultures are positively associated with job satisfaction and organisational commitment.

Lund (2003) adopted the CVF to explore the relationship between the four culture types and job satisfaction. The results pointed out to a positive relationship between clan (emphasising flexibility and internal orientation) and adhocracy (focusing on innovation and adaptability) cultures. On the other hand, job satisfaction had a negative relationship with hierarchy (emphasising control and efficiency) and market (focusing on goal achievement and outperforming competitors) cultures. Using a different yet closely similar model to the CVF, San Park and Kim (2009) conducted a study of the impact of organisational culture types on job satisfaction and turnover intention among hospital nurses in Korea. The results showed that job satisfaction was positively correlated with clan and market cultures, while the influence of adhocracy and hierarchy cultures was not statistically significant. Hence, the following hypotheses were offered:

H4(a): Organisations dominated by clan culture type are positively related to job satisfaction.

H4(b): Organisations dominated by adhocracy culture type are positively related to job satisfaction.

H4(c): Organisations dominated by market culture type are negatively related to job satisfaction.

H4(d): Organisations dominated by hierarchy culture type are negatively related to job satisfaction.

Concerning the influence of organisational culture on organisational commitment, Lok and Crawford (2001) investigated the antecedents of organisational commitment. They found that organisational commitment was negatively influenced by a bureaucratic organisational culture that is characterised by an autocratic working environment, hierarchical decision making and the lack of employee empowerment. Also, they stated that innovative and supportive cultures were positively, but non-significantly related to organisational commitment. Lok and Crawford (2004) re-examined the relationship between organisational culture and organisational commitment among Australian and

Hong Kong managers. The findings were relatively different from those obtained in their previous study. Innovative and supportive cultures were positively and significantly correlated with organisational commitment. The impact of organisational culture was greater among Australian managers than their Hong Kong counterparts. Hence, the following hypotheses were offered:

H5(a): Organisations dominated by clan culture type are positively related to organisational commitment.

H5(b): Organisations dominated by adhocracy culture type are positively related to organisational commitment.

H5(c): Organisations dominated by market culture type are negatively related to organisational commitment.

H5(d): Organisations dominated by hierarchy culture type are negatively related to organisational commitment.

The previous discussion highlights that job satisfaction and organisational commitment are important components in the field of organisational behaviour. Many studies suggest that turnover intention is influenced by these two variables. Also, the literature points out to the profound impact of organisational culture on work-related attitudes and variables, such as job satisfaction and commitment. Therefore, organisational culture can influence turnover intention through job satisfaction and organisational commitment. Hence, the following hypotheses were offered:

H6(a): Job satisfaction mediates the relationship between clan culture and turnover intention.

H6(b): Job satisfaction mediates the relationship between adhocracy culture and turnover intention.

H6(c): Job satisfaction mediates the relationship between market culture and turnover intention.

H6(d): Job satisfaction mediates the relationship between hierarchy culture and turnover intention.

H7(a): Organisational commitment mediates the relationship between clan culture and turnover intention.

H7(b): Organisational commitment mediates the relationship between adhocracy culture and turnover intention.

H7(c): Organisational commitment mediates the relationship between market culture and turnover intention.

H7(d): Organisational commitment mediates the relationship between hierarchy culture and turnover intention.

This section demonstrated the relationships between the variables of the current study. Despite these relationships, there is a need to explore and understand the interactions between all of these variables. Therefore, this study will address this gap by investigating how organisational culture affects turnover intention through job satisfaction and organisational commitment.

CHAPTER 4. METHODOLOGY

4.1 Introduction

This chapter describes the research design and the methods used to statistically test the hypothesised relationships developed in Chapter Three. Development of the research instrument will be described. Translation of the research instrument, the questionnaire which was distributed to validate the proposed conceptual framework, and the population and sample size used in the study will be discussed. The chapter will be concluded by an exposition of the different statistical techniques used in the analysis. Accordingly, Chapter Four is composed of ten main sections: (1) Research philosophy; (2) Research methods; (3) Sampling; (4) Research instruments; (5) Data analysis procedures; (6) Translation of the research instruments; and (7) Ethics and confidentiality.

4.2 Research Philosophy

The research philosophy reflects how a researcher considers or thinks about the effects of the approach taken in the development of knowledge; informally, it is the way we go about doing research (Saunders, Thornhill, & Lewis, 2009). However, there are two main philosophical positions that underlie the designs of most management research efforts in the literature: positivism and phenomenology (or social constructionism). These are distinct views about the way in which knowledge is developed, and both have a significant role to play in business and management research.

The idea behind positivism is that the social world exists externally, and that its properties should be measured through objective methods rather than being inferred subjectively through sensation, reflection or intuition (Easterby-Smith, Thorpe, & Lowe, 2002, p. 57). The researcher assumes the role of an objective analyst, building detached interpretations of the data, which have been collected in an apparently value-free manner; this framework also assumes that the researcher is independent of and neither affected by nor influencing the research (Saunders et al., 2009).

On the other hand, the key idea of phenomenology (or social constructionism) is that reality is socially constructed and given meaning by people rather than objective and

external factors. Therefore, it focuses on the way in which people create logic within their world, especially through sharing their experiences with others through the medium of language. Advocates of this perspective have criticised the positivist tradition, arguing that the social world of business and management is far too complicated to lend itself to theorising laws, such as generalisations, in the same way that the physical world lends itself to these laws (Saunders et al., 2009). The focus should be on what people are thinking and feeling, both individually and collectively. Thus, we should try to understand and explain why individuals have diverse experiences, rather than searching for external causes and fundamental laws to explain behaviours (Easterby-Smith et al., 2002). A comparison of the two philosophical perspectives is given in Table 4.1.

Table 4.1: A Comparison of Positivism and Phenomenology Approaches

Positivism		Phenomenology	
Advantages	Disadvantages	Advantages	Disadvantages
<ul style="list-style-type: none"> • Wide coverage of the range of situations • Can be fast and economical • May be relevant to policy decisions when statistics are aggregated in large samples 	<ul style="list-style-type: none"> • Methods tend to be flexible and artificial • Not very effective in understanding processes or the significance people attach to actions • Not very helpful in generating theories 	<ul style="list-style-type: none"> • Can look at change processes over time • Help to understand people's meanings • Help to adjust to new issues and ideas as they emerge • Contribute to the development of new theories • Gather data that is seen as natural rather than artificial 	<ul style="list-style-type: none"> • Data gathering can take up a great deal of time and resources • The analysis and interpretation of data may be difficult • May be harder than a positivist approach to control pace, progress and endpoints

Source: (Armstrong 2009, p. 177)

This study adopts a positivism view as it is deemed the most appropriate for achieving the goals and aims of the study. The main reason behind this choice is that the main focus of this quantitative study is to test theory wherein theory was first adopted as the framework for developing and testing hypotheses in a specific research context in KSA. A phenomenology approach, on the other hand, can be used for generating new theories

which is not an objective of the current thesis. The second reason for adopting a positivism approach is the limited time and resources available to collect data in KSA. Although a phenomenology approach is very helpful in investigating changes in human behaviour over time, the current thesis is bound by a time frame that should be strictly followed in order to successfully complete it. Therefore, a positivism approach is more suitable to this thesis as it is time- and cost-effective.

4.3 Research Methods: Quantitative vs Qualitative

Data collection techniques or methods are divided into two categories, namely qualitative or quantitative methods. Qualitative research methods deal with the interpretation of phenomena by observing and interpreting (Zikmund, Babin, Carr, & Griffin, 2010). Researchers adopting this method depend on observing, listening and interpreting phenomena rather than statistical methods or numerical measurements. Observations, focus groups, in-depth interviews, are all examples of qualitative data collection methods.

Quantitative research methods, on the other hand, involves the measurement of concepts using scales that either directly or indirectly provide numerical data (Zikmund et al., 2010). These numerical data are then analysed using mathematical procedures. These procedures can be extremely simple, such as percentages, or more complicated, such as statistical models or hypothesis testing using sophisticated software. Moreover, quantitative research methods enable researchers to determine the generalisability of the data collected from the sample to the population. To achieve this, quantitative methods rely on the use of fairly large samples collected through questionnaires or structured interviews. Differences between qualitative and quantitative research methods are shown in Table 4.2.

Table 4.2: Differences Between Qualitative and Quantitative Research Methods

Selected Criteria	Qualitative	Quantitative
Main purpose	To describe individuals and events in natural settings	To explore, describe, test, or assess phenomena
Philosophical perspective	Phenomenology	Positivism
Logical orientation	Inductive (G → S)	Hypothetical-deducting (S → G)
Dynamism	Process oriented: experiential and systemic	Deterministic: linear and prescribed
Theory use and generation	Integrated throughout; requisite grounded theory	To justify hypothesis questions and to validate
Researcher's role	Active (immersion)	Passive (immersion optional)
Problem specification	May emerge at the end	Early on
Method	Create as one evolves	Predetermined
Generalisability	Low	High

Source (Thyer, 2009, p. 343)

After reviewing both research methods, it is acknowledged that there is no ideal method which should be followed. Both qualitative and quantitative research methods have their own strengths and weaknesses that a researcher must consider when deciding on the appropriate research method to adopt. Drawing on the discussion of research philosophy in section 4.2, it was suggested that the research associated with this study follows a positivistic approach. Also, careful assessment of research questions revealed a quantitative research method to be the most appropriate as the the research questions in this study involve the testing of specific hypotheses. The decision was based on the understanding that this study required the researcher to travel to KSA and distribute the research questionnaires to employees of Saudi banks. Therefore, the quantitative methodology provided a fast and economical alternative to qualitative methodology. Furthermore, this study investigates the impact of organisational culture on the relationships between job satisfaction, organisational commitment and turnover intention in KSA. Consequently, it is anticipated that interested researchers from other cultural contexts might replicate this study. According to Kumar (2010), studies using quantitative methods can be more easily replicated compared to those using qualitative methods.

4.4 Sampling

This section discusses the processes and reasons behind choosing a sample of banks operating in KSA. There are important factors that determine the sample validity for the study. First, the characteristics of the population under study should be well represented by the sample. Second, the representativeness of the source of data should be considered by carefully choosing the sampling design in which the sample elements being selected represent the potential population. According to Zikmund et al. (2010) and Cavana, Delahaye, & Sekaran (2001), the representativeness of samples depends on two issues: the sampling design and the sample size. Therefore, through appropriate sample design and size, the researcher can ensure that the sample subjects are not chosen from the extremes, but are truly representative of the characteristics of the population (Creswell, 2009). The sampling design and sample size are discussed below.

To assist in selecting a valid and efficient sample for this study, a seven-stage process of sampling procedures, outlined by Zikmund et al. (2010, p. 391), was used for this study. These stages are exhibited in Figure 4.1 and each stage is discussed in detail below.

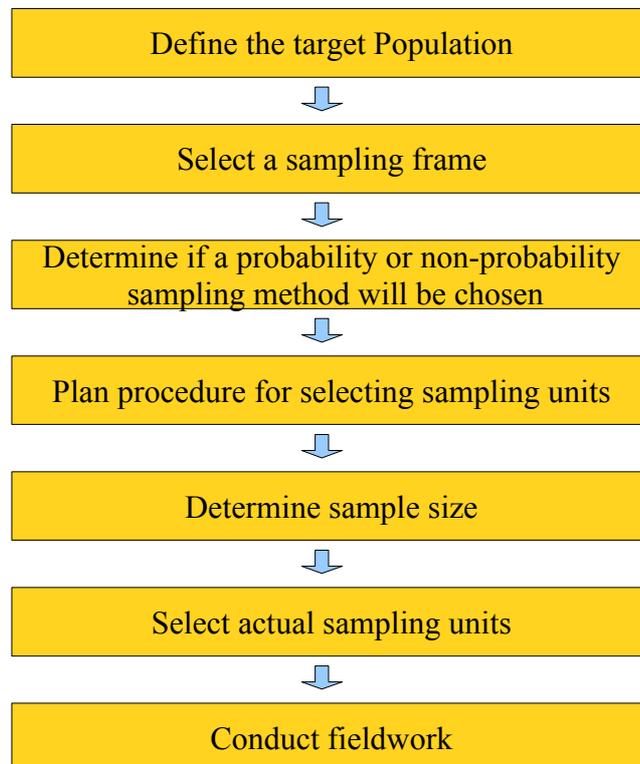


Figure 4.1: Stages in Research Process

Stage 1: The first stage in the the sampling process commences with with the identification of the population that the researcher intends to study (Creswell, 2009). The target population must be carefully defined in order to identify the proper sources from which the data can be collected (Zikmund et al., 2010). The population for this study was defined as front-line employees of the retail banking sector in KSA. As of 2010, there were 12 retail banks operating in KSA (SAMA, 2010). The total number of branches was 1,669 across the country. Table 4.3 shows the number of branches for each bank. Therefore, the estimated number of employee population in Riyadh is 15,416.

Table 4.3: Saudi Banks Branch and Employee Structure

Bank name	Total number of branches	Total number of employees	Branches in Riyadh	Average number of employees per branch	Estimated number of employees in Riyadh
<i>Islamic local banks</i>					
The National Commercial Bank	284	5879	79	21	1659
Riyadh Bank	252	5334	59	21	1239
Saudi Investment Bank	48	1235	23	26	598
Samba Financial Group	72	3329	27	46	1242
<i>Non-Islamic local banks</i>					
Saudi Hollandi bank	45	2121	24	47	1128
The Arab National Bank	145	4627	36	32	1152
Saudi British Bank	79	3532	33	44	1452
Banque Saudi Fransi	86	2677	47	31	1457
<i>Partially-owned foreign banks</i>					
Al-Rajhi Bank	467	11656	101	25	2525
Bank Albilad	88	2840	26	32	832
Bank Al-Jazira	54	2778	28	51	1428
Alinam Bank	49	1552	22	32	704
Total for all banks	1669	47560	505	28	15416

Sources: (Saad, 2013; SAMA, 2010)

Stage 2: The second stage after identification of the target population is to create a population frame. A population frame is a list of population elements from which a sample of study may be drawn (Zikmund et al., 2010). The sampling frame of this study included front-line employees of retail banks operating in the capital city, Riyadh. According to the 2010 annual report of SAMA, the city of Riyadh comprises over 30% of total number of branches operating across the country and well represents the banking population.

Stage 3: Determining the sampling method or design is the next stage after selection of the sampling frame. Sampling design is the approach used to select the units of analysis for study. Sampling methods can be classified into two categories: non-probability sampling and probability sampling (Creswell, 2009). In probability sampling, every element in the population has a known, non-zero probability of being selected. In non-probability sampling, on the other hand, the selection of sampling units is based on judgements such as availability/convenience (Zikmund et al., 2010). This study used the non-probability sampling method where the selection of sampling units is based on being conveniently available and accessible by the researcher. The limitations of this method compared to probability sampling methods are acknowledged. However, some scholars defend the use of non-probability samples by noting that it may lack the virtues of random sampling, but are often necessary and unavoidable. The weakness associated with non-probability sampling methods can to some extent be mitigated by using expertise, knowledge, and care in selecting samples as was the case in this study. The following motivated the decision of using this non-probability sampling method:

1. Due to the nature of work of front-line employees which requires them to be in direct contact with clients, branch managers were reluctant to allow time off for front-line employees to complete the questionnaires. A non-probability sampling method seemed more appropriate.
2. As stated, the sampling frame of this study included front-line employees of the 12 retail banks in city of Riyadh. Riyadh is the capital and the largest city of KSA. It is home to over 5 million people and its metropolitan population exceeds 7 million people. Riyadh's total area also exceeds 1800 square kilometres. As questionnaires were personally administered by the researcher, it

was impossible - in terms of time and cost – to obtain questionnaires from randomly selected respondents.

Stage 4: After determining the sampling method, the next step involves establishing a plan for selecting sampling units. The sampling plan guides the researcher in determining the sample size and the level of accuracy, time and resources by specifying the operational procedures and methods to obtain the desired sample (Zikmund et al., 2010). In this study, a group of retail banks in different locations across the city of Riyadh were selected. A questionnaire survey was used in collecting data, within a two-month collection period. To ensure the completeness, accuracy and reliability of collected data before analysis, the questionnaires received were checked to make sure they were ready for coding and transfer to data storage.

Stage 5: After establishing the sampling plan, the next step involves determining the sample size. The importance of the sample size lies in its role in statistical analysis. For multivariate analysis including multiple regression analysis, the sample size should preferably be 10 times or more as large as the number of variables in the study (Sekaran & Bougie, 2009). However, Pallant (2011) suggests that there are different guidelines concerning the number of cases required for multiple regression. She also suggests that more cases are needed if the dependant variable is skewed.

Prior to the identification of the required samples of the study, it was critically important to obtain the number of front-line employees working in the 12 banks in the city of Riyadh. There was no source that could help in getting these details. The only pieces of information publicly available were the total number of employees in each bank, and the total number of branches across the country as well as the total number of branches in Riyadh. To get an accurate estimate of total number of front-line employees working in these 12 banks in Riyadh, an average number of employees per branch was obtained by dividing the total number of employees in each bank on the total number of branches of this bank across the country. This average number of employees per branch was later multiplied by the total number of branches in Riyadh. Table 4.3 illustrates the outcomes of these calculations. Following this method, I was able to accurately obtain the total number of front-line employees working in the 12 banks in Riyadh. There were a total of 15,416 employees from the 12 retail banks operating in Riyadh. Therefore, a sample

of 912 employees representing 6% of the population frame was deemed appropriate.

Following Sekaran & Bougie's (2009) guidelines, the actual sample size of 258 meets their criteria that the sample size should preferably be 10 times or more as large as the number of variables in the study. The current study has 7 variables; Organisational culture (clan, adhocracy, market, and hierarchy culture types), job satisfaction, organisational commitment and turnover intention. A sample size of 258 exceeds this requirement as proposed by Pallant (2011) who suggests that more cases are needed if the dependant variable is skewed.

For separate analyses conducted on sample from the three different categories of banks, the 10 to 1 ratio suggested by Sekaran & Bougie's (2009) was not violated as they all exceed this ratio. As illustrated in Table 6.2 in Chapter 6, the actual number of respondents, after data cleaning, from the three categories of banks were as follow:

- Islamic local banks: 85 respondents.
- Non-Islamic local banks: 79 respondents.
- Non-Islamic partially-owned foreign banks: 94 respondents.

Stage 6: Once the sample size is determined, the next step before proceeding to collect data is to select the sampling units. A sampling unit is a single element or group of elements subject to selection in the sample (Zikmund et al., 2010). A sample of 912 front-line staff of retail banks in the city of Riyadh were selected conveniently to represent the sample units of this study where each front-line staff is considered as unit of analysis. Figure 4.2 depicts the choice of the questionnaire sample.

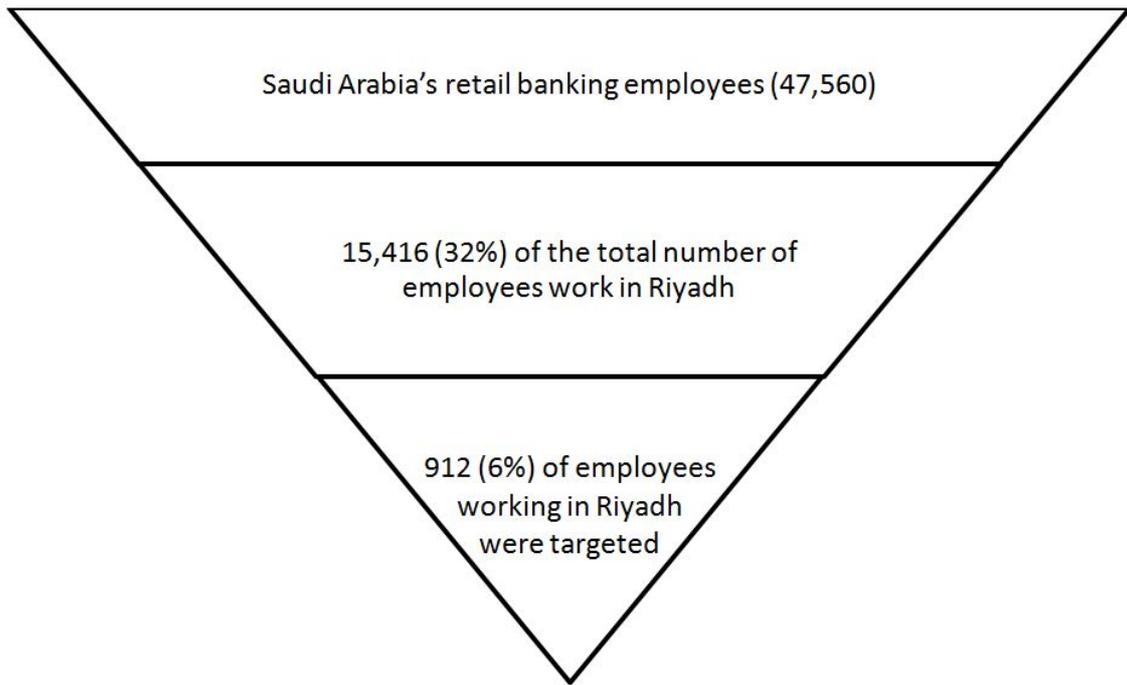


Figure 4.2: Identification of the Sample Frame

Stage 7: On the completion of stage six, the researcher was ready to proceed with data collection and conducting the fieldwork.

4.5 Research Instruments

Due to the lack of validated and reliable instrument in Arabic for assessing the variables of this study, namely organisational culture, job satisfaction, organisational commitment and turnover intention, the current study translated widely-cited and used Western-developed instruments. These instruments have been validated and found to be reliable. Four different types of questionnaire instruments from the literature were adopted for this research. Firstly, questions from Cameron and Quinn's (1999) OCAI were adopted to assess the dominant type of organisational culture in Saudi banks. Secondly, questions from Spector's (1997) job satisfaction survey (JSS) were adopted to assess job satisfaction of employees. Thirdly, questions from Meyer and Allen's (1997) revised three-dimension organisational commitment questionnaire (OCQ) were adopted to assess how employees in the Saudi banks rate their organisational commitment. Finally, to assess employees' turnover intentions, question from Crossley, Grauer, Lin, and Stanton's (2002) intention to quit scale were adopted. The four instruments are shown in

Table 4.4 and are discussed in the following section.

These four different instruments were adopted to gather and analyse data for the purpose of the present study. The four instruments were combined with other demographic questions in one single survey consisting of five sections and conducted using a cross-sectional survey design to measure the influence of organisational culture on the relationships between job satisfaction, organisational commitment and turnover intention. The first section of the questionnaire had questions about the organisational culture. The second section was about job satisfaction. The third section of the questionnaire addressed organisational commitment. The fourth section asked questions about turnover intention. The last section collected demographic data about the participants and their banks.

Table 4.4: Questionnaire Components

Construct	Number of items	Type of variable	Source
Organisational culture	24	Independent variable	(Cameron & Quinn, 1999)
Job satisfaction	36	Independent, mediating variable	(Spector, 1997)
Organisational commitment	18	Independent, mediating variable	(Meyer & Allen, 1997)
Turnover intention	5	Dependant variable	(Crossley et al., 2002)

4.5.1 The Organisational Culture Assessment Instrument (OCAI)

The OCAI developed by Cameron and Quinn (1999) will be utilised to assess the current dominant type of organisational culture. The OCAI results determine the dominant type of organisational culture: Clan, Market, Adhocracy, and Hierarchy culture. Previous studies have confirmed the validity and reliability of the OCAI (Igo & Skitmore, 2006; Kwan & Walker, 2004). The results of reliability coefficients were: the clan culture = .79, the adhocracy culture = .80, the hierarchy culture = .76, and the market culture = .77 (Cameron & Quinn, 2011; Yeung, Brockbank, & Ulrich, 1991).

The OCAI uses an ipsative rating scale in to categorise their perceptions of organisational culture. In an ipsative scale, respondents assign points to their answers an

all answers must sum to a predetermined total value. In terms of the OCAI, respondents have 100 points to divide among alternative answers. However, a Likert scale was adopted to assess the organisational culture for statistical reasons. According to Guion (1998), most statistical analysis procedures require operational independence of variables which the ipsative scales lack. Moreover, Cameron and Quinn (2011) suggest that the decision between an ipsative or a Likert scale depends on the researcher's agenda and central research questions. Thus, instead of an ipsative scale, this study adopted a five-point Likert scale ranging from 5: strongly agree, to 1: strongly disagree.

4.5.2 The Job Satisfaction Survey (JSS)

To assess employees' job satisfaction, the JSS (Spector, 1997) was adopted in this study. The JSS assesses nine facets of job satisfaction, namely pay, promotion, supervision, fringe benefits, contingent rewards, operating conditions, co-workers, nature of the work and communication. This study focuses on the overall job satisfaction which is computed by summing all items in the 9 facets. The questionnaire consisted of a set of 36 items, all of which were considered to be of equal weight and to which respondents scored their answers using a five-point Likert scale ranging from 5: strongly agree, to 1: strongly disagree. Reliability of the JSS were established by Spector (1997). Internal consistency reliability coefficients for the JSS was reported to be as high as 0.91 for the total scale (Spector, 1997).

The choice of the JSS was motivated by previous studies that have considered it as one of the most widely used instruments to measure job satisfaction (Spector, 2004). It is argued that the JSS is one of the few instruments available to measure job satisfaction that have shown high reliability and high validity as well (van Saane et al., 2003). Moreover, the JSS has been shown to have high reliability and validity in a study conducted in KSA (Al-Dossary et al., 2012).

4.5.3 The Organisational Commitment Questionnaire (OCQ)

Organisational commitment was measured using Meyer and Allen's (1997) revised OCQ. The original OCQ was developed by Allen and Meyer (1990) and consisted of 24 items measuring the three components of commitment, namely affective (AC),

continuance (CC) and normative (NC) (eight items for each component). The original OCQ had acceptable internal consistency. CC was found to be independent of AC and NC. However, AC and NC were significantly correlated. In spite of being used extensively in commitment research, the high correlation between AC and NC raised concerns among researchers. For example, Ko, Price, and Mueller (1997) questioned the logic of retaining normative commitment as a separate scale in spite of the reported overlap between affective and normative commitment.

In an attempt to clarify the distinction between affective and normative commitment, Meyer and Allen (1997) revised the OCQ with an extensive revision of normative commitment and also shortening each scale from eight to six items. The revised OCQ has 18 items. Nevertheless, a meta analysis by Meyer et al. (2002) found a high correlation still existed between affective and normative commitment.

The revised OCQ, however, has been widely used in various studies based on the three-dimensional organisational commitment model (Vandenberghe et al., 2001). The model is also increasingly gaining support in non-Western contexts (Suliman & Iles, 2000; Wasti, 2003).

4.5.4 The Intention to Quit Scale (IQS)

Turnover intention was measured using a five-item Likert scale developed by Crossley et al., (2002). The scale was developed in response to criticism of other turnover intention scales that had content overlap with measure of job search and job attitudes (Tett & Meyer, 1993).

4.5.5 Demographic Data

Employees' demographic data were collected using questions related to a number of personal and organisational characteristics including: nationality, gender, age, marital status, current bank, years of experience with the current bank, job title, educational level and monthly salary.

4.6 Data Analysis Procedures

Data analysis was carried out using a series of statistical techniques. Firstly, data

collected from the OCAI was analysed by comparing the mean scores of the four types of organisational culture. The highest mean score represents the dominant organisational culture type in the organisation. Secondly, the zero-order coefficient was used to measure the linear associations between job satisfaction, organisational commitment and turnover intention. It was also used to assess the influence of each type of organisational culture on job satisfaction and organisational commitment. Finally, hierarchical regression was utilised to model the relationship between each type of organisational culture, job satisfaction and organisational commitment in order to assess the mediating roles of job satisfaction and organisational commitment on turnover intention.

4.6.1 Justification of chosen method to test mediation

To test mediated relationships, Spencer (2011) argue that the Baron and Kenny's (1986) procedure of multiple regression analysis and structural equation modelling (SEM) are the two most widely used statistical methods. Although some scholars argue in favour of the SEM approach, the Baron and Kenny's approach is still considered the most widely used method to test mediation (Spencer, 2011). The *Social Sciences Citation Index* showed that Baron and Kenny's (1986) article has been cited by over 12000 articles as of September 2009 (Zhao, Lynch & Chen, 2010). Furthermore, Rucker and colleagues (2011) reported that the bulk of mediation studies conducted between 2005 and 2009 and published in the *Journal of Personality and Social Psychology (JPSP)* and in *Personality and Social Psychology Bulletin (PSPB)* followed the steps proposed by Baron and Kenny (1986). This is reflected in Table 3.1 where most studies looking at mediated relationships have adopted the regression analysis procedure suggested by Baron and Kenny (1986). Most of the studies reported in this table used regression analysis and only a tiny 1% used SEM. The choice of this method over the SEM approach does not underestimate the statistical power of SEM in detecting mediated relationships. Therefore, it is recommended in this study to use SEM in further studies.

4.7 Translating the Questionnaire

It is known that using instruments in a different culture is a complex and challenging task facing many researchers (Hines, 1993). The instruments used in this study were

developed in Western countries using the English language. These instruments were translated into the Arabic language for the convenience of participants. The whole questionnaire containing all the scale items were firstly translated into the Arabic language by the researcher and reviewed by Arab lecturers who are fluent in both English and Arabic, at the College of Languages and Translation at King Saud University at Riyadh, KSA. The Arabic version was translated back into English to compare it with the original version in English. Changes were made accordingly and a revised edition was adopted for sending the questionnaire to the participating banks in KSA. An English version of the questionnaire was also available for participants. The researcher acknowledges that Western-developed instruments bear some limitations in terms of cultural considerations in addition to variations in semantic meanings in the same language (e.g. words such as *abstract* and *concrete* have similar, yet different meaning in English depending on the context they are used in). However, with no indigenous instrument available in Arabic, translation was the only option available.

4.8 Ethics and Confidentiality

Prior to the data collection, all research conducted by staff and students at Victoria University must adhere to all ethical principles and must obtain approval from the Faculty of Business and Law Human Research Ethics Committee (BLHREC). An application form covering background of research, research methodology, questionnaire translation and confidentiality and anonymity of participants, was submitted to the committee together with informed consent forms to be distributed to participants.

The findings of this study were reported in aggregated form, thus no bank or individual respondent can be identified. Each participating bank was assigned a unique code number to distinguish it from other banks for analysis purposes. In line with the Victoria University guidelines, the collected data were stored on Victoria University computers that are password protected. In case the data to be copied for backup or transferring purposes, a password protected USB flash disk was used.

4.9 Summary

This chapter has focused on the research methodology used in this study. First, a discussion on research philosophies was presented followed by a comparison between

the major methods of data collection; both qualitative and quantitative. Following justification of the sampling plan, the research instruments used to assess the constructs of the study were provided along with an overview of statistical procedures adopted to interpret the findings of these instruments. Finally, the need to translate the instruments was discussed before concluding with ethics and confidentiality procedures required by the university. The next chapter presents the preliminary analysis of data collected.

CHAPTER 5. PRELIMINARY DATA ANALYSIS

In Chapter 4, the methodology chosen to examine the hypotheses in this study was described. This chapter started with an explanation of the process of data preparation. The primary focus was upon the appropriateness of the obtained data in relation to data analysis. The chapter also outlined the procedures undertaken to examine construct validity and reliability using EFA and CFA. The chapter revealed that most of the constructs measure what they intend to measure and display good psychometric properties except regarding some components of job satisfaction and organisational commitment. The chapter concluded with changes in some relationships already hypothesised to reflect the results of reliability and validity assessment.

A major aim in Chapter 5 is preliminary analysis that will address the following objective of the study:

- ◆ To examine the applicability of Quinn and Rohrbaugh's (1981, 1983) framework of organisational culture to a Saudi Arabian context.

5.1 Data Preparation

The section presents the screening and cleaning of data collected before they were analysed.

5.1.1 Data Cleaning

A total of 912 surveys were distributed along with the consent letters. After two weeks, a follow-up call was made to the participants. A total of 267 (29.3%) surveys were returned.

After collecting the surveys, the obtained data were entered into the SPSS 20. Screening of data sets was performed by examining basic descriptive statistics and frequency distributions. The most important step in data screening is to detect values that were improperly coded or out-of-range (Pallant, 2011). This was conducted by running a frequency test for every variable to detect these values. The results of this test did not

detect any out-of-range or improperly coded response.

However, nine cases of the completed questionnaires were found to be unusable due to missing responses. Therefore, these missing responses were immediately eliminated, yielding a net return of 258 surveys, that is a 28% response rate.

5.1.2 Normality

Assessing the impact of violating the normality assumption is extremely important since statistical tests that depend on the normality assumption may be invalid. Consequently, any conclusion drawn from the sample would be in question (Kerlinger & Lee, 2000).

To assess normality, skewness and kurtosis are two tests that can be used to validate the assumption of normality of collected data. According to Pallant (2011), skewness refers to the symmetry of the distribution. In other words, skewness considers a variable skewed when its mean is not in the centre of the distribution. On the other hand, kurtosis provides information about the peakedness of the distribution. A distribution is considered normal when the values of skewness and kurtosis are equal to zero (Pallant, 2011). Newsom (2005) suggests that the absolute value of skewness less than or equal to 2 and the absolute value of kurtosis less than or equal to 3 are acceptable limits for the condition of normality to be satisfied.

In this study, all of the distributions were normal since the absolute values of skewness and kurtosis were below 2 and 3, respectively. The results of the descriptive analysis containing these values are presented in Appendix A.

5.2 Construct Validity and Reliability

For the purpose of exploring the factor structure of the measures used in this study, both EFA and CFA were performed. As the questionnaire was adopted from literature, it was crucially important to assess their validity and reliability in Saudi Arabian context. Another reason to employ these two methods of factor analysis was to reduce a large number of variables to a more easily manageable number.

EFA was utilised to extract a number of factors from questionnaire items. The extracted factors served as the proposed measurement models in the CFA. CFA then tested the

fitness of their proposed models with the obtained data.

Factor analysis was also used to test hypothesis H1 to find out whether the CVF of organisational culture was applicable in a Saudi Arabian context. Therefore, factor analysis was the most appropriate technique to find out whether the CVF in this study had similar psychometric properties to other previous studies in a western setting.

5.2.1 Exploratory Factor Analysis (EFA)

EFA was first conducted on a pre-selected set of measures derived from the literature. By explaining the pattern of correlations between a set of observed variables, factor analysis help in revealing underlying factors and assist in identifying what the factors represent conceptually. The analysis was performed using SPSS 20 based on the principal components factoring method with varimax rotation on the correlations of the observed variables.

The following criteria were used in making decisions about inclusion or exclusion of items in scales and sub scales. Items with loading less than 0.40 were excluded from further analysis as they were considered to be weak (Hair, Black, Babin, & Anderson, 2010). In case of an item cross-loaded on two different factors with a loading of less than 0.40 on the second factor, it was also excluded. Cronbach's alpha of 0.60 and above was considered as acceptable.

5.2.1.1 Organisational Culture Questionnaire

The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy, which measures whether the distribution of values is adequate to conduct EFA, was 0.864. Tabachnick and Fidell (2007) 's test of sphericity was significant (3381.2, $p < .05$). Therefore, the researcher is confident that factor analysis was appropriate.

Principal component analysis revealed the presence of four components with eigenvalues exceeding 1 explaining 52% of the variance as shown in Table 5.1.

Table 5.1: Component Matrix for the Organisational Culture Questionnaire

Item	Clan Culture	Adhocracy Culture	Market Culture	Hierarchy Culture
Cul_1	0.63			
Cul_5	0.79			
Cul_9	0.82			
Cul_17	0.80			
Cul_21	0.69			
Cul_2		0.62		
Cul_6		0.80		
Cul_10		0.89		
Cul_14		0.62		
Cul_18		0.75		
Cul_3			0.63	
Cul_7			0.67	
Cul_11			0.74	
Cul_15			0.64	
Cul_19			0.76	
Cul_23			0.68	
Cul_8				0.72
Cul_12				0.70
Cul_16				0.79
Cul_20				0.82
Cul_24				0.54
Eigenvalue	4.950	2.765	2.468	1.589
Cumulative variance explained	18.98%	34.28%	45.48%	52.53%
Cronbach's alpha	0.800	0.794	0.744	0.747

5.2.1.2 Job Satisfaction Questionnaire

The KMO measure of sampling adequacy, which measures whether the distribution of values is adequate to conduct EFA, was 0.76. Tabachnick and Fidell (2007) 's test of sphericity was significant (1733.8, $p < .05$). Therefore, the researcher is confident that factor analysis was appropriate.

Principal component analysis revealed the presence of five components with eigenvalues exceeding 1 explaining 60% of the variance as shown in Table 5.2. Factor 1 consisted of 4 items from the *Supervision* variable, so it was decided to name Factor 1

“Supervision”. Factor 2 contained 5 items from the *Pay* and *Promotion* variables, so it was labelled “Pay and Promotion”. Factor 3 had three items from the *Nature of Work* variable, so it was named “Nature of Work”. Variables of *Contingent Rewards* and *Fringe Benefits* equally occupied Factor 4, so it was labelled “Contingent Rewards and Fringe Benefits”. Finally, Factor 5 was named “Communication and Operating Conditions”, as it contained four items from both variables.

Table 5.2: Component Matrix for the Job Satisfaction Questionnaire

Item	Supervision	Pay & Promotion	Nature of Work	Contingent Rewards & Fringe Benefits	Communication and Operating Conditions
JS_3	.83				
JS_12	.65				
JS_21	.63				
JS_30	.77				
JS_1		.67			
JS_13		.50			
JS_22		.49			
JS_28		.70			
JS_33		.64			
JS_17			.73		
JS_27			.77		
JS_35			.79		
JS_4				.60	
JS_10				.48	
JS_14				.59	
JS_23				.50	
JS_18					.52
JS_24					.50
JS_26					.64
JS_36					.56
Eigenvalue	4.574	2.401	2.130	1.748	1.225
Cumulative variance explained	22.87%	34.88%	45.53%	54.27%	60.4%
Cronbach's alpha	.820	.757	.812	.686	.678

5.2.1.3 Organisational Commitment Questionnaire

The KMO measure of sampling adequacy, which measures whether the distribution of

values is adequate to conduct EFA, was .848. Tabachnick and Fidell (2007) 's test of sphericity was significant (2018.97, $p < .05$). Therefore, the researcher is confident that factor analysis was appropriate.

Principal component analysis revealed the presence of two components with eigenvalue exceeding 1, explaining 60% of the variance as shown in Table 5.3. The first component included six items from affective and normative commitment. Therefore, factor 1 was named affective commitment. This can be justified on the basis that affective and normative commitment have been shown to be correlated and overlapping (Allen & Meyer, 1990; Cohen, 2007; Iverson & Buttigieg, 1999; Solinger, Van Olffen, & Roe, 2008). Component 2 included three of the continuance commitment items.

Table 5.3: Component Matrix for the Organisational Commitment Questionnaire

Item	Affective Commitment	Continuance Commitment
Com_1	0.70	
Com_5	0.62	
Com_9	0.84	
Com_11	0.85	
Com_13	0.84	
Com_16	0.76	
Com_4		0.76
Com_7		0.80
Com_14		0.57
Eigenvalue	4.284	1.812
Cumulative variance explained	42.8%	60.9%
Cronbach's alpha	.872	.725

5.2.1.4 Turnover Intention Questionnaire

The KMO measure of sampling adequacy, which measures whether the distribution of values is adequate to conduct EFA, was 0.868. Tabachnick and Fidell (2007) 's test of sphericity was significant (892.25, $p < .05$). Therefore, the researcher is confident that factor analysis was appropriate.

Principal component analysis revealed the presence of only one component with eigenvalue exceeding 1, explaining 73% of the variance as shown in Table 5.4.

Table 5.4: Component Matrix for the Turnover Intention Questionnaire

Item	Turnover Intention
TI_1	0.89
TI_2	0.91
TI_3	0.90
TI_4	0.71
TI_5	0.85
Eigenvalue	3.662
Variance explained	73.23%
Cronbach's alpha	0.907

5.2.2 Confirmatory Factor Analysis (CFA)

This section presents the key findings in regards to initial measurement model fit along with CFA. The CFA is not concerned with discovering a factor structure but with confirming the existence of a specific factor structure. In other words, the researcher using CFA has definite ideas about the composition of the underlying factor structure based on theoretical grounds (Marcoulides & Hershberger, 1997). The factor structures derived from EFA conducted earlier provided guidance for specifying an empirically based factor structure for subsequent CFA testing using SPSS AMOS 20 computer software. Table 5.5 contains a summary of goodness-of-fit measures used to determine how good the model fits the obtained data.

Table 5.5: Summary of Goodness-of-Fit Measures

Goodness-of-fit measure	Acceptable value	Interpretation
(χ^2)	Low (χ^2) value with significance level $> .05$	$>.05$ represents an acceptable fit, value >0.1 represents a good fit
χ^2 /df	Ratio of 2:1 or 3:1	Value < 3 reflects an acceptable fit, the closer to 1 the better
Goodness of Fit Index (GFI)	0 (no fit) to 1 (perfect fit)	Value close to .95 reflects a good fit
Adjusted GFI (AGFI)	0 (no fit) to 1 (perfect fit)	Value adjusted for df, with .95 a good model fit
Normed Fit Index (NFI)	0 (no fit) to 1 (perfect fit)	Value close to .95 reflects a good fit
Comparative Fit Index (CFI)	0 (no fit) to 1 (perfect fit)	Value close to .95 reflects a good fit
Tucker-Lewis Index (TLI)	0 (no fit) to 1 (perfect fit)	Value close to .95 reflects a good fit
Root Mean Square Error of Approximation (RMSEA)	$< .10$	Value < 0.05 reflects good fit Value < 0.10 reflects acceptable fit Value > 0.10 reflects poor fit

Adapted from Schumacker and Lomax (2004)

The CFA measurement models for each construct measure are discussed below.

5.2.2.1 The Uni-dimensionality Test for the Clan Culture Construct

The measurement model showed good model fit where $(\chi^2 / df) = 2.274$ which is within the recommended value of < 3 . The RMSEA value was .070 indicating acceptable model fit. The results are shown in Table 5.6.

Table 5.6: Summary of Findings (CFA): Clan Culture

Item	Item wording					Final Standardised loadings
CUL_1	The bank is a very personal place. It is like an extended family. People seem to share a lot of themselves					.50
CUL_5	The leadership in the bank is generally considered to exemplify mentoring, facilitating, or nurturing					.73
CUL_9	The management style in the bank is characterised by teamwork, consensus, and participation					.79
CUL_17	The bank emphasises human development. High trust, openness, and participation persist					.74
CUL_21	The bank defines success on the basis of the development of human resources, teamwork, employee commitment, and concern for people					.57
Achieved fit indices						
χ^2 / df	GFI	AGFI	NFI	CFI	TLI	RMSEA
2.274	.983	.950	.971	.983	.966	.070
Composite construct reliability		.80				

5.2.2.2 The Uni-dimensionality Test for the Adhocracy Culture Construct

The initial goodness of model fit indices of the initial model were unsatisfactory where $(\chi^2 / df) = 3.836$ which exceeds the recommended threshold of < 3 and the RMSEA = .105 indicating a poor model fit. Item Cul_14 had weak factor loading (.28), so it was decided to drop it and rerun the test again. The final revised model indicated good model fit with $(\chi^2 / df) = 2.110$ and the RMSEA = .066 as shown in Table 5.7.

Table 5.7: Summary of Findings (CFA): Adhocracy Culture

Item	Item wording	Initial standardised loadings	Final Standardised loadings				
CUL_2	The bank is a very dynamic entrepreneurial place. People are willing to stick their necks out and take risks	.53	.53				
CUL_6	The leadership in the bank is generally considered to exemplify entrepreneurship, innovating, or risk taking	.72	.71				
CUL_10	The management style in the bank is characterised by individual risk-taking, innovation, freedom, and uniqueness	.93	.95				
CUL_14	The glue that holds the bank together is commitment to innovation and development. There is an emphasis on being on the cutting edge	.28	REMOVED				
CUL_18	The bank emphasises acquiring new resources and creating new challenges. Trying new things and prospecting for opportunities are valued	.64	.62				
Achieved fit indices							
	χ^2 / df	GFI	AGFI	NFI	CFI	TLI	RMSEA
Initial	3.836	.969	.907	.955	.966	.932	.105
Final	2.110	.987	.951	.980	.989	.973	.066
Composite construct reliability		.80					

5.2.2.3 The Uni-dimensionality Test for the Market Culture Construct

The initial goodness of model fit indices of the initial model was reasonable where $(\chi^2 / df) = 2.764$ which is less than the recommended threshold of < 3 and the RMSEA = .083 indicating a reasonable model fit as shown in Table 5.8.

Table 5.8: Summary of Findings (CFA): Market Culture

Item	Item wording		Final standardised loadings				
CUL_3	The bank is very results oriented. A major concern is with getting the job done. People are very competitive and achievement oriented		.44				
CUL_7	The leadership in the bank is generally considered to exemplify a no-nonsense, aggressive, results-oriented focus		.50				
CUL_11	The management style in the bank is characterised by hard-driving competitiveness, high demands, and achievement		.53				
CUL_15	The glue that holds the bank together is the emphasis on achievement and goal accomplishment. Aggressiveness and winning are common themes		.56				
CUL_19	The bank emphasises competitive actions and achievement. Hitting stretch targets and winning in the marketplace are dominant		.80				
CUL_23	The bank defines success on the basis of winning in the marketplace and outpacing the competition. Competitive market leadership is key		.59				
Achieved fit indices							
	χ^2 / df	GFI	AGFI	NFI	CFI	TLI	RMSEA
Final	2.764	.970	.930	.919	.946	.910	.083
Composite construct reliability		.74					

5.2.2.4 The Uni-dimensionality Test for the Hierarchy Culture Construct

The initial goodness of model fit resulted in good model fit where $(\chi^2 / df) = 2.208$ and the RMSEA = .069. All other indices were satisfactory supporting the inclusion of this construct for further analysis. The results are shown in Table 5.9.

Table 5.9: Summary of Findings (CFA): Hierarchy Culture

Item	Item wording		Final Standardised loadings				
CUL_8	The leadership in the bank is generally considered to exemplify coordinating, organising, or smooth-running efficiency		.52				
CUL_12	The management style in the bank is characterised by security of employment, conformity, predictability, and stability in relationship		.50				
CUL_16	The glue that holds the bank together is formal rules and policies. Maintaining a smooth-running bank is important		.75				
CUL_20	The bank emphasises permanence and stability. Efficiency, control and smooth operations are important		.83				
CUL_24	The bank defines success on the basis of efficiency. Dependable delivery, smooth scheduling and low-cost production are critical		.45				
Achieved fit indices							
	χ^2 / df	GFI	AGFI	NFI	CFI	TLI	RMSEA
Final	2.208	.986	.947	.974	.985	.963	.069
Composite construct reliability				.77			

5.2.2.5 The Uni-dimensionality Test for the Satisfaction with Supervision Construct

Four items constituted this construct. The initial assessment showed that this model did not fit well where $(\chi^2 / df) = 16.162$ which is extremely far from the desirable threshold of < 3 and the RMSEA = .243 indicating a very poor model fit. All items indicated good factor loading. Thus, the construct was deemed inappropriate to be included in the further analyses. Table 5.10 highlights the findings.

Table 5.10: Summary of Findings (CFA): Satisfaction with Supervision

Item	Item wording						Final standardised loadings
JS_3	My supervisor is quite competent in doing his/her job						.88
JS_12	My supervisor is unfair to me						.64
JS_21	My supervisor shows too little interest in the feelings of subordinates						.65
JS_30	I like my supervisor						.75
Achieved fit indices							
	χ^2 / df	GFI	AGFI	NFI	CFI	TLI	RMSEA
Final	.574	.946	.730	.919	.923	.769	.078
Composite construct reliability .73							

5.2.2.6 The Uni-dimensionality Test for the Satisfaction with Pay and Promotion Construct

As revealed in EFA, this factor was compromised of 5 items from pay and promotion. The chi square value of 2.233 with 5 degrees of freedom was statistically insignificant. The other fit indices also showed the model was acceptable where $(\chi^2 / df) = 0.447$ and RMSEA = .000. All other indices including GFI, AGFI, NFI, CFI, and TLI had values greater than .990. Thus, the inclusion of this construct for further analyses was deemed reasonable as the uni-dimensionality of the construct was supported. These findings are shown in table 5.11.

Table 5.11: Summary of Findings (CFA): Satisfaction with Pay and Promotion

Item	Item wording	Final Standardised loadings					
JS_1	I feel I am being paid a fair amount for the work I do	.68					
JS_13	The benefits we receive are as good as most other organisations offer	.49					
JS_22	The benefit package we have is equitable	.55					
JS_28	I feel satisfied with my chances for salary increases	.73					
JS_33	I am satisfied with my chances for promotion	.63					
Achieved fit indices							
	χ^2/df	GFI	AGFI	NFI	CFI	TLI	RMSEA
Final	.447	.997	.990	.992	1.000	1.021	.000
Composite construct reliability		.79					

5.2.2.7 The Uni-dimensionality Test for the Satisfaction with the Nature of Work Construct

This construct consisted of three items with zero degree of freedom which made it impossible to examine its goodness of fit. Yet, this problem could be resolved by imposing constraints on two of the three measured variables. The constraints are imposed by setting the individual unstandardised loadings of the two variables to be equal as recommended by Bagozzi and Heatherton (1994).

Following this procedure, the factor loading of items JS_17 and JS_27 were equally set resulting in the presence of one degree of freedom in the factor. The constrained model indicated perfect fit with the data where where $(\chi^2 / df) = 0.080$ and RMSEA = .000. The confirmatory factor analysis results of the constrained model are shown in Table 5.12.

Table 5.12: Summary of Findings (CFA): Satisfaction with Nature of Work

Item	Item wording						Final Standardised loadings
JS_17	I like doing the things I do at work						.73
JS_27	I feel a sense of pride in doing my job						.74
JS_35	My job is enjoyable						.84
Achieved fit indices							
	χ^2/df	GFI	AGFI	NFI	CFI	TLI	RMSEA
Final	.080	1.000	.999	1.000	1.000	1.011	.000
Composite construct reliability		.85					

5.2.2.8 The Uni-dimensionality Test for the Satisfaction with Contingent Rewards and Fringe Benefits Construct

The initial goodness of model fit indices of the initial model showed good model fit where $(\chi^2 / df) = 2.063$ which is less than the recommended threshold of < 3 and the RMSEA = .064 indicating a reasonable model fit. Thus, the inclusion of this construct for further analyses was deemed reasonable as the uni-dimensionality of the construct was supported. The findings are shown in Table 5.13.

Table 5.13: Summary of Findings (CFA): Satisfaction with Contingent Rewards & Fringe Benefits

Item	Item wording						Final Standardised loadings
JS_4	I am not satisfied with the benefits I receive						.66
JS_10	Raises are too few and far between						.50
JS_14	I do not feel that the work I do is appreciated						.61
JS_23	There are few rewards for those who work here						.62
Achieved fit indices							
	χ^2/df	GFI	AGFI	NFI	CFI	TLI	RMSEA
Final	2.063	.992	.959	.974	.986	.959	.064
Composite construct reliability		.70					

5.2.2.9 The Uni-dimensionality Test for the Satisfaction with Communication and Operating Conditions Construct

The initial goodness of model fit indices showed a good model fit where $(\chi^2 / df) = .664$ and RMSEA = .062. Thus, the inclusion of this construct for further analyses was deemed reasonable as the uni-dimensionality of the construct was supported. The findings are shown in Table 5.14.

Table 5.14: Summary of Findings (CFA): Satisfaction with Communication & Operating Conditions

Item	Item wording		Final Standardised loadings				
JS_18	The goals of this bank are not clear to me		.73				
JS_24	I have too much to do at work		.55				
JS_26	I often feel that I do not know what is going on with the bank		.54				
JS_36	Work assignments are not fully explained		.64				
Achieved fit indices							
	χ^2 / df	GFI	AGFI	NFI	CFI	TLI	RMSEA
Final	.664	.999	.987	.996	1.000	.1.013	.062
Composite construct reliability		.78					

5.2.2.10 The Uni-dimensionality Test for the Affective Commitment Construct

The affective commitment construct was measured using six items. The initial goodness of model fit indices of the initial model were unsatisfactory where $(\chi^2 / df) = 7.059$ which exceeds the recommended threshold of < 3 and the RMSEA = .154 indicating a poor model fit. An assessment of standardised loadings revealed that item Com_2 had weak loading (.30). Therefore, item Com_2 was removed and the test was rerun again. The final revised model showed satisfactory model fit where $(\chi^2 / df) = 2.949$ and the RMSEA = .087 indicating acceptable model fit. These findings are shown in Table 5.15.

Table 5.15: Summary of Findings (CFA): Affective Commitment

Item	Item wording	Initial standardised loadings	Final Standardised loadings				
Com_1	I would be very happy to spend the rest of my career with this bank	.62	.57				
Com_2	I really feel as if this bank's problems are my own	.30	REMOVED				
Com_9	I do not feel a strong sense of "belonging" to my bank	.84	.85				
Com_11	I do not feel "emotionally attached" to this bank	.84	.85				
Com_13	I do not feel like "part of the family" at my bank	.82	.83				
Com_16	This bank has a great deal of personal meaning for me	.74	.72				
Achieved fit indices							
	χ^2 /df	GFI	AGFI	NFI	CFI	TLI	RMSEA
Initial	7.059	.927	.831	.920	.930	.883	.154
Final	2.949	.982	.931	.983	.989	.972	.087
Composite construct reliability		.87					

5.2.2.11 The Uni-dimensionality Test for the Continuance Commitment Construct

The continuance commitment construct was measured using three items with zero degree of freedom which made it impossible to examine its goodness of fit. The same procedure performed for the satisfaction with nature of work construct was conducted with this construct by setting the individual unstandardised loadings of two variables to be equal. Following this procedure, the factor loading of items Com_4 and Com_7 were equally set resulting in the presence of one degree of freedom in the factor. The constrained model indicated perfect fit with the data where where $(\chi^2 / df) = 0.030$ and RMSEA = .000. The confirmatory factor analysis results of the constrained model are shown in Table 5.16.

Table 5.16: Summary of Findings (CFA): Continuance Commitment

Item	Item wording		Final Standardised loadings				
OCOM3	Right now, staying with my bank is a matter of necessity as much as desire		.32				
OCOM4	It would be very hard for me to leave my bank right now, even if I wanted to		.73				
OCOM7	Too much of my life would be disrupted if I decided I wanted to leave my bank now		.71				
Achieved fit indices							
	χ^2 / df	GFI	AGFI	NFI	CFI	TLI	RMSEA
Final	.030	1.000	1.000	1.000	1.000	1.031	.000
Composite construct reliability		.79					

5.2.2.12 The Uni-dimensionality Test for the Turnover Intention Construct

Turnover intention was measured using five items. The goodness of model fit indices of the initial model were satisfactory except for chi square statistic, where $(\chi^2 / df) = 4.480$ which exceeds the recommended threshold of < 3 . The RMSEA = .116 was also unsatisfactory and indicating a poor model fit.

Item TI_4 had a weak loading (.23), so it was deemed inappropriate for inclusion in this construct. The final revised model fit showed satisfactory model fit where $(\chi^2 / df) = 2.538$ and RMSEA = .077. Thus the construct was retained for further analysis. The results are shown in Table 5.17.

Table 5.17: Summary of Findings (CFA): Turnover Intention

Item	Item wording		Initial standardised loadings	Final Standardised loadings			
TI_1	I intend to leave the organisation soon.		.89	.90			
TI_2	I plan to leave the organisation in the next little while.		.91	.92			
TI_3	I will quit the organisation as soon as possible.		.85	.83			
TI_4	I do not plan on leaving the organisation soon.		.23	REMOVED			
TI_5	I may leave the organisation before too long.		.80	.79			
Achieved fit indices							
	χ^2 /df	GFI	AGFI	NFI	CFI	TLI	RMSEA
Initial	4.480	.966	.899	.975	.980	.961	.116
Final	2.538	.985	.943	.989	.993	.983	.077
Composite construct reliability		.91					

5.3 Hypothesis Review

Following the results of the EFA and CFA of the constructs of this study, relationships and hypotheses presented in Chapter 3 were refined. As mentioned in Chapter 4, there is a lack of reliable and validated measures in KSA as all the measures employed in this study were developed and validated in Western countries. Therefore, it was important to validate these Western-developed measures before accepting or generalising the findings of this study. The results of the EFA and CFA provided interesting points regarding the reliability and validity of these instruments in the Arab World in general and KSA in particular. These points were discussed below.

The translated OCAI developed by Cameron and Quinn (1999) was validated and proved reliable in measuring and identifying the four culture types. The JSS proposed by Spector (1997) contained 9 facets, namely pay, promotion, supervision, fringe benefits, contingent rewards, operating conditions, co-workers, nature of work and communication. The Arabic version was not reliable in measuring job satisfaction with supervision and co-workers. Saudi respondents also paired pay with promotion, contingent rewards with fringe benefits, and communication with operating conditions. Therefore, it was decided to include the following 4 facets of job satisfaction in this study: (1) pay and promotion, (2) nature of work, (3) contingent rewards and fringe

benefits, (4) communication and operating conditions. The aggregated four facets also comprised the global job satisfaction measure. The translated OCQ by Meyer and Allen (1997) was reliable in measuring two of the three components of organisational commitment. The original OCQ contained three sub scales to measure three components of organisational commitment, namely affective, normative and continuance. The Arabic version was reliable in measuring the affective and continuance components, while some items of the normative component were added to the affective component. This finding confirm the notion of overlapping between affective and normative components. Therefore, it was decided to add the validated items of normative commitment to be part of the affective component. The final version of the Arabic OCQ contained two components: affective and continuance commitment. The two components aggregated formed the overall organisational commitment construct. Finally, the Arabic version of the Intention to Quit Scale (IQS) developed by Crossley et al. (2002) was reliable in measuring turnover intention among Saudi employees.

Based on the discussion of the validity and reliability of the Arabic versions of the measures used in this study, the hypotheses presented in Chapter 3 are detailed below including changes as a result of validity and reliability of Arabic versions of measures.

Hypothesis One investigated the relationship between job satisfaction and organisational commitment:

H1: Overall job satisfaction and overall organisational commitment are positively related.

Hypothesis Two examined the relationship between job satisfaction and turnover intention:

H2: Overall job satisfaction and turnover intention are negatively related.

Hypothesis Three investigated the relationship between organisational commitment and turnover intention:

H3: Overall organisational commitment and turnover intention are negatively related.

Hypothesis Four explored the influence of organisational culture on job satisfaction:

H4(a): Organisations dominated by clan culture type are positively related to overall job satisfaction.

H4(b): Organisations dominated by adhocracy culture type are positively related to overall job satisfaction.

H4(c): Organisations dominated by market culture type are negatively related to overall job satisfaction.

H4(d): Organisations dominated by hierarchy culture type are negatively related to overall job satisfaction.

Hypothesis Five explored the influence of organisational culture on organisational commitment:

H5(a): Organisations dominated by clan culture type are positively related to overall organisational commitment.

H5(b): Organisations dominated by adhocracy culture type are positively related to overall organisational commitment.

H5(c): Organisations dominated by market culture type are negatively related to overall organisational commitment.

H5(d): Organisations dominated by hierarchy culture type are negatively related to overall organisational commitment.

Hypothesis Six analysed the mediational effect of job satisfaction on the relationship between organisational culture and turnover intention:

H6(a): Overall job satisfaction mediates the relationship between clan culture and turnover intention.

H6(b): Overall job satisfaction mediates the relationship between adhocracy culture and turnover intention.

H6(c): Overall job satisfaction mediates the relationship between market culture and turnover intention.

H6(d): Overall job satisfaction mediates the relationship between hierarchy culture and

turnover intention.

Hypothesis Seven analysed the mediational effect of organisational commitment on the relationship between organisational culture and turnover intention:

H7(a): Overall Organisational commitment mediates the relationship between clan culture and turnover intention.

H7(b): Overall Organisational commitment mediates the relationship between adhocracy culture and turnover intention.

H7(c): Overall Organisational commitment mediates the relationship between market culture and turnover intention.

H7(d): Overall Organisational commitment mediates the relationship between hierarchy culture and turnover intention.

These hypotheses are graphically illustrated in Figure 5.1.

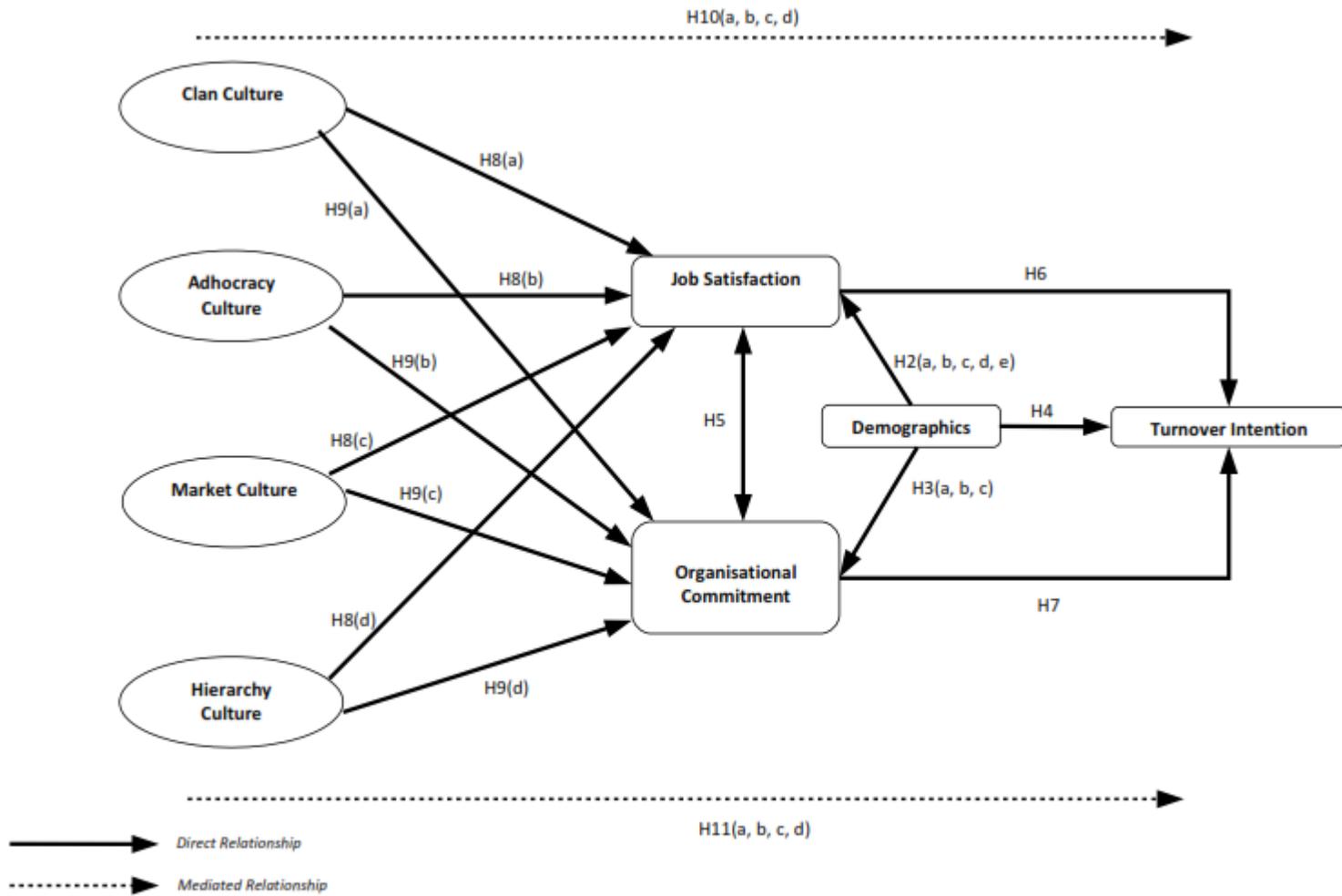


Figure 5.1: The Proposed Model of the Study

5.4 Summary

This chapter focused on the appropriateness of the obtained data in relation to data analysis. It also outlined the procedures undertaken to examine construct validity and reliability using EFA and CFA. The chapter revealed that most of the constructs measure what they intend to measure and display good psychometric properties except some components of job satisfaction and organisational commitment. Finally, the chapter concluded with changes in some relationships already hypothesised to reflect the results of reliability and validity assessment.

CHAPTER 6. DATA ANALYSIS OF BANKING SECTOR IN THE KINGDOM OF SAUDI ARABIA

6.1 Introduction

The purpose of this chapter is to present the data analysis and the statistical methods applied in analysing the collected data. The second section presents the personal profile of the respondents and the descriptive data analysis applied in this section. The personal profile of the respondents includes the nationality, age, gender, marital status, years of experience in the present bank, job title, educational level, monthly salary, and the current bank where the respondent is working at. The third section presents the descriptive data analysis of the organisational culture types in Saudi banks which are divided into clan, market, adhocracy and hierarchy organisational culture types. The fourth section presents the reliability analysis of the scales used in the study. In the fifth section, the correlation analysis between these variables is presented. The sixth section presents the regression analysis to examine the mediating effects of job satisfaction and organisational commitment on the relationships between organisational culture types and turnover intention.

This chapter aims to address the following objectives of the study:

- ◆ To plot the cultural profile of Saudi banks by identifying the dominant organisational culture types in each bank category.
- ◆ To investigate the relationship between job satisfaction and turnover intention.
- ◆ To determine the extent to which job satisfaction and organisational commitment influence turnover intention among employees of Saudi banks.
- ◆ To determine the extent to which organisational culture influences job satisfaction and organisational commitment among employees of Saudi banks.
- ◆ To investigate the the extent to which job satisfaction and organisational commitment mediate the relationship between organisational culture and turnover intention.

6.2 Personal profile of the respondents

This section presents a descriptive analysis of the personal profile of the respondents of this study. The personal profile includes the nationality, age, gender, marital status, years of experience in the present bank, job title, educational level, monthly salary, and the current bank where the respondent is working at. Respondents were employees of twelve banks currently operating in KSA. The respondents were composed of front-line staff and middle managers. Heads of human resource departments in these banks were contacted to obtain their approval to distribute the surveys to the potential respondents. The demographic profile of respondents is shown in Table 6.1 below.

Table 6.1: Respondents profile (N 258)

	Category	Frequency	Percent
Nationality	Saudi	253	98.1
	Non-Saudi	5	1.9
Age	20 to 25 years	54	20.9
	26 to 31	132	51.2
	32 to 37	44	17.1
	38 to 43	23	8.9
	44 to 49	4	1.6
	> 50 years	1	0.3
Gender	Male	192	74.4
	Female	66	25.6
Marital Status	Single	106	41.1
	Married	137	53
	Divorced	15	5.9
Years of experience	< 5 years	124	48
	5 to less than 10	90	34.9
	10 to less than 15	26	10.1
	15 to less than 20	13	5.1
	> 20 years	5	1.9
Job title	Branch manager	27	10.5
	Supervisor	88	34.1
	Customer service	24	9.3
	Sales	18	7
	Senior teller	22	8.5
	Teller	59	22.8
	Other	20	7.8
Education	Secondary/Technical	15	5.8
	Diploma	70	27.1
	Higher diploma	21	8.1
	Bachelor degree	150	58.1
	Master degree	2	0.9
Monthly salary (Saudi riyal)	< 4000	8	3.1
	4000 to 7999	144	55.8

	8000 to 10999	59	22.9
	11000 to 14999	31	12
	15000 to 19999	6	2.3
	> 20000	10	3.9
Bank category	Islamic local banks	85	32.9
	Non-Islamic local banks	79	30.6
	Non-Islamic partially-owned foreign banks	94	36.4
	Total		100.0

(1 Saudi Riyal = \$AUD 0.25, \$USD 0.266)

6.2.1 Nationality

The vast majority of respondents were of Saudi nationals (98.1%) while non-Saudi nationals accounted for only 1.9%. This high percentage of Saudi employees is consistent with several studies that showed that job nationalisation, known as Saudisation, has been most successful in the banking sector (Mashood, Verhoeven, & Chansarkar, 2009).

6.2.2 Age

The respondents' age groups were categorised into six groups. The first group ranges between 20-25 years, the second is 26-31 years, the third is 35-37 years, the fourth is 38-43 years, the fifth is 44-49 years and the last age group ranges between 50-55 years. 51.2% of the respondents were between the age of 26-31, followed by 20.9% of the respondents who were between the age of 20-25 years, 17.1% were between the age of 32-37 years, 8.9% between the age of 38-43 years, 1.6% between the age of 44-49 years, and finally those who were between 50-55 years accounted for a tiny 0.3%. Descriptive statistics highlights that the majority of respondents were between the age of 26 and 31 years. Taking into consideration that the respondents seem to dramatically decrease in number as they get older, it would be interesting to see if there is a relationship between age and turnover intention. The descriptive data analysis shows that the mean of the age group of respondents is 2.20 with the standard deviation of 0.961, n=256.

6.2.3 Gender

The results show that 74.4% of the respondents were male while 25.6% were female. This finding supports the notion that the gap between men and women equality in the Middle East region is the most visible of all other regions (Metcalf, 2008). KSA is located in the heart of this region and represents one of the most conservative societies.

6.2.4 Marital status

The results indicate that 53% of the respondents were married while 41.1% were singles. Those whose were divorced accounted for 5.9%.

6.2.5 Years of experience in the present bank

The results highlight that 48% of the respondents had one to less than 5 years of experience with their current banks, followed by 34.9% with 5 to less than 10 years, 10.1% with 10 to less than 15 years, 5.1% with 15 to less than 20 years, and finally 1.9% with 20 to 25 years of experience. The years of experience followed the same pattern of age where the number of respondents tends to decrease as they become older. Also, about the half of employees had only 1 to less than 5 years of experience with their current bank. Again, this could be an alarming sign of high rates of employee turnover. The descriptive data analysis shows that the mean years of experience of respondents is 1.76 where as the standard deviation is 0.943, n=258.

6.2.6 Job title

The sample of this study targeted front-line staff at the selected Saudi banks. The results show that supervisors constituted 34.1% of all respondents, followed by tellers with 22.8%, branch managers with 10.5%, customer service officers with 9.3%, senior tellers with 8.5%, sales with 7%, and other job titles, including operations and loans officers, with 7.8%.

6.2.7 Educational level

Most of the respondents were well educated. The results showed that 58.1% obtained a

bachelor degree while only 0.9% held a master degree. Those who held a diploma accounted for 27.1%, followed by 8.1% who obtained a higher diploma, and 5.8% with Secondary or Technical school qualifications.

6.2.8 Monthly salary

The results of the monthly salary levels of the respondents indicate that only 3.1% earned the minimum salary of less than 4,000 SAR. The results also showed that 55.8% earned between 4,000 to 7,999 SAR, followed by 22.9% who earned between 8,000 to 10,999 SAR, 12% who earned between 11,000 to 14,999 SAR, 2.3% who earned between 15,000 to 19,999 SAR, and finally 3.9% who earned over 20,000 SAR. The descriptive data analysis shows that the mean of the monthly salary of respondents is 2.67 where as the standard deviation is 1.060, n=256.

1 Saudi Riyal is equivalent to 0.25 Australian Dollar and 0.266 US Dollar.

6.2.9 Bank Categories

As discussed in Chapter 2, Saudi banks can be grouped into three broad categories:

1. Islamic local banks.
2. Non-Islamic local banks.
3. Non-Islamic partially-owned foreign banks.

The respondents were well distributed among these three bank categories. Those who worked in non-Islamic partially-owned foreign banks accounted for 36.4%, followed by 32.9% who worked in Islamic local banks, and finally 30.6% who worked in non-Islamic local banks. It would be interesting to examine the effect of the bank categories on the variables of this study as this typology creates different ideologies and decision-making processes which may affect the organisational behaviour in each bank category. Table 6.2 illustrates how many respondents came from each bank

Table 6.2: Respondents profile according to their banks

Bank	Number of respondents
Islamic local banks	85
• A-Rajhi Bank	30
• Bank Al-Jazira	14
• Bank Albilad	24
• Alinma Bank	17
Non-Islamic local banks	79
• National Commercial Bank	19
• Riyad Bank	39
• Saudi Investment Bank	2
• Samba Financial Group	19
Non-Islamic partially-owned foreign banks	94
Saudi Hollandi Bank	20
Banque Saudi Fransi	5
Saudi British Bank	37
The Arab National Bank	32

6.3 Organisational culture profiles

Organisational culture was measured using Cameron and Quinn's OCAI. The OCAI and the analysis is discussed in their book “Diagnosing and Changing Culture: Based on The Competing Values Framework” (Cameron & Quinn, 2011).

6.3.1 Saudi banks organisational culture profile

Data analysis revealed that Saudi banks' organisational culture profile is primarily dominated by the market culture. The results indicate that the respondents hold similar values, attitudes, and beliefs. Table 6.3 shows that the market culture is the dominant organisational culture in Saudi banks in general while tables 6.4, 6.5, 6.6 emphasise this fact that the market culture is the dominant culture type in Saudi banks regardless of their category (Islamic local, non-Islamic local, and non-Islamic partially-owned foreign banks).

Table 6.3: Overall Organisational Culture Means

Culture type	Mean	S.D.
<i>Clan culture</i>	3.43	.86
<i>Adhocracy culture</i>	3.17	.87
<i>Hierarchy culture</i>	3.66	.58
<i>Market culture</i>	4.07	.73

Table 6.4 illustrates the organisational culture profile of the Islamic local banks in KSA.

Table 6.4: Organisational Culture Profile in Islamic Local Banks

Culture type	Mean	S.D.
<i>Clan culture</i>	3.49	.90
<i>Adhocracy culture</i>	3.18	.89
<i>Hierarchy culture</i>	3.71	.79
<i>Market culture</i>	4.10	.61

Table 6.5 illustrates the organisational culture profile of the non-Islamic local banks in KSA.

Table 6.5: Organisational Culture Profile in Non-Islamic Local Banks

Culture type	Mean	S.D.
<i>Clan culture</i>	3.28	.88
<i>Adhocracy culture</i>	2.94	.85
<i>Hierarchy culture</i>	3.57	.69
<i>Market culture</i>	3.97	.48

Table 6.6 illustrates the organisational culture profile of the non-Islamic partially-owned foreign banks in KSA.

Table 6.6: Organisational Culture Profile in Non-Islamic Partially-Owned Foreign Banks

Culture type	Mean	S.D.
<i>Clan culture</i>	3.49	.79
<i>Adhocracy culture</i>	3.35	.83
<i>Hierarchy culture</i>	3.68	.69
<i>Market culture</i>	4.12	.63

6.4 The Influence of Job Satisfaction and Organisational Commitment on Turnover Intention

A zero-order analysis of correlation was employed to assess correlation between constructs. The value of zero-order correlation coefficients can only range from -1.00 to +1.00. The (+) sign indicates a positive correlation, while the (-) sign points to a negative correlation. Several authors suggest different interpretations for coefficient correlation values. In this study, Cohen's (1988) guidelines were followed to interpret the strength of correlation between variables. Cohen (1988) suggests that a value of .10 to 0.29 indicates a weak correlation, a value of .30 to .49 indicates a moderate correlation, and a value of .50 to 1.0 indicates a strong correlation.

Table 6.7 presents the zero-order coefficients between the variables used in the study. The results showed that most of the variables are significantly and positively correlated. The large number of significant correlations could be attributable to the nature of the study and the sample size (Pallant, 2011).

This part of the data analysis aims to address the following hypotheses:

Hypothesis One:

H1: Overall job satisfaction and overall organisational commitment are positively related.

Hypothesis Two:

H2: Overall job satisfaction and turnover intention are negatively related.

Hypothesis Three:

H3: Overall organisational commitment and turnover intention are negatively related.

Table 6.7: Matrix Comparison of Reliabilities and Correlations of Variables

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. Organisational Culture	(.92)													
2. Clan Culture	.90**	(.80)												
3. Adhocracy Culture	.87**	.77**	(.79)											
4. Market Culture	.82**	.57**	.59**	(.74)										
5. Hierarchy Culture	.90**	.75**	.67**	.72**	(.75)									
6. Job Satisfaction	.59**	.58**	.53**	.39**	.55**	(.78)								
7. Pay & Promotion	.45**	.45**	.41**	.30**	.40**	.71**	(.76)							
8. Nature of Work	.49**	.51**	.35**	.34**	.47**	.50**	.17**	(.81)						
9. Contingent Rewards & Fringe Benefits	.39**	.34**	.37**	.28**	.36**	.74**	.38**	.15*	(.75)					
10. Communication & Operating Conditions	.22**	.21**	.24**	.11	.20**	.62**	.13*	.15*	.37**	(.72)				
11. Overall Commitment	.46**	.45**	.44**	.34**	.39**	.50**	.22**	.51**	.36**	.28**	(.77)			
12. Affective Commitment	.48**	.49**	.43**	.31**	.42**	.57**	.23**	.49**	.38**	.46**	.90**	(.88)		
13. Continuance Commitment	.14*	.07	.16**	.17**	.08	.04	.05	.22**	.09	-.22**	.55**	.13*	(.73)	
14. Turnover Intention	-.31**	-.37**	-.34**	-.12	-.25**	-.48**	-.28**	-.32**	-.37**	-.31**	-.63**	-.62**	-.24**	(.79)

** $p < .01$, * $p < .05$

Cronbach's alphas are given in parentheses on the diagonal

6.4.1 The Relationship between Job Satisfaction and Organisational Commitment

With respect to the relationship between overall job satisfaction and overall organisational commitment, the zero-order correlation in Table 6.7. indicated that bank employees' perceptions of overall job satisfaction were significantly and positively correlated with overall organisational commitment (.50, $p < .01$) The result is consistent with hypothesis H1 that there is a positive correlation between overall job satisfaction and overall organisational commitment. Therefore, this hypothesis is supported.

The results also showed a large number of significant relationships between the four facets of job satisfaction (pay and promotion, nature of work, contingent rewards and fringe benefits and communication and operating conditions) and the two components of organisational commitment (affective and continuance commitment).

Overall commitment and affective commitment were positively correlated with all facets of job satisfaction. The strongest correlation of overall commitment was with satisfaction with nature of work (.51, $p < .01$), followed by satisfaction with contingent rewards and fringe benefits (.36, $p < .01$) satisfaction with communication and operating conditions (.28, $p < .01$) and finally satisfaction with pay and promotion (.22, $p < .01$). Affective commitment showed the strongest correlation with overall job satisfaction (.57, $p < .01$). It also had positive relationships with satisfaction with nature of work (.49, $p < .01$), satisfaction with communication and operating conditions (.46, $p < .01$), satisfaction with contingent rewards and fringe benefits (.38, $p < .01$) and finally satisfaction with pay and promotion (.23, $p < .01$).

On the other hand, continuance commitment was positively related with satisfaction with nature of work (.22, $p < .01$) and negatively related with satisfaction with communication and operating conditions (-.22, $p < .01$).

6.4.2 The Relationship between Job Satisfaction and Turnover Intention

With respect to the relationship between overall job satisfaction and turnover intention,

the zero-order correlation indicated that Saudi bank employees' perceptions of overall job satisfaction were significantly and negatively correlated (-.48, $p < .01$) with turnover intention. The result is consistent with hypothesis H2 that there is a negative correlation between overall job satisfaction and turnover intention. Therefore, this hypothesis is supported.

Looking at the effects of job satisfaction facets on turnover intention, all facets displayed a negative correlation with turnover intention. The correlations ranged from moderate to weak with satisfaction where contingent rewards and fringe benefits (-.37, $p < .01$), satisfaction with nature of work (-.32, $p < .01$), satisfaction with communication and operating conditions (-.31, $p < .01$) and finally satisfaction with pay and promotion (-.28, $p < .01$).

6.4.3 The Relationship between organisational commitment and Turnover Intention

With respect to the relationship between organisational commitment and turnover intention, the zero-order correlation indicated that bank employees' perceptions of overall organisational commitment were significantly and negatively correlated with turnover intention (-.63, $p < .01$). The result is consistent with hypothesis H3 that there is a negative correlation between overall organisational commitment and turnover intention. Therefore, this hypothesis is supported.

Interestingly, affective commitment showed a significant and negative correlation (-.62, $p < .01$) with turnover intention while continuance had a significant and negative correlation (-.24, $p < .01$) with turnover intention. This result suggests that affective commitment exerts stronger influence on turnover intention than continuance commitment. Meyer and Allen (1997) argue that employees who are affectively attached to an organisation will have greater motivation to stay compared with an employee with weak affective attachment. On the other hand, employees who are attached to an organisation based on continuance commitment will stay mainly because of the costs and investments they have in the organisation. Such employees may eventually feel frustrated and lead them to quit their jobs.

6.5 The influence of Organisational Culture on Job Satisfaction and Organisational Commitment

The literature review in Chapter 3 revealed that different types of organisational culture may have different implications on job satisfaction and organisational commitment. Based on this literature review, a number of hypotheses have been formulated. The aim of this section is to address the following hypotheses:

Hypothesis Four:

H4(a): Organisations dominated by clan culture type are positively related to overall job satisfaction.

H4(b): Organisations dominated by adhocracy culture type are be positively related to overall job satisfaction.

H4(c): Organisations dominated by market culture type are negatively related to overall job satisfaction.

H4(d): Organisations dominated by hierarchy culture type are negatively related to overall job satisfaction.

Hypothesis Five:

H5(a): Organisations dominated by clan culture type are positively related to overall organisational commitment.

H5(b): Organisations dominated by adhocracy culture type are positively related to overall organisational commitment.

H5(c): Organisations dominated by market culture type are negatively related to overall organisational commitment.

H5(d): Organisations dominated by hierarchy culture type are negatively related to overall organisational commitment.

6.5.1 Organisational Culture and Job Satisfaction

In the following sections, the four types of organisational culture (clan, adhocracy, market, hierarchy) were separately analysed to explore their relationships with job

satisfaction.

6.5.1.1 Clan Culture

With respect to the relationship between clan culture and overall job satisfaction, the zero-order correlation indicated that clan culture was significantly and positively correlated with employees' perceptions of overall job satisfaction (.58, $p < .01$). The result is consistent with hypothesis H4(a) that there is a positive correlation between clan culture and overall job satisfaction. Therefore, this hypothesis is supported.

To get a better understanding of the impact of clan culture on job satisfaction, the four facets of job satisfaction were analysed.

With respect to the relationship between clan culture and job satisfaction with communication and operating conditions, the zero-order correlation indicated that clan culture was significantly and positively correlated with employees' perceptions of job satisfaction with communication and operating conditions (.21, $p < .01$).

Clan culture also showed a significant and positive correlation with employees' perceptions of job satisfaction with contingent rewards and fringe benefits (.34, $p < .01$).

With respect to the relationship between clan culture and job satisfaction with nature of work, the zero-order correlation indicated that clan culture was significantly and positively correlated with employees' perceptions of job satisfaction with nature of work (.51, $p < .01$).

Finally, a significant and positive relationship existed between clan culture and employees' perceptions of job satisfaction with pay and promotion (.45, $p < .01$).

6.5.1.2 Adhocracy Culture

With respect to the relationship between adhocracy culture and overall job satisfaction, the zero-order correlation (.53, $p < .01$) indicated that adhocracy culture was significantly and positively correlated with employees' perceptions of overall job satisfaction. The result is consistent with hypothesis H4(b) that there is a positive correlation between adhocracy culture and overall job satisfaction. Therefore, this hypothesis is supported.

With respect to the relationship between adhocracy culture and job satisfaction with

communication and operating conditions, the zero-order correlation (.24, $p < .01$) indicated that adhocracy culture was significantly and positively correlated with employees' perceptions of job satisfaction with communication and operating conditions.

A significant and positive relationship occurred between adhocracy culture and job satisfaction with contingent rewards and fringe benefits. The zero-order correlation (.37, $p < .01$) indicated that adhocracy culture was significantly and positively correlated with employees' perceptions of job satisfaction with contingent rewards and fringe benefits.

With respect to the relationship between adhocracy culture and job satisfaction with nature of work, the zero-order correlation (.35, $p < .01$) indicated that adhocracy culture was significantly and positively correlated with employees' perceptions of job satisfaction with nature of work.

Finally, the relationship between adhocracy culture and job satisfaction with pay and promotion was shown to be significant. The zero-order correlation (.41, $p < .01$) indicated that adhocracy culture was significantly and positively correlated with employees' perceptions of job satisfaction with pay and promotion.

6.5.1.3 Market Culture

With respect to the relationship between market culture and overall job satisfaction, the zero-order correlation (.39, $p < .01$) indicated that market culture was significantly and positively correlated with employees' perceptions of overall job satisfaction. The result is not consistent with hypothesis H4(c) that there is a negative correlation between market culture and overall job satisfaction. Therefore, this hypothesis is not supported.

The other facets of job satisfaction also showed significant and positive correlations with market culture except satisfaction with communication and operating conditions which was not significant. Market culture was significantly and positively related to satisfaction with contingent rewards and fringe benefits (.28, $p < .01$), satisfaction with nature of work (.34, $p < .01$), and satisfaction with pay and promotion (.30, $p < .01$).

6.5.1.4 Hierarchy Culture

With respect to the relationship between hierarchy culture and overall job satisfaction,

the zero-order correlation (.55, $p < .01$) indicated that hierarchy culture was significantly and positively correlated with employees' perceptions of overall job satisfaction. The result is not consistent with hypothesis H4(d) that there is a negative correlation between hierarchy culture and overall job satisfaction. Therefore, this hypothesis is not supported.

As the case with market culture, Hierarchy culture related significantly and positively with other facets of job satisfaction. Indeed, hierarchy culture correlated with all facets. It significantly and positively correlated with satisfaction with communication and operating conditions (.20, $p < .01$), with satisfaction with contingent rewards and fringe benefits (.36, $p < .01$), with satisfaction with nature of work (.47, $p < .01$) and finally with satisfaction with pay and promotion (.40, $p < .01$).

6.5.2 Organisational Culture and Organisational Commitment

The procedures adopted earlier in this chapter to examine the relationship between organisational culture and job satisfaction were repeated here with organisational commitment. The four types of organisational culture (clan, adhocracy, market, hierarchy) were separately analysed to explore their relationships with organisational commitment.

6.5.2.1 Clan Culture

With respect to the relationship between clan culture and overall organisational commitment, the zero-order correlation indicated that clan culture was significantly and positively correlated with employees' perceptions of overall organisational commitment (.45, $p < .01$). The result is consistent with hypothesis H5(a) that there is a positive correlation between clan culture and overall organisational commitment. Therefore, this hypothesis is supported.

In respect to the relationship between clan culture and the two components of organisational commitment, the results showed a significant and positive relationship between clan culture and affective commitment (.49, $p < .01$). On the other hand, clan culture did not show a statistically significant relationship with continuance commitment.

6.5.2.2 Adhocracy Culture

With respect to the relationship between adhocracy culture and overall organisational commitment, the zero-order correlation (.44, $p < .01$) indicated that adhocracy culture was significantly and positively correlated with employees' perceptions of overall organisational commitment. The result is consistent with hypothesis H5(b) that there is a positive correlation between adhocracy culture and overall organisational commitment. Therefore, this hypothesis is supported.

Regarding the relationship between adhocracy culture and the two components of organisational commitment, the zero-order correlation indicated that adhocracy culture had significantly positive relationships with affective commitment (.43, $p < .01$) and with continuance commitment (.16, $p < .01$).

6.5.2.3 Market Culture

With respect to the relationship between market culture and overall organisational commitment, the zero-order correlation (.34, $p < .01$) indicated that market culture was significantly and positively correlated with employees' perceptions of overall organisational commitment. The result is not consistent with hypothesis H5(c) that there is a negative correlation between market culture and overall organisational commitment. Therefore, this hypothesis is not supported.

Market culture also had significantly positive relationships with affective commitment (.31, $p < .01$) and with continuance commitment (.17, $p < .01$).

6.5.2.4 Hierarchy Culture

With respect to the relationship between hierarchy culture and overall organisational commitment, the zero-order correlation (.39, $p < .01$) indicated that hierarchy culture was significantly and positively correlated with employees' perceptions of overall organisational commitment. The result is not consistent with hypothesis H5(d) that there is a negative correlation between hierarchy culture and overall organisational commitment. Therefore, this hypothesis is not supported.

In respect to the relationship between hierarchy culture and affective commitment, the zero-order correlation (.42, $p < .01$) indicated that hierarchy culture was significantly and

positively correlated affective commitment while continuance commitment did not have a significant relationship with hierarchy culture.

6.6 Mediation Effects of Job Satisfaction and Organisational Commitment

This aim of this section is to address the following hypotheses:

Hypothesis Six:

H6(a): Overall job satisfaction mediates the relationship between clan culture and turnover intention.

H6(b): Overall job satisfaction mediates the relationship between adhocracy culture and turnover intention.

H6(c): Overall job satisfaction mediates the relationship between market culture and turnover intention.

H6(d): Overall job satisfaction mediates the relationship between hierarchy culture and turnover intention.

Hypothesis Seven:

H7(a): Overall Organisational commitment mediates the relationship between clan culture and turnover intention.

H7(b): Overall Organisational commitment mediates the relationship between adhocracy culture and turnover intention.

H7(c): Overall Organisational commitment mediates the relationship between market culture and turnover intention.

H7(d): Overall Organisational commitment mediates the relationship between hierarchy culture and turnover intention.

In order to identify the mediation effect between variables, hierarchical regression analysis was employed. The regression was guided by a three-step approach suggested by Baron and Kenny (1986). Before explaining this approach, it is important to highlight that there are some condition that should be met before applying this method.

According to Baron and Kenny (1986), in order to examine the mediation effect, these conditions should be met:

- (a) The predictor – the independent variable (the types of organisational culture) and the outcome – the dependant variable (turnover intention) should be significantly related.
- (b) The predictor (the types of organisational culture) should be related to the mediators (job satisfaction and organisational commitment).
- (c) There should be an association between the mediators (job satisfaction and organisational commitment) and the outcome (turnover intention).

The correlations for the satisfaction of the above-mentioned conditions are presented in the following tables and are based on a sample of 258 employees of Saudi banks.

Table 6.8: Correlation of the Predictor (Types of Organisational Culture) with the Outcome (Turnover Intention) and the Mediators (Job Satisfaction and Organisational Commitment)

	Clan	Adhocracy	Market	Hierarchy
Turnover Intention	-.37**	-.34**	-.12	-.25**
Job Satisfaction	.58**	.53**	.38**	.55**
Overall Organisational Commitment	.45**	.44**	.34**	.39**

** $p < .01$, * $p < .05$

Table 6.9: Correlation of the Mediators (Job Satisfaction and Organisational Commitment) with the Outcome (Turnover Intention)

	Job Satisfaction	Overall Organisational Commitment
Turnover Intention	-.48**	-.63**

** $p < .01$, * $p < .05$

As it can be seen in Tables 6.8 and 6.9, there are significant correlations between the predictors (type of organisational culture) and the dependant variable (turnover intention). The only exception was the market culture which did not show a statistically significant relationship with turnover intention. Therefore, market culture was deemed inappropriate for inclusion in further mediation analysis and hypothesis H6(c) and

H7(c) were not supported. The other three types of organisational culture (Clan, Adhocracy, and Hierarchy) had statistically significant relationships with turnover intention confirming their suitability for inclusion in further investigation of the mediating effects of job satisfaction and organisational commitment on the relationship between organisational culture and turnover intention.

To examine the mediating effects of job satisfaction and organisational commitment, a three-step procedure suggested by Baron and Kenny (1986) was employed. Baron and Kenny argue that:

“To test for mediation, one should estimate the three following regression equations: first, regressing the mediator on the independent variable; second, regressing the dependent variable on the independent variable; and third, regressing the dependent variable on both the independent variable and on the mediator. Separate coefficients for each equation should be estimated and tested. There is no need for hierarchical or stepwise regression or the computation of any partial or semi partial correlations. These three regression equations provide the tests of the linkages of the mediational model. To establish mediation, the following conditions must hold: First, the independent variable must affect the mediator in the first equation; second, the independent variable must be shown to affect the dependent variable in the second equation; and third, the mediator must affect the dependent variable in the third equation. If these conditions all hold in the predicted direction, then the effect of the independent variable on the dependent variable must be less in the third equation than in the second. Perfect mediation holds if the independent variable has no effect when the mediator is controlled.” (p.1177)

Mediation is also categorised into *partial* and *full* mediation. As Baron and Kenny (1986) explained, full or perfect mediation can only be claimed if the independent variable is no longer significant when the mediator variable is controlled for. However, if the independent and mediator variables are both significant, partial mediation is supported. The following Tables 6.10 – 6.15 show the results from the regression analysis; firstly regressing the proposed mediator variables MV (overall job satisfaction, overall organisational commitment) on the independent variables IV (organisational

culture types: clan, adhocracy, and hierarchy culture), secondly, regressing the dependant variable DV (turnover intention) on each culture type, and thirdly, regressing turnover intention on both the culture types and proposed mediators (overall job satisfaction, overall organisational commitment). It should be noted that these tests were conducted separately for each culture type with each mediator at a time. For example, the first test included clan culture type as the independent variable, overall job satisfaction as the mediator, and turnover intention as the dependent variable or outcome. Subsequent tests included all the variables in the first example in addition to replacing job satisfaction with overall organisational commitment. This procedure was applied for the other three types of organisational culture (see Tables 6.10 and 6.13 for clan culture, Tables 6.11 and 6.14 for adhocracy culture, and Tables 6.12 and 6.15 for hierarchy culture). The control variables used are the demographics (nationality, gender, age, marital status, years of experience, job title, educational level and monthly salary).

6.6.1 Overall Job Satisfaction as a Mediator between Clan Culture and Turnover Intention

Hypothesis 6(a) proposes that the relationship between clan culture and turnover intention is mediated by overall job satisfaction. In this hypothesis, overall job satisfaction is acting as a mediator because it is explaining why clan organisational culture is related to turnover intention. That is, employees who perceived their banks' organisational culture as clan are expected to be more satisfied which in turn results in less turnover intention.

In the first step, the mediator (overall job satisfaction) was regressed on the independent variable (clan culture). The second step in testing for mediation was regressing the dependant variable (turnover intention) on the independent variable (clan culture). The third step involved regressing the dependant variable (turnover intention) on both the independent variable (clan culture) and the mediator (overall job satisfaction). The results are depicted in Table 6.10.

Table 6.10: Regression Analysis of Clan Culture, Overall Job Satisfaction, and Turnover Intention

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Job Satisfaction				0.39
	IV = Clan Culture	0.38**	0.58**	11.25**	
	<i>Control variables:</i>				
	Nationality	0.10	0.03	0.47	
	Gender	0.04	0.03	0.55	
	Age	-0.05	-0.03	-0.41	
	Marital Status	0.04	0.03	0.58	
	Experience	-0.02	-0.03	-0.40	
	Job Title	-0.05	-0.05	-0.83	
Education	0.01	0.01	0.12		
Salary	0.25**	0.27**	4.15**		
Equation 2	DV = Turnover Intentions				0.19
	IV = Clan Culture	-0.54**	-0.44**	-7.39**	
	<i>Control variables:</i>				
	Nationality	-0.22	-0.30	-0.50	
	Gender	-0.34*	-0.14*	-2.09*	
	Age	0.67*	0.19*	2.45*	
	Marital Status	-0.13	-0.06	-0.10	
	Experience	-0.18	-0.12	-1.47	
	Job Title	-0.12	-0.05	-0.86	
Education	-0.21	-0.10	-1.44		
Salary	-0.13	-0.07	-0.98		
Equation 3	DV = Turnover Intentions				0.29
	IV = Clan Culture	-0.24**	-0.20**	-2.89**	
	MV = Job Satisfaction	-0.78**	-0.42**	-5.90**	
	<i>Control variables:</i>				
	Nationality	-0.15	-0.02	-0.34	
	Gender	-0.31*	-0.13*	-2.02*	
	Age	0.63*	0.17*	2.46*	
	Marital Status	-0.11	-0.05	-0.85	
	Experience	-0.20	-0.14	-1.72	
Job Title	-0.15	-0.07	-1.24		
Education	-0.21	-0.10	-1.53		
Salary	0.07	0.04	0.52		

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 6.10, all regressions have significant beta values (β) including clan culture in the simultaneous equation, and the beta value (β) for clan culture in the second regression is greater than the beta value (β) for clan culture in the simultaneous regression equation. Thus overall job satisfaction *partially* mediates the relationship between clan culture and turnover intention.

6.6.2 Overall Job Satisfaction as a Mediator between Adhocracy Culture and Turnover Intention

Hypothesis H6(b) proposes that the relationship between adhocracy culture and turnover intention is mediated by overall job satisfaction. In this hypothesis, overall job satisfaction is acting as a mediator because it is explaining why adhocracy organisational culture is related to turnover intention. That is, employees who perceived their banks' organisational culture as adhocracy are expected to be more satisfied which in turn results in less turnover intention.

In the first step, the mediator (overall job satisfaction) was regressed on the independent variable (adhocracy culture). The second step in testing for mediation was regressing the dependant variable (turnover intention) on the independent variable (adhocracy culture). The third step involved regressing the dependant variable (turnover intention) on both the independent variable (adhocracy culture) and the mediator (overall job satisfaction). The results are depicted in Table 6.11.

Table 6.11: Regression Analysis of Adhocracy Culture, Overall Job Satisfaction, and Turnover Intention

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Job Satisfaction	0.34**	0.52**	9.40**	0.32
	IV = Adhocracy Culture				
	<i>Control variables:</i>				
	Nationality				
	Gender				
	Age				
	Marital Status				
	Experience				
	Job Title				
Education	-0.01	-0.01	-0.02		
Salary	0.19**	0.20**	2.93**		
Equation 2	DV = Turnover Intentions	-0.51**	-0.41**	-6.71**	0.16
	IV = Adhocracy Culture				
	<i>Control variables:</i>				
	Nationality				
	Gender				
	Age				
	Marital Status				
	Experience				
	Job Title				
Education	-0.21	-0.10	-1.44		
Salary	-0.04	-0.02	-0.26		
Equation 3	DV = Turnover Intentions	-0.23**	-0.18**	-2.78**	0.29
	IV = Adhocracy Culture				
	MV = Job Satisfaction				
	<i>Control variables:</i>				
	Nationality				
	Gender				
	Age				
	Marital Status				
	Experience				
Job Title	-0.14	-0.07	-1.11		
Education	-0.21	-0.10	-1.57		
Salary	0.12	0.07	0.95		

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 6.11, all regressions have significant beta values (β) including adhocracy culture in the simultaneous equation, and the beta value (β) for adhocracy culture in the second regression is greater than the beta value (β) for adhocracy culture in the simultaneous regression equation. Thus overall job satisfaction *partially* mediates the relationship between adhocracy culture and turnover intention.

6.6.3 Overall Job Satisfaction As A Mediator Between Hierarchy Culture and Turnover Intention

Hypothesis H6(d) proposes that the relationship between hierarchy culture and turnover intention is mediated by overall job satisfaction. In this hypothesis, overall job satisfaction is acting as a mediator because it is explaining why hierarchy organisational culture is related to turnover intention. That is, employees who perceived their banks' organisational culture as hierarchy are expected to be less satisfied which in turn results in increased turnover intention.

In the first step, the mediator (overall job satisfaction) was regressed on the independent variable (hierarchy culture). The second step in testing for mediation was regressing the dependant variable (turnover intention) on the independent variable (hierarchy culture). The third step involved regressing the dependant variable (turnover intention) on both the independent variable (hierarchy culture) and the mediator (overall job satisfaction). The results are depicted in Table 6.12.

Table 6.12: Regression Analysis of Hierarchy Culture, Overall Job Satisfaction, and Turnover Intention

Variables		b	β	t	Adjusted R Square	
Equation 1	MV = Job Satisfaction	0.42**	0.53**	9.86**	0.34	
	IV = Hierarchy Culture					
	<i>Control variables:</i>					
	Nationality	0.12	0.03	0.56		
	Gender	0.08	0.06	0.97		
	Age	-0.02	-0.01	-0.12		
	Marital Status	-0.01	-0.01	-0.16		
	Experience	-0.03	-0.03	-0.43		
	Job Title	-0.10	-0.09	-1.56		
Education	-0.03	-0.03	-0.47			
Salary	0.23**	0.25**	3.74**			
Equation 2	DV = Turnover Intentions	-0.47**	-0.31**	-5.02**	0.10	
	IV = Hierarchy Culture					
	<i>Control variables:</i>					
	Nationality	-0.29	-0.04	-0.62		
	Gender	-0.38*	-0.16*	-2.19*		
	Age	0.59*	0.16*	2.05*		
	Marital Status	-0.08	-0.04	-0.59		
	Experience	-0.16	-0.11	-1.26		
	Job Title	-0.04	-0.12	-0.25		
Education	-0.13	-0.06	-0.85			
Salary	-0.12	-0.07	-0.09			
Equation 3	DV = Turnover Intentions	-0.07	-0.04	-0.66	0.27	
	IV = Hierarchy Culture	-0.96**	-0.51**	-7.44**		
	MV = Job Satisfaction					
	<i>Control variables:</i>					
	Nationality	-0.18	-0.02	-0.42		
	Gender	-0.30	-0.13	-1.96		
	Age	0.58*	0.16*	2.22*		
	Marital Status	-0.09	-0.05	-0.73		
	Experience	-0.18	-0.13	-1.60		
Job Title	-0.13	-0.06	-1.03			
Education	-0.16	-0.08	-1.18			
Salary	0.10	0.06	0.79			

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 6.12, all regressions have significant beta values (β) except for hierarchy culture in the simultaneous equation, and the beta value (β) for hierarchy culture in the second regression is greater than the beta value (β) for hierarchy culture in the simultaneous regression equation. Thus overall job satisfaction *fully* mediates the relationship between hierarchy culture and turnover intention.

6.6.4 Overall Organisational Commitment as a Mediator between Clan Culture and Turnover Intention

Hypothesis H7(a) proposes that the relationship between clan culture and turnover intention is mediated by overall organisational commitment. In this hypothesis, overall organisational commitment is acting as a mediator because it is explaining why clan organisational culture is related to turnover intention. That is, employees who perceived their banks' organisational culture as clan are expected to be more committed which in turn results in decreased turnover intention.

In the first step, the mediator (overall organisational commitment) was regressed on the independent variable (clan culture). The second step in testing for mediation was regressing the dependant variable (turnover intention) on the independent variable (clan culture). The third step involved regressing the dependant variable (turnover intention) on both the independent variable (clan culture) and on the mediator (overall organisational commitment). The results are depicted in Table 6.13.

Table 6.13: Regression Analysis of Clan Culture, Overall Organisational Commitment, and Turnover Intention

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Overall Organisational Commitment	0.43**	0.47**	8.16**	0.25
	IV = Clan Culture				
	<i>Control variables:</i>				
	Nationality	0.08	0.01	0.24	
	Gender	0.37**	0.20**	3.14**	
	Age	-0.20	-0.08	-1.03	
	Marital Status	0.08	0.05	0.85	
	Experience	0.26**	0.24**	2.96**	
	Job Title	-0.04	-0.02	-0.36	
Education	0.15	0.10	1.46		
Salary	-0.07	-0.05	-0.70		
Equation 2	DV = Turnover Intention	-0.54**	-0.44**	-7.39**	0.19
	IV = Clan Culture				
	<i>Control variables:</i>				
	Nationality	-0.22	-0.03	-0.49	
	Gender	-0.34*	-0.14*	-2.09*	
	Age	0.67*	0.19*	2.45*	
	Marital Status	-0.13	-0.06	-1.00	
	Experience	-0.18	-0.12	-1.47	
	Job Title	-0.12	-0.05	-0.86	
Education	-0.21	-0.10	-1.44		
Salary	-0.13	-0.07	-0.98		
Equation 3	DV = Turnover Intention	-0.22**	-0.18**	-3.12**	0.42
	IV = Clan Culture				
	MV = Overall Organisational Commitment	-0.75**	-0.56**	-9.85**	
	<i>Control variables:</i>				
	Nationality	-0.16	-0.02	-0.43	
	Gender	-0.06	-0.03	-0.46	
	Age	0.52*	0.14*	2.24*	
	Marital Status	-0.07	-0.04	-0.64	
	Experience	0.02	0.01	0.15	
Job Title	-0.14	-0.07	-1.25		
Education	-0.09	-0.04	-0.76		
Salary	-0.18	-0.10	-0.16		

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 6.13, all regressions have significant beta values (β) including clan culture in the simultaneous equation, and the beta value (β) for clan culture for the second regression is greater than the beta value (β) for clan culture in the simultaneous regression equation, thus overall organisational commitment *partially* mediates the relationship between clan culture and turnover intention.

6.6.5 Overall Organisational Commitment as a Mediator between Adhocracy Culture and Turnover Intention

Hypothesis H7(b) proposes that the relationship between adhocracy culture and turnover intention is mediated by overall organisational commitment. In this hypothesis, overall organisational commitment is acting as a mediator because it is explaining why adhocracy organisational culture is related to turnover intention. That is, employees who perceived their banks' organisational culture as adhocracy are expected to be more committed which in turn results in decreased turnover intention.

In the first step, the mediator (overall organisational commitment) was regressed on the independent variable (adhocracy culture). The second step in testing for mediation was regressing the dependant variable (turnover intention) on the independent variable (adhocracy culture). The third step involved regressing the dependant variable (turnover intention) on both the independent variable (adhocracy culture) and the mediator (overall organisational commitment). The results are depicted in Table 6.14.

Table 6.14: Regression Analysis of Adhocracy Culture, Overall Organisational Commitment, and Turnover Intention

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Overall Organisational Commitment	0.43**	0.47**	8.04**	0.24
	IV = Adhocracy Culture				
	<i>Control variables:</i>				
	Nationality	0.24	0.04	0.72	
	Gender	0.25*	0.14*	2.08*	
	Age	-0.24	-0.09	-1.22	
	Marital Status	0.04	0.03	0.41	
	Experience	0.34**	0.31**	3.81**	
	Job Title	-0.07	-0.04	-0.71	
Education	0.17	0.11	1.59		
Salary	-0.15	-0.11	-1.55		
Equation 2	DV = Turnover Intention	-0.51**	-0.41**	-6.71**	0.16
	IV = Adhocracy Culture				
	<i>Control variables:</i>				
	Nationality	-0.42	-0.06	-0.91	
	Gender	-0.20	-0.08	-1.18	
	Age	0.71*	0.19*	2.52*	
	Marital Status	-0.09	-0.04	-0.62	
	Experience	-0.27*	-0.19*	-2.14*	
	Job Title	-0.07	-0.03	-0.50	
Education	-0.21	-0.10	-1.44		
Salary	-0.04	-0.02	-0.26		
Equation 3	DV = Turnover Intention	-0.17*	-0.14*	-2.41*	0.42
	IV = Adhocracy Culture				
	MV = Overall Organisational Commitment	-0.78**	-0.58**	-10.14**	
	<i>Control variables:</i>				
	Nationality	-0.24	-0.03	-0.62	
	Gender	-0.01	-0.01	-0.04	
	Age	0.52*	0.14*	2.21*	
	Marital Status	-0.05	-0.03	-0.48	
	Experience	-0.01	-0.01	-0.05	
Job Title	-0.12	-0.06	-1.07		
Education	-0.08	-0.04	-0.67		
Salary	-0.15	-0.09	-1.33		

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 6.14, all regressions have significant beta values (β), including adhocracy culture in the simultaneous equation and the beta value (β) for adhocracy culture in the second regression is greater than the beta value (β) for adhocracy culture in the simultaneous regression equation, thus overall organisational commitment *partially* mediates the relationship between adhocracy culture and turnover intention.

6.6.6 Overall Organisational Commitment as a Mediator between Hierarchy Culture and Turnover Intention

Hypothesis H7(d) proposes that the relationship between hierarchy culture and turnover intention is mediated by organisational commitment. In this hypothesis, organisational commitment is acting as a mediator because it is explaining why hierarchy organisational culture is related to turnover intention. That is, employees who perceived their banks' organisational culture as hierarchy are expected to be less committed which in turn results in increased turnover intention.

In the first step, the mediator (overall organisational commitment) was regressed on the independent variable (hierarchy culture). The second step in testing for mediation was regressing the dependant variable (turnover intention) on the independent variable (hierarchy culture). The third step involved regressing the dependant variable (turnover intention) on both the independent variable (hierarchy culture) and the mediator (overall organisational commitment). The results are depicted in Table 6.15.

Table 6.15: Regression Analysis of Hierarchy Culture, Overall Organisational Commitment, and Turnover Intention

Variables		b	β	t	Adjusted R Square	
Equation 1	MV = Overall Organisational Commitment	0.46**	0.41**	7.01**	0.20	
	IV = Hierarchy Culture					
	<i>Control variables:</i>					
	Nationality	0.11	0.02	0.33		
	Gender	0.41**	0.22**	3.35**		
	Age	-0.16	-0.06	-0.79		
	Marital Status	0.03	0.02	0.31		
	Experience	0.25**	0.24**	2.82**		
	Job Title	-0.09	-0.06	-0.92		
Education	0.11	0.07	1.04			
Salary	-0.08	-0.06	-0.82			
Equation 2	DV = Turnover Intention	-0.47**	-0.31**	-5.02**	0.10	
	IV = Hierarchy Culture					
	<i>Control variables:</i>					
	Nationality	-0.29	-0.04	-0.62		
	Gender	-0.38*	-0.16*	-2.19**		
	Age	0.59*	0.16*	2.05*		
	Marital Status	-0.08	-0.04	-0.59		
	Experience	-0.16	-0.11	-1.26		
	Job Title	-0.04	-0.02	-0.25		
Education	-0.13	-0.06	-0.85			
Salary	-0.12	-0.07	-0.90			
Equation 3	DV = Turnover Intention	-0.09	-0.06	-1.04	0.40	
	IV = Hierarchy Culture					
	MV = Overall Organisational Commitment	-0.83**	-0.62**	-11.01**		
	<i>Control variables:</i>					
	Nationality	-0.20	-0.03	-0.53		
	Gender	-0.04	-0.02	-0.28		
	Age	0.46	0.13	1.95		
	Marital Status	-0.06	-0.03	-0.50		
	Experience	0.05	0.03	-0.47		
Job Title	-0.11	-0.05	-0.97			
Education	-0.04	-0.02	-0.31			
Salary	-0.19	-0.11	-1.70			

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 6.15, all regressions have significant beta values (β) except hierarchy culture in the simultaneous equation, and the beta value (β) for hierarchy culture for the second regression is greater than the beta value (β) for hierarchy culture in the simultaneous regression equation, thus overall organisational commitment *fully* mediates the relationship between hierarchy culture and turnover intention.

6.7 Summary

In summary, the above sections presented the data analysis and discussion for the

hypothesised relationships and the proposed mediational role of job satisfaction and organisational commitment between organisational culture types and turnover intention. The next chapter focuses on analysing the obtained data in terms of bank categories. As highlighted in Chapter 2, banks in KSA can be categorised into three broad categories. To examine if differences in organisational structures of these banks result in different findings concerning the relationships between constructs of this study, the same statistical procedures were performed separately for each bank category.

CHAPTER 7. DATA ANALYSIS ACCORDING TO BANK CATEGORY

7.1 Introduction

The purpose of this chapter is to present the data analysis and the statistical methods applied in analysing the collected data for the three categories of banks operating in KSA, namely Islamic local banks, non-Islamic local banks and partially-owned foreign banks. The statistical procedures applied in Chapter 6 were repeated to further examine if bank categorisation affected the findings extracted from the whole sample of all banks. The second section presents the descriptive data analysis of the respondents from Islamic local banks along with statistical analysis to explore the relationships between the constructs of the study. The third section follows the same procedures for the second category of banks in KSA; non-Islamic local banks. Finally, non-Islamic partially-owned foreign banks were subjected to the same statistical procedures applied to Islamic and non-Islamic local banks.

By separately analysing the three bank categories, this chapter aims to highlight differences among these categories by retesting the following hypotheses:

Hypothesis One investigated the relationship between job satisfaction and organisational commitment:

H1: Overall job satisfaction and overall organisational commitment are positively related.

Hypothesis Two:

H2: Overall job satisfaction and turnover intention are negatively related.

Hypothesis Three:

H3: Overall organisational commitment and turnover intention are negatively related.

Hypothesis Four:

H4(a): Organisations dominated by clan culture type are positively related to overall job satisfaction.

H4(b): Organisations dominated by adhocracy culture type are positively related to overall job satisfaction.

H4(c): Organisations dominated by market culture type are negatively related to overall job satisfaction.

H4(d): Organisations dominated by hierarchy culture type are negatively related to overall job satisfaction.

Hypothesis Five:

H5(a): Organisations dominated by clan culture type are positively related to overall organisational commitment.

H5(b): Organisations dominated by adhocracy culture type are positively related to overall organisational commitment.

H5(c): Organisations dominated by market culture type are negatively related to overall organisational commitment.

H5(d): Organisations dominated by hierarchy culture type are negatively related to overall organisational commitment.

Hypothesis Six:

H6(a): Overall job satisfaction mediates the relationship between clan culture and turnover intention.

H6(b): Overall job satisfaction mediates the relationship between adhocracy culture and turnover intention.

H6(c): Overall job satisfaction mediates the relationship between market culture and turnover intention.

H6(d): Overall job satisfaction mediates the relationship between hierarchy culture and turnover intention.

Hypothesis Seven:

H7(a): Overall Organisational commitment mediates the relationship between clan culture and turnover intention.

H7(b): Overall Organisational commitment mediates the relationship between adhocracy culture and turnover intention.

H7(c): Overall Organisational commitment mediates the relationship between market culture and turnover intention.

H7(d): Overall Organisational commitment mediates the relationship between hierarchy culture and turnover intention.

7.2 Islamic Local Banks

This section presents a descriptive analysis of the personal profile of the respondents of Islamic local banks. The personal profile includes the nationality, age, gender, marital status, years of experience in the present bank, job title, educational level and monthly salary. Respondents of this bank category were drawn from four local banks operating on a purely Islamic banking basis. Out of 258 respondents, those from Islamic local banks totalled 85 respondents making up 33% of the whole sample. The demographic characteristics of those respondent are summarised in the following section.

7.2.1 Demographics

All of the respondents in this category were of Saudi nationals (100%). Male respondents dominated Islamic local banks with 96.5% while only 3.5% were female. The respondents' age groups were categorised into five groups. The first group ranges between 20-25 years, the second is 26-31 years, the third is 32-37 years, the fourth is 38-43 years, and the last age group ranges between 44-49. The results showed that 58% of the respondents were between the age of 26-31, followed by 20% of the respondents who were between the age of 32-37 years, 13% were between the age of 20-25 years, 7% between the age of 38-43 years, and finally those who were between 44-49 years accounted for a tiny 1.2%. Regarding the marital status, the results indicated that 58% of the respondents were married while 39% were single. Those who were divorced accounted for 3%.

The descriptive data analysis of experience levels of the respondents in their present banks showed that 44% had 5 to less than 10 years of experience with their current

banks, followed by 40% with 1 to less than 5 years, 9% with 10 to less than 15 years, 6% with 15 to less than 20 years, and finally 1% with 20 to 25 years of experience. Regarding job title, supervisors constituted 43% of all respondents, followed by tellers with 23%, branch managers with 12%, sales with 7%, senior tellers with 6%, and finally other job titles, including operations and loans officers, with 8%.

Regarding educational level, most of the respondents were fairly well educated. 57% held a bachelor degree, followed by 29% who held a diploma. Those who held a higher diploma and Secondary or Technical school qualifications combined accounted for 14%.

Finally, regarding the monthly salary levels of the respondents, 48% earned between 4,000 to 7,999 SAR, followed by 30% who earned between 8,000 to 10,999 SAR, 12% who earned between 11,000 to 14,999 SAR, 6% who earned between 20,000 to 29,999 SAR, 2% who earned less than 4,000 SAR and finally 1% who earned between 15,000 to 19,999 SAR.

7.2.2 Organisational culture profile

Organisational culture was measured using Cameron and Quinn's OCAI. The OCAI and the analysis is discussed in their book “Diagnosing and Changing Culture: Based on The Competing Values Framework” (Cameron & Quinn, 2011).

Table 7.1 shows that the Saudi Islamic local banks' organisational culture profile is primarily dominated by the market culture.

Table 7.1: Organisational Culture Profile in Islamic Local Banks

Culture type	Mean	S.D.
<i>Clan culture</i>	3.49	0.90
<i>Adhocracy culture</i>	3.18	0.89
<i>Hierarchy culture</i>	3.71	0.79
<i>Market culture</i>	4.10	0.61

7.2.3 The Influence of Job Satisfaction and Organisational Commitment on Turnover Intention

In order to examine the influence of job satisfaction and organisational commitment on turnover intention, a zero-order correlation was employed on these constructs from the sample collected from Islamic local banks. Results from correlation analysis are presented in Table 7.2.

Table 7.2: Matrix Comparison of Reliabilities and Correlations for Variables in Islamic Local Banks

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. Organisational Culture	1													
2. Clan Culture	.93**	1												
3. Adhocracy Culture	.87**	.78**	1											
4. Market Culture	.87**	.70**	.65**	1										
5. Hierarchy Culture	.92**	.81**	.71**	.79**	1									
6. Job Satisfaction	.59**	.55**	.52**	.44**	.60**	1								
7. Pay & Promotion	.44**	.41**	.43**	.35**	.41**	.70**	1							
8. Nature of Work	.47**	.53**	.37**	.39**	.38**	.45**	.13	1						
9. Contingent Rewards & Fringe Benefits	.39**	.31**	.35**	.31**	.44**	.74**	.31**	.12	1					
10. Communication & Operating Conditions	.23*	.21	.20	.11	.30**	.66**	.20	.09	.41**	1				
11. Overall Commitment	.52**	.56**	.38**	.45**	.44**	.46**	.27*	.50**	.36**	.11	1			
12. Affective Commitment	.56**	.62**	.40**	.44**	.52**	.52**	.27*	.47**	.29**	.38**	.86**	1		
13. Continuance Commitment	.08	.08	.07	.16	-.01	.03	.08	.08	.22*	-.43**	.52**	.01	1	
14. Turnover Intention	-.34**	-.43**	-.27*	-.19	-.29**	-.43**	-.23*	-.37**	-.33**	-.22*	-.65**	-.67**	-.14	1

** $p < .01$, * $p < .05$

7.2.3.1 The Relationship between Job Satisfaction and Organisational Commitment

With respect to the relationship between overall job satisfaction and overall organisational commitment, the zero-order correlation indicated that Islamic local bank employees' perceptions of overall job satisfaction were significantly and positively correlated with overall organisational commitment (.46, $p < .01$). The result is consistent with hypothesis H1 that there is a positive correlation between overall job satisfaction and overall organisational commitment. Therefore, this hypothesis is supported.

The results indicated that overall commitment was significantly and positively correlated with most facets of job facets. Its strongest correlation was with satisfaction with nature of work (.51, $p < .01$), followed by satisfaction with contingent rewards and fringe benefits (.36, $p < .01$), and finally satisfaction with pay and promotion (.27, $p < .01$). On the other hand, Affective commitment showed a significant and positive correlation with overall job satisfaction (.52, $p < .01$). It also correlated significantly and positively with all facets where the strongest correlation was with satisfaction with nature of work (.47, $p < .01$), followed by satisfaction with communication and operating conditions (.38, $p < .01$), satisfaction with contingent rewards and fringe benefits (.29, $p < .01$) and finally satisfaction with pay and promotion (.27, $p < .01$).

Continuance commitment showed only two significant relationships. The first was a positive correlation with satisfaction with contingent rewards and fringe benefits (.22, $p < .05$) and the second was a negative correlation with satisfaction with communication and operating conditions (-.43, $p < .01$).

7.2.3.2 The Relationship between Job Satisfaction and Turnover Intention

Regarding the relationship between job satisfaction and turnover intention among employees of Islamic local banks, the results indicated that overall job satisfaction was moderately and negatively correlated (-.43, $p < .01$) with turnover intention. The result is consistent with hypothesis H2 that there is a negative relationship between overall job satisfaction and turnover intention. Therefore, this hypothesis is supported.

Different facets of job satisfaction were also significantly correlated with turnover intention. The correlations ranged from moderate to weak where satisfaction with nature

of work (-.37, $p < .01$), satisfaction with contingent rewards and fringe benefits (-.33, $p < .01$), satisfaction with pay and promotion (-.23, $p < .01$) and finally satisfaction with communication and operating conditions (-.22, $p < .01$).

7.2.3.3 The Relationship between Organisational Commitment and Turnover Intention

With respect to the relationship between overall organisational commitment and turnover intention, the zero-order correlation indicated that Islamic local bank employees' perceptions of overall organisational commitment were significantly and negatively correlated with turnover intention (-.65, $p < .01$). The result is consistent with hypothesis H3 that there is a negative correlation between overall organisational commitment and turnover intention. Therefore, this hypothesis is supported.

Affective commitment also showed a significant positive correlation with turnover intention (-.67, $p < .01$) while there was no significant relationship between continuance commitment and turnover intention.

7.2.4 The Influence of Organisational Culture on Job Satisfaction and Organisational Commitment

7.2.4.1 Organisational Culture and Job Satisfaction

Clan Culture

With respect to the relationship between clan culture and overall job satisfaction, the zero-order correlation indicated that clan culture was significantly and positively correlated with employees' perceptions of job satisfaction (.55, $p < .01$). The result is consistent with hypothesis H4(a) that there is a positive correlation between clan culture and overall job satisfaction. Therefore, this hypothesis is supported.

Clan culture also showed significant relationships with all facets of job satisfaction except satisfaction with communication and operating conditions. Clan culture was significantly and positively correlated with satisfaction with contingent rewards and fringe benefits (.31, $p < .01$) and with satisfaction with pay and promotion (.41, $p < .01$). Clan culture was also significantly and positively correlated with satisfaction with

nature of work (.53, $p < .01$).

Adhocracy Culture

With respect to the relationship between adhocracy culture and overall job satisfaction, the zero-order correlation (.52, $p < .01$) indicated that adhocracy culture was significantly and positively correlated with employees' perceptions of overall job satisfaction. The result is consistent with hypothesis H4(b) that there is a positive correlation between adhocracy culture and overall job satisfaction. Therefore, this hypothesis is supported.

As the case with clan culture, adhocracy culture had significant relationships with all facets of job satisfaction except satisfaction with communication and operating conditions. Adhocracy culture was significantly and positively correlated with satisfaction with contingent rewards and fringe benefits (.35, $p < .01$), with satisfaction with nature of work (.37, $p < .01$) and finally with satisfaction with pay and promotion (.43, $p < .01$).

Market Culture

Regarding the relationship between market culture and overall job satisfaction, the zero-order correlation (.44, $p < .01$) indicated that market culture was significantly and positively correlated with employees' perceptions of overall job satisfaction. The result is not consistent with hypothesis H4(c) that there is a negative correlation between market culture and overall job satisfaction. Therefore, this hypothesis is not supported.

Again, satisfaction with communication and operating conditions did not show a significant relationship with market culture. However, other facets of job satisfaction were significantly related with market culture. It was significantly and positively related with satisfaction with contingent rewards and fringe benefits (.31, $p < .01$), satisfaction with nature of work (.39, $p < .01$) and satisfaction with pay and promotion (.35, $p < .01$).

Hierarchy Culture

With respect to the relationship between hierarchy culture and overall job satisfaction, the zero-order correlation (.60, $p < .01$) indicated that hierarchy culture was significantly and positively correlated with employees' perceptions of overall job satisfaction. The result is not consistent with hypothesis H4(d) that there is a negative correlation

between hierarchy culture and overall job satisfaction. Therefore, this hypothesis is not supported.

Contrary to other types of organisational culture, hierarchy culture was significantly related with all facets of job satisfaction. It showed significant and positive relationships with satisfaction with communication and operating conditions (.30, $p < .01$), with satisfaction with contingent rewards and fringe benefits (.44, $p < .01$), with satisfaction with nature of work (.38, $p < .01$) and finally with satisfaction with pay and promotion (.41, $p < .01$).

7.2.4.2 Organisational Culture and Organisational Commitment

The following section outlines the relationships between different types of organisational culture and organisational commitment and its affective component. It should be noted that continuance commitment failed to show significant relationships with any type of organisational culture. Therefore, it was not included in the discussion below.

Clan Culture

With respect to the relationship between clan culture and overall organisational commitment, the zero-order correlation indicated that clan culture was significantly and positively correlated with employees' perceptions of overall organisational commitment (.56, $p < .01$). The result is consistent with hypothesis H5(a) that there is a positive correlation between clan culture and overall organisational commitment. Therefore, this hypothesis is supported.

Regarding the relationship between clan culture and affective commitment, the zero-order correlation indicated that clan culture was significantly and positively correlated with employees' perceptions of affective organisational commitment (.62, $p < .01$).

Adhocracy Culture

With respect to the relationship between adhocracy culture and overall organisational commitment, the zero-order correlation (.38, $p < .01$) indicated that adhocracy culture was significantly and positively correlated with employees' perceptions of overall organisational commitment. The result is consistent with hypothesis H5(b) that there is a

positive correlation between adhocracy culture and overall organisational commitment. Therefore, this hypothesis is supported.

In respect to the relationship between adhocracy culture and affective commitment, the zero-order correlation (.62, $p < .01$) indicated that adhocracy culture was significantly and positively correlated with employees' perceptions of affective commitment.

Market Culture

With respect to the relationship between market culture and overall organisational commitment, the zero-order correlation (.45, $p < .01$) indicated that market culture was significantly and positively correlated with employees' perceptions of overall organisational commitment. The result is not consistent with hypothesis H5(c) that there is a negative correlation between market culture and overall organisational commitment. Therefore, this hypothesis is not supported.

Regarding the relationship between market culture and affective commitment, the zero-order correlation (.44, $p < .01$) indicated that market culture was significantly and positively correlated with employees' perceptions of affective commitment.

Hierarchy Culture

With respect to the relationship between hierarchy culture and overall organisational commitment, the zero-order correlation (.44, $p < .01$) indicated that hierarchy culture was significantly and positively correlated with employees' perceptions of overall organisational commitment. The result is not consistent with hypothesis H5(d) that there is a negative correlation between hierarchy culture and overall organisational commitment. Therefore, this hypothesis is not supported.

Concerning the relationship between hierarchy culture and affective commitment, the zero-order correlation (.52, $p < .01$) indicated that hierarchy culture was significantly and positively correlated with employees' perceptions of affective commitment.

7.2.5 Mediation Effects of Job Satisfaction and Organisational Commitment

To analyse the sample of Saudi Islamic local banks, the same procedures employed in

Chapter 6 were used in this section. Using a three-step approach recommended by Baron and Kenny (1986). Before looking at mediation effects, these conditions need to be met:

- a) The predictor – the independent variable (the types of organisational culture) and the outcome – the dependant variable (turnover intention) should be significantly related.
- b) The predictor (the types of organisational culture) should be related to the mediators (job satisfaction and organisational commitment).
- c) There should be an association between the mediators (job satisfaction and organisational commitment) and the outcome (turnover intention).

The correlations for the satisfaction of the above-mentioned conditions are presented in the following tables and are based on a sample of 85 employees of Islamic local banks.

Table 7.3: Correlation of the Predictor (Types of Organisational Culture) with the Outcome (Turnover Intention) and the Mediators (Job Satisfaction and Organisational Commitment) in Islamic Local Banks in Islamic Local banks

	Clan	Adhocracy	Market	Hierarchy
Turnover Intention	-.43**	-.27*	-.19	-.29**
Job Satisfaction	.55**	.52**	.44**	.60**
Overall Organisational Commitment	.56**	.38**	.45**	.44**

** $p < .01$, * $p < .05$

Table 7.4: Correlation of the Mediators (Job Satisfaction and Organisational Commitment) with the Outcome (Turnover Intention) in Islamic Local banks

	Job Satisfaction	Overall Organisational Commitment
Turnover Intention	-.43**	-.65**

** $p < .01$, * $p < .05$

As it can be seen in Tables 7.3 and 7.4, there are significant correlations between the predictors (type of organisational culture) and the dependant variable (turnover intention). The only exception was the market culture which did not show a statistically

significant relationship with turnover intention. Therefore, market culture was deemed inappropriate for inclusion in further mediation analysis and hypotheses H6(c) and H7(c) were not supported. The other three types of organisational culture (Clan, Adhocracy, and Hierarchy) had statistically significant relationships with turnover intention confirming their suitability for inclusion in further investigation of the mediating effects of job satisfaction and organisational commitment on the relationship between organisational culture and turnover intention in Islamic local banks.

7.2.5.1 Overall Job Satisfaction as a Mediator between Clan Culture and Turnover Intention

Hypothesis H6(a) proposes that the relationship between clan culture and turnover intention is mediated by overall job satisfaction. In this hypothesis, overall job satisfaction is acting as a mediator. The results of the regression model are depicted in Table 7.5.

Table 7.5: Regression Analysis of Clan Culture, Overall Job Satisfaction, and Turnover Intention in Islamic Local banks

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Job Satisfaction IV = Clan Culture <i>Control variables:</i> Nationality (excluded)	0.36**	0.55**	5.79**	0.43
	Gender	0.86**	0.29**	3.05**	
	Age	0.04	0.02	0.16	
	Marital Status	-0.26*	-0.23*	-2.31*	
	Experience	0.02	0.02	0.19	
	Job Title	0.08	0.07	0.69	
	Education	-0.03	-0.02	-0.21	
	Salary	0.38**	0.39**	3.57**	
Equation 2	DV = Turnover Intentions IV = Clan Culture <i>Control variables:</i> Nationality (excluded)	-0.72**	-0.58**	-5.56**	
	Gender	-0.85	-0.15	-1.44	
	Age	1.07	0.24	2.16	
	Marital Status	-0.05	-0.02	-0.20	
	Experience	-0.27	-0.17	-1.41	
	Job Title	-0.34	-0.14	-1.31	
	Education	-0.41	-0.19	-1.68	
	Salary	-0.02	-0.01	-0.10	
Equation 3	DV = Turnover Intentions IV = Clan Culture MV = Job Satisfaction <i>Control variables:</i> Nationality (excluded)	-0.56**	-0.45**	-3.63**	0.34
	Gender	-0.45	-0.23	-1.83	
	Gender	-0.47	-0.08	-0.75	
	Age	1.08*	0.24*	2.23*	
	Marital Status	-0.16	-0.07	-0.67	
	Experience	-0.26	-0.16	-1.40	
	Job Title	-0.30	-0.13	-1.18	
	Education	-0.42	-0.19	-1.75	
	Salary	0.15	0.08	0.62	

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.5, all regressions have significant beta values (β) except job satisfaction (mediator variable) in the simultaneous equation. According to Baron and Kenny (1986), mediation cannot be established unless the mediator variable affects the dependant variable in the third (simultaneous) equation. Thus, overall job satisfaction does not mediate the relationship between clan culture and turnover intention among employees of Islamic local banks in KSA. It should be noted here that partial mediation was established when the analysis was conducted on employees drawn from all banks (Chapter. 6, Section 6.6.1).

7.2.5.2 Overall Job Satisfaction as a Mediator between Adhocracy Culture and Turnover Intention

Hypothesis H6(b) proposes that the relationship between adhocracy culture and turnover intention is mediated by overall job satisfaction. The results of the regression model are depicted in Table 7.6.

Table 7.6: Regression Analysis of Adhocracy Culture, Overall Job Satisfaction, and Turnover Intention in Islamic Local banks

Variables		b	β	t	Adjusted R Square	
Equation 1	MV = Job Satisfaction IV = Adhocracy Culture	0.36**	0.54**	5.39**	0.41	
	<i>Control variables:</i>					
	Nationality (excluded)					
	Gender	0.96**	0.32**	3.38**		
	Age	-0.15	-0.06	-0.62		
	Marital Status	-0.34**	-0.30**	-2.90**		
	Experience	0.16	0.19	1.69		
	Job Title	0.08	0.07	0.65		
	Education	-0.01	-0.01	-0.01		
Salary	0.30**	0.32**	2.83**			
Equation 2	DV = Turnover Intentions IV = Adhocracy Culture	-0.61**	-0.48**	-4.08**	0.20	
	<i>Control variables:</i>					
	Nationality (excluded)					
	Gender	-1.15	-0.20	-1.83		
	Age	1.38*	0.31*	2.58*		
	Marital Status	0.08	0.04	0.31		
	Experience	-0.53*	-0.33*	-2.58*		
	Job Title	-0.27	-0.12	-0.99		
	Education	-0.36	-0.17	-1.36		
Salary	0.12	0.07	0.52			
Equation 3	DV = Turnover Intentions IV = Adhocracy Culture MV = Job Satisfaction	-0.37*	-0.29*	-2.18*	0.26	
	<i>Control variables:</i>					
	Nationality (excluded)					
	Gender	-0.52	-0.09	-0.80		
	Age	1.28*	0.29*	2.48*		
	Marital Status	-0.14	-0.06	-0.54		
	Experience	-0.43*	-0.27*	-2.12*		
	Job Title	-0.22	-0.09	-0.83		
	Education	-0.36	-0.17	-1.41		
Salary	0.32	0.18	1.34			

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.6, all regressions have significant beta values (β) including adhocracy culture in the simultaneous equation, and the beta value (β) for adhocracy culture for the second regression is greater than the beta value (β) for adhocracy culture

in the simultaneous regression equation. Thus overall job satisfaction *partially* mediates the relationship between adhocracy culture and turnover intention.

7.2.5.3 Overall Job Satisfaction as a Mediator between Hierarchy Culture and Turnover Intention

Hypothesis H6(d) proposes that the relationship between hierarchy culture and turnover intention is mediated by overall job satisfaction. The results of the regression model are depicted in Table 7.7.

Table 7.7: Regression Analysis of Hierarchy Culture, Overall Job Satisfaction, and Turnover Intention in Islamic Local banks

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Job Satisfaction IV = Hierarchy Culture <i>Control variables:</i> Nationality (excluded)	0.43**	0.58**	6.94**	0.50
	Gender	1.04**	0.35**	4.02**	
	Age	-0.07	-0.03	-0.30	
	Marital Status	-0.24*	-0.21*	-2.29*	
	Experience	0.07	0.09	0.85	
	Job Title	0.05	0.04	0.42	
	Education	-0.07	-0.06	-0.68	
	Salary	0.32**	0.34**	3.31**	
Equation 2	DV = Turnover Intentions IV = Hierarchy Culture <i>Control variables:</i> Nationality (excluded)	-0.57**	-0.40**	-3.72**	0.18
	Gender	-1.35*	-0.24*	-2.12*	
	Age	1.21*	0.27*	2.24*	
	Marital Status	-0.08	-0.04	-0.30	
	Experience	-0.39	-0.24	-1.90	
	Job Title	-0.17	-0.07	-0.62	
	Education	-0.17	-0.08	-0.68	
	Salary	0.09	0.05	0.39	
Equation 3	DV = Turnover Intentions IV = Hierarchy Culture MV = Job Satisfaction <i>Control variables:</i> Nationality (excluded)	-0.27	-0.19	-1.39	0.24
	Gender	-0.71*	-0.37*	-2.50*	
	Age	-0.62	-0.11	-0.91	
	Marital Status	1.16*	0.26*	2.23*	
	Experience	-0.25	-0.11	-0.96	
	Job Title	-0.34	-0.21	-1.71	
	Education	-0.14	-0.06	-0.51	
	Salary	-0.22	-0.10	-0.90	
		0.32	0.18	1.29	

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.7, all regressions have significant beta values (β) except for hierarchy culture in the simultaneous equation, and the beta value (β) for hierarchy culture in the second regression is greater than the beta value (β) for hierarchy culture in the simultaneous regression equation. Thus overall job satisfaction *fully* mediates the relationship between hierarchy culture and turnover intention.

7.2.5.4 Overall Organisational Commitment as a Mediator between Clan Culture and Turnover Intention

Hypothesis H7(a) proposes that the relationship between clan culture and turnover intention is mediated by overall organisational commitment. The results of the regression are depicted in Table 7.8.

Table 7.8: Regression Analysis of Clan Culture, Overall Organisational Commitment, and Turnover Intention in Islamic Local banks

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Overall Organisational Commitment	0.42**	0.53**	5.07**	0.32
	IV = Clan Culture				
	<i>Control variables:</i>				
	Nationality (excluded)				
	Gender	0.66	0.18	1.75	
	Age	-0.37	-0.13	-1.17	
	Marital Status	0.04	0.03	0.23	
	Experience	0.22	0.21	1.78	
	Job Title	-0.16	-0.11	-0.99	
Equation 2	DV = Turnover Intention	-0.72**	-0.58**	-5.56**	0.32
	IV = Clan Culture				
	<i>Control variables:</i>				
	Nationality (excluded)				
	Gender	-0.85	-0.15	-1.44	
	Age	1.07*	0.24*	2.16*	
	Marital Status	-0.05	-0.02	-0.20	
	Experience	-0.27	-0.17	-1.41	
	Job Title	-0.34	-0.14	-1.31	
Equation 3	DV = Turnover Intention	-0.36**	-0.29**	-2.85**	0.51
	IV = Clan Culture	-0.85**	-0.55**	-5.42**	
	MV = Overall Organisational Commitment				
	<i>Control variables:</i>				
	Nationality (excluded)				
	Gender	-0.29	-0.05	-0.56	
	Age	0.75	0.17	1.79	
	Marital Status	-0.02	-0.01	-0.08	
	Experience	-0.08	-0.05	-0.51	
Job Title	-0.47*	-0.20*	-2.17*		
Education	-0.32	-0.15	-1.56		
Salary	-0.09	-0.05	-0.46		

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.8, all regressions have significant beta values (β) including clan culture in the simultaneous equation, and the beta value (β) for clan culture in the second regression is greater than the beta value (β) for clan culture in the simultaneous regression equation, thus overall organisational commitment *partially* mediates the relationship between clan culture and turnover intention.

7.2.5.5 Overall Organisational Commitment as a Mediator between Adhocracy Culture and Turnover Intention

Hypothesis H7(b) proposes that the relationship between adhocracy culture and turnover

intention is mediated by overall organisational commitment. The results of the regression model are depicted in Table 7.9.

Table 7.9: Regression Analysis of Adhocracy Culture, Overall Organisational Commitment, and Turnover Intention in Islamic Local banks

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Overall Organisational Commitment	0.31**	0.37**	3.12**	0.19
	IV = Adhocracy Culture				
	<i>Control variables:</i>				
	Nationality (excluded)				
	Gender	0.88*	0.24*	2.14*	
	Age	-0.53	-0.18	-1.52	
	Marital Status	-0.03	-0.02	-0.16	
	Experience	0.36**	0.35**	2.70**	
	Job Title	-0.22	-0.15	-1.24	
Education	0.04	0.03	0.22		
Salary	-0.16	-0.13	-1.03		
Equation 2	DV = Turnover Intention	-0.61**	-0.48**	-4.08**	0.20
	IV = Adhocracy Culture				
	<i>Control variables:</i>				
	Nationality (excluded)				
	Gender	-1.15	-0.20	-1.83	
	Age	1.38*	0.31*	2.58*	
	Marital Status	0.08	0.04	0.31	
	Experience	-0.53*	-0.33*	-2.58*	
	Job Title	-0.27	-0.12	-0.99	
Education	-0.36	-0.17	-1.36		
Salary	0.12	0.07	0.52		
Equation 3	DV = Turnover Intention	-0.32*	-0.25*	-2.55*	0.50
	IV = Adhocracy Culture				
	MV = Overall Organisational Commitment	-0.95**	-0.61**	-6.58**	
	<i>Control variables:</i>				
	Nationality (excluded)				
	Gender	-0.32	-0.06	-0.61	
	Age	0.88*	0.20*	2.03*	
	Marital Status	0.06	0.03	0.27	
	Experience	-0.19	-0.12	-1.09	
Job Title	-0.49*	-0.21*	-2.19*		
Education	-0.33	-0.15	-1.55		
Salary	-0.03	-0.02	-0.14		

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.9, all regressions have significant beta values (β) including adhocracy culture in the simultaneous equation and the beta value (β) for adhocracy culture for the second regression is greater than the beta value (β) for adhocracy culture in the simultaneous regression equation, thus overall organisational commitment *partially* mediates the relationship between adhocracy culture and turnover intention.

7.2.5.6 Overall Organisational Commitment as a Mediator between Hierarchy Culture and Turnover Intention

Hypothesis H7(d) proposes that the relationship between hierarchy culture and turnover intention is mediated by organisational commitment. The results of the regression model are depicted in Table 7.10.

Table 7.10: Regression Analysis of Hierarchy Culture, Overall Organisational Commitment, and Turnover Intention in Islamic Local banks

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Overall Organisational Commitment	0.36**	0.39**	3.78**	0.23
	IV = Hierarchy Culture				
	<i>Control variables:</i>				
	Nationality (excluded)				
	Gender	0.94*	0.26*	2.38*	
	Age	-0.46	-0.16	-1.37	
	Marital Status	0.05	0.04	0.33	
	Experience	0.29*	0.28*	2.24*	
	Job Title	-0.25	-0.17	-1.46	
Education	-0.02	-0.02	-0.13		
Salary	-0.14	-0.12	-0.94		
Equation 2	DV = Turnover Intention	-0.57**	-0.40**	-3.72**	0.18
	IV = Hierarchy Culture				
	<i>Control variables:</i>				
	Nationality (excluded)				
	Gender	-1.35*	-0.24*	-2.12*	
	Age	1.21*	0.27*	2.24*	
	Marital Status	-0.08	-0.04	-0.30	
	Experience	-0.39	-0.24	-1.90	
	Job Title	-0.17	-0.07	-0.62	
Education	-0.17	-0.08	-0.68		
Salary	0.09	0.05	0.39		
Equation 3	DV = Turnover Intention	-0.22	-0.15	-1.63	0.48
	IV = Hierarchy Culture				
	MV = Overall Organisational Commitment	-0.98**	-0.63**	-6.41**	
	<i>Control variables:</i>				
	Nationality (excluded)				
	Gender	-0.43	-0.08	-0.81	
	Age	0.76	0.17	1.74	
	Marital Status	-0.03	-0.01	-0.12	
	Experience	-0.11	-0.07	-0.65	
Job Title	-0.42	-0.18	-1.85		
Education	-0.20	-0.09	-0.95		
Salary	-0.04	-0.02	-0.23		

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.10, all regressions have significant beta values (β) except for hierarchy culture in the simultaneous equation, and the beta value (β) for hierarchy culture in the second regression is greater than the beta value (β) for hierarchy culture in

the simultaneous regression equation, thus overall organisational commitment *fully* mediates the relationship between hierarchy culture and turnover intention.

7.3 Non-Islamic Local Banks

This section presents a descriptive analysis of the personal profile of the respondents of non-Islamic local banks. The personal profile includes the nationality, age, gender, marital status, years of experience in the present bank, job title, educational level and monthly salary. Respondents of this bank category were drawn from four local banks operating on a conventional banking basis (non-Islamic). Out of 258 respondents, those from non-Islamic local banks totalled 79 respondents making up 30% of the whole sample. The demographic characteristics of those respondent are summarised in the following section.

7.3.1 Demographics

Saudi employees constituted 94%, while non-Saudi employees constituted only 6%. Male respondents in non-Islamic local banks formed 76% while 24% were female. The respondents' age groups were categorised into six groups. The first group ranges between 20-25 years, the second is 26-31 years, the third is 32-37 years, the fourth is 38-43 years, the fifth is 44-49, and the last age group ranges between 50-55. The results showed that 44% of the respondents were between the age of 26-31, followed by 28% of the respondents who were between the age of 20-25 years, 15% were between the age of 32-37 years, 10% between the age of 38-43 years, and finally those who were between 44-49 and 50-55 years accounted for a combined 3%. Regarding the marital status, the results indicated that that 57% of the respondents were married 42% were single, and 1% were divorced.

The descriptive data analysis of experience levels of the respondents in their present banks showed that 53% had less than 5 years of experience with their current banks, followed by 30% with 5 to less than 10 years, 6% with 10 to less than 15 years, 6% with 15 to less than 20 years, and finally 4% with 20 to 25 years of experience. Regarding job title, supervisors and tellers constituted an equally distributed 56% of all respondents, followed by branch managers with 12%, senior tellers with 10%, customer

service with 9%, sales with 8%, and finally other job titles, including operations and loans officers, with 5%.

Regarding educational level, most of the respondents were fairly well educated. 58% held a bachelor degree, followed by 27% who held a diploma. Those who held higher a diploma accounted for 10% followed by those who held Master's degrees or Secondary or Technical school qualifications with 2.5% respectively.

Finally, regarding the monthly salary levels of the respondents. 62% earned between 4,000 to 7,999 SAR, followed by 18% who earned between 8,000 to 10,999 SAR, 9% who earned between 11,000 to 14,999 SAR, 5% who earned between 20,000 to 29,999 SAR, 4% who earned less than 4,000 SAR, and finally 2% who earned between 15,000 to 19,999 SAR.

7.3.2 Organisational culture profile

Organisational culture was measured using Cameron and Quinn's OCAI. The OCAI and the analysis is discussed in their book “Diagnosing and Changing Culture: Based on The Competing Values Framework” (Cameron & Quinn, 2011). Table 7.11 shows that the Saudi non-Islamic local banks' organisational culture profile is primarily dominated by the market culture.

Table 7.11: Organisational Culture Profile in Non-Islamic Local Banks

Culture type	Mean	S.D.
<i>Clan culture</i>	3.28	.88
<i>Adhocracy culture</i>	2.94	.85
<i>Hierarchy culture</i>	3.57	.69
<i>Market culture</i>	3.97	.48

7.3.3 The Influence of Job Satisfaction and Organisational Commitment on Turnover Intention

In order to examine the influence of job satisfaction and organisational commitment on turnover intention, a zero-order correlation was employed on these constructs from the sample collected from non-Islamic local banks. Results from correlation analysis are

presented in Table 7.12.

Table 7.12: Matrix Comparison of Correlations for variables in Non-Islamic Local Banks

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. Organisational Culture	1													
2. Clan Culture	.87**	1												
3. Adhocracy Culture	.86**	.77**	1											
4. Market Culture	.68**	.35**	.45**	1										
5. Hierarchy Culture	.85**	.64**	.56**	.59**	1									
6. Job Satisfaction	.63**	.65**	.58**	.34**	.45**	1								
7. Pay & Promotion	.53**	.52**	.50**	.36**	.35**	.68**	1							
8. Nature of Work	.48**	.47**	.30**	.30**	.50**	.66**	.26**	1						
9. Contingent Rewards & Fringe Benefits	.48**	.49**	.53**	.18**	.32**	.74**	.42**	.34**	1					
10. Communication & Operating Conditions	.16	.24*	.20	.03	.02	.55**	-.01	.21	.27*	1				
11. Overall Commitment	.51**	.47**	.51**	.26*	.39**	.68**	.34**	.61**	.46**	.40**	1			
12. Affective Commitment	.48**	.51**	.48**	.16	.37**	.68**	.26*	.61**	.43**	.53**	.92**	1		
13. Continuance Commitment	.25*	.10	.25*	.31**	.20	.23*	.28*	.22	.25*	-.14	.54**	.16	1	
14. Turnover Intention	-.32**	-.39**	-.42**	-.01	-.19	-.58**	-.26*	-.39**	-.58**	-.36**	-.69**	-.68**	-.26*	1

** $p < .01$, * $p < .05$

7.3.3.1 The Relationship between Job Satisfaction and Organisational Commitment

With respect to the relationship between overall job satisfaction and overall organisational commitment, the zero-order correlation indicated that non-Islamic local bank employees' perceptions of overall job satisfaction were significantly and positively correlated with overall organisational commitment (.68, $p < .01$). The result is consistent with hypothesis H1 that there is a positive correlation between job satisfaction and organisational commitment. Therefore, this hypothesis is supported.

The results also showed that overall commitment was significantly and positively correlated with overall job satisfaction (.68, $p < .01$). In regards to facets of job satisfaction, affective commitment was significantly and positively correlated with satisfaction with the nature of work (.61, $p < .01$), with satisfaction with contingent rewards and fringe benefits (.46, $p < .01$), with satisfaction with communication and operating conditions (.40, $p < .01$) and finally with satisfaction with pay and promotion (.34, $p < .01$).

Continuance commitment had a significant and positive relationship with overall job satisfaction (.23, $p < .05$). Concerning facets of job satisfaction, continuance commitment was only significantly and positively correlated with satisfaction with pay and promotion (.28, $p < .05$) and with satisfaction with contingent rewards and fringe benefits (.25, $p < .05$).

7.3.3.2 The Relationship between Job Satisfaction and Turnover Intention

With respect to the relationship between overall job satisfaction and turnover intention, the zero-order correlation indicated that non-Islamic bank employees' perceptions of overall job satisfaction were significantly and negatively correlated (-.58, $p < .01$) with turnover intention. The result is consistent with hypothesis H2 that there is a negative correlation between job satisfaction and turnover intention. Therefore, this hypothesis is supported.

Turnover intention showed significant and negative relationships with all facets of job satisfaction. The correlations ranged from (-.58, $p < .01$) with satisfaction with contingent rewards and fringe benefits, (-.39, $p < .01$) with satisfaction with nature of

work, (-.36, $p < .01$) with satisfaction with communication and operating conditions and finally (-.26, $p < .05$) with satisfaction with pay and promotion.

7.3.3.3 The Relationship between Organisational Commitment and Turnover Intention

With respect to the relationship between overall organisational commitment and turnover intention, the zero-order correlation indicated that non-Islamic bank employees' perceptions of overall organisational commitment were significantly and negatively correlated with turnover intention (-.69, $p < .01$). The result is consistent with hypothesis H3 that there is a negative correlation between organisational commitment and turnover intention. Therefore, this hypothesis is supported.

Turnover intention also had significant and negative relationships with the two components of organisational commitment. It was negatively correlated with affective commitment (-.68, $p < .01$) and continuance commitment (-.26, $p < .05$).

7.3.4 The Influence of Organisational Culture on Job Satisfaction and Organisational Commitment

7.3.4.1 Organisational Culture and Job Satisfaction

Clan Culture

With respect to the relationship between clan culture and overall job satisfaction, the zero-order correlation indicated that clan culture was significantly and positively correlated with employees' perceptions of job satisfaction (.65, $p < .01$). The result is consistent with hypothesis H4(a) that there is a positive correlation between clan culture and overall job satisfaction. Therefore, this hypothesis is supported.

Clan culture also had significant and positive relationships with all facets of job satisfaction. Clan culture was positively correlated with job satisfaction with communication and operating conditions (.24, $p < .05$), with satisfaction with contingent rewards and fringe benefits (.49, $p < .01$), with satisfaction with nature of work (.47, $p < .01$), and finally with satisfaction with pay and promotion (.52, $p < .01$).

Adhocracy Culture

With respect to the relationship between adhocracy culture and overall job satisfaction, the zero-order correlation (.58, $p < .01$) indicated that adhocracy culture was significantly and positively correlated with overall job satisfaction. The result is consistent with hypothesis H4(b) that there is a positive correlation between adhocracy culture and overall job satisfaction. Therefore, this hypothesis is supported.

Adhocracy culture also showed significant and positive relationships with satisfaction with contingent rewards and fringe benefits (.53, $p < .01$), with satisfaction with nature of work (.30, $p < .01$), and finally with satisfaction with pay and promotion (.50, $p < .01$). On the other hand, there was no statistically significant relationship with satisfaction with communication and operating conditions.

Market Culture

With respect to the relationship between market culture and overall job satisfaction, the zero-order correlation (.34, $p < .01$) indicated that market culture was significantly and positively correlated with employees' perceptions of overall job satisfaction. The result is not consistent with hypothesis H4(c) that there is a negative correlation between market culture and overall job satisfaction. Therefore, this hypothesis is not supported.

In regards to the relationship between market culture and different facets of job satisfaction, market culture was significantly and positively related to all facets except satisfaction with communication and operating conditions. It was positively related with satisfaction with contingent rewards and fringe benefits (.18, $p < .01$), with satisfaction with nature of work (.30, $p < .01$), and finally with satisfaction with pay and promotion (.36, $p < .01$).

Hierarchy Culture

With respect to the relationship between hierarchy culture and overall job satisfaction, the zero-order correlation (.45, $p < .01$) indicated that hierarchy culture was significantly and positively correlated with overall job satisfaction. The result is not consistent with hypothesis H4(d) that there is a negative correlation between hierarchy culture and overall job satisfaction. Therefore, this hypothesis is not supported.

As the case with adhocracy and market culture types, hierarchy culture was significantly related with all facets of job satisfaction except satisfaction with communication and operating conditions. It was positively related with satisfaction with contingent rewards and fringe benefits (.32, $p < .01$), with satisfaction with nature of work (.50, $p < .01$) and finally with satisfaction with pay and promotion (.35, $p < .01$).

7.3.4.2 Organisational Culture and Organisational Commitment

Clan Culture

With respect to the relationship between clan culture and overall organisational commitment, the zero-order correlation indicated that clan culture was significantly and positively correlated overall organisational commitment (.47, $p < .01$). The result is consistent with hypothesis H5(a) that there is a positive correlation between clan culture and overall organisational commitment. Therefore, this hypothesis is supported.

Clan culture was also significantly and positively correlated with employees' perceptions of affective organisational commitment (.51, $p < .01$) while no statistically significant relationship with continuance commitment was recorded.

Adhocracy Culture

With respect to the relationship between adhocracy culture and overall organisational commitment, the zero-order correlation (.51, $p < .01$) indicated that adhocracy culture was significantly and positively correlated with employees' perceptions of overall organisational commitment. The result is consistent with hypothesis H5(b) that there is a positive correlation between adhocracy culture and overall organisational commitment. Therefore, this hypothesis is supported.

Adhocracy culture was also significantly related to the two components of organisational commitment. It was positively correlated with affective commitment (.48, $p < .01$), and continuance commitment (.25, $p < .01$).

Market Culture

With respect to the relationship between market culture and overall organisational commitment, the zero-order correlation (.26, $p < .05$) indicated that market culture was

significantly and positively correlated with employees' perceptions of overall organisational commitment. The result is not consistent with hypothesis H5(c) that there is a negative correlation between market culture and overall organisational commitment. Therefore, this hypothesis is not supported.

Only continuance commitment was significantly and positively correlated with market culture (.31, $p < .01$) while affective commitment did not have a statistically significant relationship.

Hierarchy Culture

With respect to the relationship between hierarchy culture and overall organisational commitment, the zero-order correlation (.39, $p < .01$) indicated that hierarchy culture was significantly and positively correlated with employees' perceptions of overall organisational commitment. The result is not consistent with hypothesis H5(d) that there is a negative correlation between hierarchy culture and overall organisational commitment. Therefore, this hypothesis is not supported.

In contrary to market culture, hierarchy culture was only significantly and positively correlated with affective commitment (.37, $p < .01$). No statistically significant relationship with continuance commitment existed.

7.3.5 Mediation Effects of Job Satisfaction and Organisational Commitment

As conducted in Chapter 6 with the whole sample of Saudi bank employees and earlier in this chapter with the sample of Islamic local banks, the same procedures were used in this section to examine the mediation relationships in the sample of 79 employees of non-Islamic local banks. Using a three-step approach recommended by Baron and Kenny (1986). Before looking at mediation effects, these conditions need to be met:

- d) The predictor – the independent variable (the types of organisational culture) and the outcome – the dependant variable (turnover intention) should be significantly related.
- e) The predictor (the types of organisational culture) should be related to the

mediators (job satisfaction and organisational commitment).

- f) There should be an association between the mediators (job satisfaction and organisational commitment) and the outcome (turnover intention).

The correlations for the satisfaction of the above-mentioned conditions are presented in the following tables and are based on a sample of 79 employees of non-Islamic local banks.

Table 7.13: Correlation of the Predictor (Types of Organisational Culture) with the Outcome (Turnover Intention) and the Mediators (Job Satisfaction and Organisational Commitment) in Non-Islamic Local Banks

	Clan	Adhocracy	Market	Hierarchy
Turnover Intention	-.39**	-.42*	-.01	-.19
Job Satisfaction	.65**	.58**	.34**	.45**
Overall Organisational Commitment	.47**	.51**	.26**	.39**

** $p < .01$, * $p < .05$

Table 7.14: Correlation of the Mediators (Job Satisfaction and Organisational Commitment) with the Outcome (Turnover Intention) in Non-Islamic Local Banks

	Job Satisfaction	Overall Organisational Commitment
Turnover Intention	-.58**	-.69**

** $p < .01$, * $p < .05$

As it can be seen in Tables 7.13 and 7.14, there are only two significant correlations between the predictors (clan and adhocracy culture types) and the dependant variable (turnover intention). Both market and hierarchy culture types did not show a statistically significant relationship with turnover intention. Therefore, they were deemed inappropriate for inclusion in further mediation analysis and hypotheses H6(c and d) and H7(c and d) were not supported. The other two types of organisational culture (Clan and Adhocracy) had statistically significant relationships with turnover intention confirming their suitability for inclusion in further investigation of the mediating effects of job satisfaction and organisational commitment on the relationship between organisational culture and turnover intention.

7.3.5.1 Overall Job Satisfaction as a Mediator between Clan Culture and Turnover Intention

Hypothesis H6(a) proposes that the relationship between clan culture and turnover intention is mediated by overall job satisfaction. The results of the regression model are depicted in Table 7.15.

Table 7.15: Regression Analysis of Clan Culture, Overall Job Satisfaction, and Turnover Intention in non-Islamic banks

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Job Satisfaction IV = Clan Culture <i>Control variables:</i>	0.44**	0.70**	7.74**	0.48
	Nationality	0.15	0.07	0.67	
	Gender	0.08	0.06	0.59	
	Age	-0.07	-0.04	-0.35	
	Marital Status	0.09	0.08	0.82	
	Experience	0.11	0.15	1.11	
	Job Title	0.03	0.02	0.24	
	Education	0.12	0.11	0.96	
	Salary	0.12	0.13	1.09	
Equation 2	DV = Turnover Intentions IV = Clan Culture <i>Control variables:</i>	-0.42**	-0.41**	-3.51**	0.15
	Nationality	0.04	0.01	0.09	
	Gender	-0.12	-0.05	-0.40	
	Age	-0.35	-0.12	-0.80	
	Marital Status	0.04	0.02	0.17	
	Experience	-0.09	-0.08	-0.43	
	Job Title	-0.06	-0.04	-0.29	
	Education	-0.38	-0.21	-1.44	
	Salary	-0.07	-0.05	-0.30	
Equation 3	DV = Turnover Intentions IV = Clan Culture MV = Job Satisfaction <i>Control variables:</i>	-0.04 -0.87**	-0.04 -0.53**	-0.25 -3.72**	0.29
	Nationality	0.17	0.05	0.40	
	Gender	-0.04	-0.02	-0.17	
	Age	-0.41	-0.15	-1.03	
	Marital Status	0.12	0.07	0.55	
	Experience	0.01	0.01	0.03	
	Job Title	-0.04	-0.02	-0.21	
	Education	-0.28	-0.15	-1.13	
	Salary	0.03	0.02	0.16	

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.15, all regressions have significant beta values (β) except for clan culture in the simultaneous equation, and the beta value (β) for clan culture for in second regression is greater than the beta value (β) for clan culture in the

simultaneous regression equation. Thus overall job satisfaction *fully* mediates the relationship between clan culture and turnover intention.

7.3.5.2 Overall Job Satisfaction as a Mediator between Adhocracy Culture and Turnover Intention

Hypothesis 6(b) proposes that the relationship between adhocracy culture and turnover intention is mediated by overall job satisfaction. The results of the regression model are depicted in Table 7.16.

Table 7.16: Regression Analysis of Adhocracy Culture, Overall Job Satisfaction, and Turnover Intention in non-Islamic banks

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Job Satisfaction	0.40**	0.62**	6.12**	0.37
	IV = Adhocracy Culture				
	<i>Control variables:</i>				
	Nationality				
	Gender				
	Age				
	Marital Status				
	Experience				
	Job Title				
Education					
Salary					
Equation 2	DV = Turnover Intentions	-0.42**	-0.39**	-3.35**	0.14
	IV = Adhocracy Culture				
	<i>Control variables:</i>				
	Nationality				
	Gender				
	Age				
	Marital Status				
	Experience				
	Job Title				
Education					
Salary					
Equation 3	DV = Turnover Intentions	-0.09	-0.08	-0.62	0.29
	IV = Adhocracy Culture				
	MV = Job Satisfaction				
	<i>Control variables:</i>				
	Nationality				
	Gender				
	Age				
	Marital Status				
	Experience				
Job Title					
Education					
Salary					

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.16, all regressions have significant beta values (β) except for adhocracy culture in the simultaneous equation, and the beta value (β) for adhocracy culture in the second regression is greater than the beta value (β) for adhocracy culture in the simultaneous regression equation. Thus overall job satisfaction *fully* mediates the relationship between adhocracy culture and turnover intention.

7.3.5.3 Overall Organisational Commitment as a Mediator between Clan Culture and Turnover Intention

Hypothesis H7(a) proposes that the relationship between clan culture and turnover intention is mediated by overall organisational commitment. The results of the regression model are depicted in Table 7.17.

Table 7.17: Regression Analysis of Clan Culture, Overall Organisational Commitment, and Turnover Intention in non-Islamic banks

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Overall Organisational Commitment	0.50**	0.53**	4.85**	0.26
	IV = Clan Culture				
	<i>Control variables:</i>				
	Nationality	0.13	0.04	0.32	
	Gender	0.20	0.10	0.82	
	Age	-0.03	-0.01	-0.08	
	Marital Status	-0.01	-0.01	-0.03	
	Experience	0.28	0.25	1.56	
	Job Title	-0.06	-0.04	-0.34	
Education	0.40	0.24	1.76		
Salary	-0.11	-0.08	-0.55		
Equation 2	DV = Turnover Intention	-0.42**	-0.41**	-3.51**	0.15
	IV = Clan Culture				
	<i>Control variables:</i>				
	Nationality	0.04	0.01	0.09	
	Gender	-0.12	-0.05	-0.40	
	Age	-0.35	-0.12	-0.80	
	Marital Status	0.04	0.02	0.17	
	Experience	-0.09	-0.08	-0.43	
	Job Title	-0.06	-0.04	-0.29	
Education	-0.38	-0.21	-1.44		
Salary	-0.07	-0.05	-0.30		
Equation 3	DV = Turnover Intention	-0.09	-0.09	-.77	0.42
	IV = Clan Culture				
	MV = Overall Organisational Commitment	-0.66**	-0.61**	-5.68**	
	<i>Control variables:</i>				
	Nationality	0.13	0.03	0.33	
	Gender	0.02	0.01	0.08	
	Age	-0.37	-0.13	-1.02	
	Marital Status	0.04	0.02	0.19	
	Experience	0.10	0.08	0.54	
Job Title	-0.11	-0.06	-0.58		
Education	-0.12	-0.06	-0.52		
Salary	-0.14	-0.10	-0.74		

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.17, all regressions have significant beta values (β) except for clan culture in the simultaneous equation, and the beta value (β) for clan culture in the second regression is greater than the beta value (β) for clan culture in the simultaneous regression equation, thus overall organisational commitment *fully* mediates the relationship between clan culture and turnover intention.

7.3.5.4 Overall Organisational Commitment as a Mediator between Adhocracy Culture and Turnover Intention

Hypothesis H7(b) proposes that the relationship between adhocracy culture and turnover

intention is mediated by overall organisational commitment. The results of the regression model are depicted in Table 7.18.

Table 7.18: Regression Analysis of Adhocracy Culture, Overall Organisational Commitment, and Turnover Intention in non-Islamic banks

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Overall Organisational Commitment	0.54**	0.55**	5.14**	0.28
	IV = Adhocracy Culture				
	<i>Control variables:</i>				
	Nationality	0.40	0.12	1.05	
	Gender	0.20	0.10	0.81	
	Age	-0.29	-0.11	-0.76	
	Marital Status	-0.04	-0.02	-0.21	
	Experience	0.40	0.36	2.20	
	Job Title	-0.12	-0.07	-0.65	
Equation 2	DV = Turnover Intention	-0.42**	-0.39**	-3.35**	0.14
	IV = Adhocracy Culture				
	<i>Control variables:</i>				
	Nationality	-0.18	-0.05	-0.40	
	Gender	-0.10	-0.05	-0.34	
	Age	-0.18	-0.06	-0.40	
	Marital Status	0.08	0.04	0.34	
	Experience	-0.18	-0.15	-0.81	
	Job Title	-0.02	-0.01	-0.07	
Equation 3	DV = Turnover Intention	-0.05	-0.05	-.40	0.42
	IV = Adhocracy Culture				
	MV = Overall Organisational Commitment	-0.68**	-0.63**	-5.74**	
	<i>Control variables:</i>				
	Nationality	0.09	0.03	0.24	
	Gender	0.04	0.02	0.15	
	Age	-0.37	-0.13	-0.10	
	Marital Status	0.05	0.03	0.26	
	Experience	0.10	0.08	0.52	
Job Title	-0.10	-0.06	-0.54		
Education	-0.09	-0.05	-0.40		
Salary	-0.14	-0.10	-0.74		

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.18, all regressions have significant beta values (β) except for adhocracy culture in the simultaneous equation and the beta value (β) for adhocracy culture in the second regression is greater than the beta value (β) for adhocracy culture in the simultaneous regression equation, thus overall organisational commitment *fully* mediates the relationship between adhocracy culture and turnover intention.

7.4 Non-Islamic Partially-owned Foreign Banks

This section presents a descriptive analysis of the personal profile of the respondents of non-Islamic partially-owned foreign banks. The personal profile includes nationality, age, gender, marital status, years of experience in the present bank, job title, educational level and monthly salary. Respondents of this bank category were drawn from four partially-owned foreign banks operating on a conventional banking basis (non-Islamic). Out of 258 respondents, those from partially-owned foreign banks totalled 94 respondents making up 36% of the whole sample. The demographic characteristics of those respondent are summarised in the following section.

7.4.1 Demographics

In spite of the foreign contribution in these banks, all of the respondents in this category were of Saudi nationals (100%). Gender differences were not evident. Male respondents accounted for 53% while 47% were female. The respondents' age groups were categorised into five groups. The first group ranges between 20-25 years, the second is 26-31 years, the third is 32-37 years, the fourth is 38-43 years, and the last age group ranges between 44-49. The results showed that 51% of the respondents were between the age of 26-31, followed by 23% of the respondents who were between the age of 20-25 years, 15% were between the age of 32-37 years, 8% between the age of 38-43 years, and finally those who were between 44-49 years accounted for 3%. Regarding the marital status, the results indicated that that 45% of the respondents were married while 44% were singles. Those who were divorced accounted for 11%.

The descriptive data analysis of experience levels of the respondents in their present banks showed that 52% had 1 to less than 5 years of experience with their current banks, followed by 32% with 5 to less than 10 years, 13% with 10 to less than 15 years, 2% with 15 to less than 20 years, and finally 1% with 20 to 25 years of experience. Regarding job title, supervisors constituted 30% of all respondents, followed by tellers and customer service officers with 18% for each category, employees with other job titles, including operations and loans officers, accounted for 10%, senior tellers with 9%, branch managers with 8%, and finally sales with 7%.

Regarding educational level, most of the respondents were fairly well educated. 57%

held a bachelor degree, followed by 26% who held a diploma. Those who held Secondary or Technical school qualifications accounted for 9%. Those who held a higher diploma accounted for 7%, and finally 1% for those who held a Master's degree.

Finally, regarding the monthly salary levels of the respondents. 58% earned between 4,000 to 7,999 SAR, followed by 22% who earned between 8,000 to 10,999 SAR, 14% who earned between 11,000 to 14,999 SAR, 3% who earned between 15,000 to 19,999 SAR, 2% who earned less than 4,000 SAR and finally 1% who earned between 20,000 to 29,999 SAR.

7.4.2 Organisational culture profile

Organisational culture was measured using Cameron and Quinn's OCAI. The OCAI and the analysis is discussed in their book “Diagnosing and Changing Culture: Based on The Competing Values Framework” (Cameron & Quinn, 2011).

Table 7.19 shows that the non-Islamic partially-owned banks' organisational culture profile is primarily dominated by the market culture.

Table 7.19: Organisational Culture Profile in Non-Islamic Partially-Owned Foreign Banks

Culture type	Mean	S.D.
<i>Clan culture</i>	3.49	.79
<i>Adhocracy culture</i>	3.35	.83
<i>Hierarchy culture</i>	3.68	.69
<i>Market culture</i>	4.12	.63

7.4.3 The Influence of Job Satisfaction and Organisational Commitment on Turnover Intention

In order to examine the influence of job satisfaction and organisational commitment on turnover intention, a zero-order correlation was employed on these constructs from the sample collected from non-Islamic partially-owned foreign banks. Results from correlation analysis are presented in Table 7.20.

Table 7.20: Matrix Comparison of Correlations for variables in Non-Islamic Partially-Owned Foreign Banks

Variables	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1. Organisational Culture	1													
2. Clan Culture	.90**	1												
3. Adhocracy Culture	.87**	.77**	1											
4. Market Culture	.84**	.61**	.61**	1										
5. Hierarchy Culture	.92**	.79**	.72**	.74**	1									
6. Job Satisfaction	.54**	.52**	.45**	.35**	.58**	1								
7. Pay & Promotion	.39**	.43**	.32**	.21*	.41**	.78**	1							
8. Nature of Work	.49**	.53**	.35**	.32**	.54**	.31**	.10	1						
9. Contingent Rewards & Fringe Benefits	.29**	.22*	.24*	.26*	.29**	.71**	.40**	-.11	1					
10. Communication & Operating Conditions	.21*	.19	.23*	.13	.25*	.61**	.18	.04	.36**	1				
11. Overall Commitment	.35**	.28**	.33**	.28**	.34**	.28**	.06	.35**	.20	.18	1			
12. Affective Commitment	.37**	.33**	.43**	.29**	.37**	.41**	.16	.29**	.32**	.32**	.88**	1		
13. Continuance Commitment	.11	.09	.15	.11	.09	-.10	-.13	.26*	-.11	-.16	.62**	.18	1	
14. Turnover Intention	-.27**	-.28**	-.32*	-.10	-.26*	-.49**	-.36*	-.19	-.31**	-.32*	-.56**	-.54**	-.28**	1

** $p < .01$, * $p < .05$,

7.4.3.1 The Relationship between Job Satisfaction and Organisational Commitment

With respect to the relationship between overall job satisfaction and overall organisational commitment, overall job satisfaction was significantly and positively correlated with overall organisational commitment (.28, $p < .01$). The result is consistent with hypothesis H1 that there is a positive correlation between overall job satisfaction and organisational commitment. Therefore, this hypothesis is supported.

Regarding facets of job satisfaction, overall organisational commitment was also significantly and positively related with satisfaction with nature of work (.35, $p < .01$). In addition to its significant and positive relationship with overall job satisfaction (.41, $p < .01$), affective commitment was significantly and positively related with satisfaction with nature of work (.29, $p < .01$), with contingent rewards and fringe benefits (.32, $p < .01$), and with communication and operating conditions (.32, $p < .01$). On the other hand, continuance commitment was only significantly and positively related with satisfaction with nature of work (.26, $p < .05$).

7.4.3.2 The Relationship between Job Satisfaction and Turnover Intention

Concerning the relationship between overall job satisfaction and turnover intention, the zero-order correlation indicated that bank employees' perceptions of overall job satisfaction were significantly and negatively correlated (-.49, $p < .01$) with turnover intention. The result is consistent with hypothesis H2 that there is a negative correlation between overall job satisfaction and turnover intention. Therefore, this hypothesis is supported.

With respect to other facets of job satisfaction, turnover intention had significant and negative relationships with satisfaction with pay and promotion (-.36, $p < .01$), with satisfaction with contingent rewards and fringe benefits (-.31, $p < .01$) and with communication and operating conditions (-.32, $p < .05$).

7.4.3.3 The Relationship between Organisational Commitment and Turnover Intention

With respect to the relationship between overall organisational commitment and turnover intention, overall organisational commitment was significantly and negatively

correlated with turnover intention (-.56, $p < .01$). The result is consistent with hypothesis H3 that there is a negative correlation between overall organisational commitment and turnover intention. Therefore, this hypothesis is supported.

The two components of organisational commitment also had significant relationships with turnover intention. Turnover intention was significantly and negatively correlated with affective commitment (-.45, $p < .01$), and with continuance commitment (-.28, $p < .01$).

7.4.4 The Influence of Organisational Culture on Job Satisfaction and Organisational Commitment

7.4.4.1 Organisational Culture and Job Satisfaction

Clan Culture

With respect to the relationship between clan culture and overall job satisfaction, the zero-order correlation indicated that clan culture was significantly and positively correlated with employees' perceptions of job satisfaction (.52, $p < .01$). The result is consistent with hypothesis H4(a) that there is a positive correlation between clan culture and overall job satisfaction. Therefore, this hypothesis is supported.

Regarding facets of job satisfaction, clan culture had significant and positive relationships with satisfaction with contingent rewards and fringe benefits (.22, $p < .05$), with satisfaction with nature of work (.53, $p < .01$) and finally with satisfaction with pay and promotion (.43, $p < .01$).

Adhocracy Culture

With respect to the relationship between adhocracy culture and overall job satisfaction, the zero-order correlation (.45, $p < .01$) indicated that adhocracy culture was significantly and positively correlated with employees' perceptions of overall job satisfaction. The result is consistent with hypothesis H4(b) that there is a positive correlation between adhocracy culture and overall job satisfaction. Therefore, this hypothesis is supported.

Adhocracy culture was also significantly and positively correlated with all facets of job

satisfaction. It had significant relationships with satisfaction with communication and operating conditions (.23, $p < .05$), with contingent rewards and fringe benefits (.24, $p < .05$) with satisfaction with nature of work, (.35, $p < .01$), and finally with satisfaction with pay and promotion (.32, $p < .01$).

Market Culture

With respect to the relationship between market culture and overall job satisfaction, the zero-order correlation (.35, $p < .01$) indicated that market culture was significantly and positively correlated with employees' perceptions of overall job satisfaction. The result is not consistent with hypothesis H4(c) that there is a negative correlation between market culture and overall job satisfaction. Therefore, this hypothesis is not supported.

Market culture also showed significant and positive relationships with all facets of job satisfaction except for satisfaction with communication and operating conditions. It was positively related with satisfaction with contingent rewards and fringe benefits (.26, $p < .05$), with nature of work (.32, $p < .01$) and finally with satisfaction with pay and promotion (.21, $p < .05$).

Hierarchy Culture

Concerning the relationship between hierarchy culture and overall job satisfaction, the zero-order correlation (.58, $p < .01$) indicated that hierarchy culture was significantly and positively correlated with employees' perceptions of overall job satisfaction. The result is not consistent with hypothesis H4(d) that there is a negative correlation between hierarchy culture and overall job satisfaction. Therefore, this hypothesis is not supported.

As the case with adhocracy culture, hierarchy culture had significant and positive relationships with all facets of job satisfaction. It was positively related with satisfaction with communication and operating conditions (.25, $p < .05$), with satisfaction with contingent rewards and fringe benefits (.29, $p < .01$), with satisfaction with nature of work (.54, $p < .01$), and finally with satisfaction with pay and promotion (.41, $p < .01$).

7.4.4.2 Organisational Culture and Organisational Commitment

Clan Culture

With respect to the relationship between clan culture and overall organisational commitment, the zero-order correlation indicated that clan culture was significantly and positively correlated with employees' perceptions of overall organisational commitment (.28, $p < .01$). The result is consistent with hypothesis H5(a) that there is a positive correlation between clan culture and overall organisational commitment. Therefore, this hypothesis is supported.

Only affective commitment was significantly and positively related with clan culture (.33, $p < .01$). Continuance commitment did not show a statistically significant relationship with clan culture.

Adhocracy Culture

With respect to the relationship between adhocracy culture and overall organisational commitment, the zero-order correlation (.33, $p < .01$) indicated that adhocracy culture was significantly and positively correlated with employees' perceptions of overall organisational commitment. The result is consistent with hypothesis H5(b) that there is a positive correlation between adhocracy culture and overall organisational commitment. Therefore, this hypothesis is supported.

With respect to the relationship between adhocracy culture and affective commitment, the zero-order correlation (.43, $p < .01$) indicated that adhocracy culture was significantly and positively correlated with employees' perceptions of affective commitment.

With respect to the relationship between adhocracy culture and continuance commitment, there was no statistically significant relationship.

Market Culture

With respect to the relationship between market culture and overall organisational commitment, the zero-order correlation (.28, $p < .01$) indicated that market culture was significantly and positively correlated with employees' perceptions of overall organisational commitment. The result is not consistent with hypothesis H5(c) that there

is a negative correlation between market culture and overall organisational commitment. Therefore, this hypothesis is not supported.

Market culture was only significantly and positively related with affective commitment (.29, $p < .01$) while continuance commitment did not show a statistically significant relationship.

Hierarchy Culture

With respect to the relationship between hierarchy culture and overall organisational commitment, the zero-order correlation (.34, $p < .01$) indicated that hierarchy culture was significantly and positively correlated with employees' perceptions of overall organisational commitment. The result is not consistent with hypothesis H5(d) that there is a negative correlation between hierarchy culture and overall organisational commitment. Therefore, this hypothesis is not supported.

As the case with three types of organisational culture, only affective commitment had a significant and positive relationship with hierarchy culture (.37, $p < .01$) while continuance commitment was not significantly related.

7.4.5 Mediation Effects of Job Satisfaction and Organisational Commitment

To investigate the mediational relationships in the sample of non-Islamic partially-owned foreign banks, the same procedures employed in Chapter 6 and with other bank categories were used in this section. Using a three-step approach recommended by Baron and Kenny (1986). Before looking at mediation effects, these conditions need to be met:

- g) The predictor – the independent variable (the types of organisational culture) and the outcome – the dependant variable (turnover intention) should be significantly related.
- h) The predictor (the types of organisational culture) should be related to the mediators (job satisfaction and organisational commitment).
- i) There should be an association between the mediators (job satisfaction and

organisational commitment) and the outcome (turnover intention).

The correlations for the satisfaction of the above-mentioned conditions are presented in the following tables and are based on a sample of 94 employees of partially-owned foreign banks.

Table 7.21: Correlation of the Predictor (Types of Organisational Culture) with the Outcome (Turnover Intention) and the Mediators (Job Satisfaction and Organisational Commitment) in Non-Islamic Partially-Owned Foreign Banks

	Clan	Adhocracy	Market	Hierarchy
Turnover Intention	-.28**	-.32*	-.10	-.26*
Job Satisfaction	.52**	.45**	.35**	.58**
Overall Organisational Commitment	.28**	.33**	.28**	.34**

** $p < .01$, * $p < .05$

Table 7.22: Correlation of the Mediators (Job Satisfaction and Organisational Commitment) with the Outcome (Turnover Intention) in Non-Islamic Partially-Owned Foreign Banks

	Job Satisfaction	Overall Organisational Commitment
Turnover Intention	-.49**	-.56**

** $p < .01$, * $p < .05$

As it can be seen in Tables 7.21 and 7.22, there are significant correlations between the predictors (type of organisational culture) and the dependant variable (turnover intention). The only exception was the market culture which did not show a statistically significant relationship with turnover intention. Therefore, market culture was deemed inappropriate for inclusion in further mediation analysis and hypotheses H6(c) and H7(c) were not supported. The other three types of organisational culture (Clan, Adhocracy, and Hierarchy) had statistically significant relationships with turnover intention confirming their suitability for inclusion in further investigation of the mediating effects of job satisfaction and organisational commitment on the relationship between organisational culture and turnover intention.

7.4.5.1 Overall Job Satisfaction as a Mediator between Clan Culture and Turnover Intention

Hypothesis H6(a) proposes that the relationship between clan culture and turnover intention is mediated by overall job satisfaction.

The results of the regression model are depicted in Table 7.23.

Table 7.23: Regression Analysis of Clan Culture, Overall Job Satisfaction, and Turnover Intention in Non-Islamic Partially-Owned Foreign Banks

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Job Satisfaction IV = Clan Culture <i>Control variables:</i> Nationality (excluded) Gender Age Marital Status Experience Job Title Education Salary	0.24**	0.37**	4.17**	0.38
Equation 2	DV = Turnover Intentions IV = Clan Culture <i>Control variables:</i> Nationality (excluded) Gender Age Marital Status Experience Job Title Education Salary	-0.38**	-0.28**	-2.79**	0.09
Equation 3	DV = Turnover Intentions IV = Clan Culture MV = Job Satisfaction <i>Control variables:</i> Nationality (excluded) Gender Age Marital Status Experience Job Title Education Salary	-0.04 -1.17**	-0.03 -0.53**	-0.25 -4.25**	0.25

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.23, all regressions have significant beta values (β) except for clan culture in the simultaneous equation, and the beta value (β) for clan culture in

the second regression is greater than the beta value (β) for clan culture in the simultaneous regression equation. Thus overall job satisfaction *fully* mediates the relationship between clan culture and turnover intention.

7.4.5.2 Overall Job Satisfaction as a Mediator between Adhocracy Culture and Turnover Intention

Hypothesis H6(b) proposes that the relationship between adhocracy culture and turnover intention is mediated by overall job satisfaction. The results of the regression model are depicted in Table 7.24.

Table 7.24: Regression Analysis of Adhocracy Culture, Overall Job Satisfaction, and Turnover Intention in Non-Islamic Partially-Owned Foreign Banks

Variables		b	β	t	Adjusted R Square			
Equation 1	MV = Job Satisfaction	0.18**	0.29**	3.00**	0.33			
	IV = Adhocracy Culture							
	<i>Control variables:</i>							
	Nationality (excluded)							
	Gender					-0.13	-0.13	-1.18
	Age					0.15	0.09	0.75
	Marital Status					0.28*	0.29*	2.64*
	Experience					-0.31**	-0.46**	-3.11**
	Job Title					-0.15	-0.15	-1.56
Education	-0.12	-0.12	-1.78					
Salary	0.35**	0.42	3.42					
Equation 2	DV = Turnover Intentions	-0.34*	-0.25*	-2.24*	0.10			
	IV = Adhocracy Culture							
	<i>Control variables:</i>							
	Nationality (excluded)							
	Gender					-0.14	-0.06	-0.49
	Age					0.88	0.23	1.70
	Marital Status					-0.40	-0.18	-1.45
	Experience					0.08	0.06	0.32
	Job Title					0.01	0.01	0.06
Education	0.08	0.04	0.30					
Salary	-0.34	-0.18	-1.28					
Equation 3	DV = Turnover Intentions	-0.14	-0.10	-0.98	0.26			
	IV = Adhocracy Culture							
	MV = Job Satisfaction							
	<i>Control variables:</i>							
	Nationality (excluded)					-1.11**	-0.50**	-4.27**
	Gender					-0.29	-0.13	-1.10
	Age					1.05	0.28	2.23
	Marital Status					-0.08	-0.04	-0.32
	Experience					-0.26	-0.18	-1.07
Job Title	-0.15	-0.07	-0.68					
Education	-0.06	-0.03	-0.24					
Salary	0.06	0.03	0.22					

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.24, all regressions have significant beta values (β) except for adhocracy culture in the simultaneous equation, and the beta value (β) for adhocracy culture in the second regression is greater than the beta value (β) for adhocracy culture in the simultaneous regression equation. Thus overall job satisfaction *fully* mediates the relationship between adhocracy culture and turnover intention.

7.4.5.3 Overall Job Satisfaction as a Mediator between Hierarchy Culture and Turnover Intention

Hypothesis H6(d) proposes that the relationship between hierarchy culture and turnover intention is mediated by overall job satisfaction. The results are depicted in Table 7.25.

Table 7.25: Regression Analysis of Hierarchy Culture, Overall Job Satisfaction, and Turnover Intention in Non-Islamic Partially-Owned Foreign Banks

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Job Satisfaction IV = Hierarchy Culture Control variables: Nationality (excluded)	0.31**	0.41**	4.46**	0.40
	Gender	-0.05	-0.05	-0.50	
	Age	0.07	0.04	0.37	
	Marital Status	0.22*	0.23*	2.14*	
	Experience	-0.23*	-0.35*	-2.43*	
	Job Title	-0.15	-0.15	-1.64	
	Education	-0.11	-0.11	-1.07	
	Salary	0.32	0.39	3.34	
Equation 2	DV = Turnover Intentions IV = Hierarchy Culture Control variables: Nationality (excluded)	-0.33*	-0.19*	-1.71*	0.07
	Gender	-0.28	-0.13	-0.98	
	Age	1.01	0.27	1.94	
	Marital Status	-0.40	-0.18	-1.40	
	Experience	0.06	0.04	0.23	
	Job Title	0.03	0.01	0.13	
	Education	0.09	0.04	0.32	
	Salary	-0.37	-0.20	-1.38	
Equation 3	DV = Turnover Intentions IV = Hierarchy Culture MV = Job Satisfaction Control variables: Nationality (excluded)	0.06 -1.23**	0.03 -0.56**	0.29 -4.43**	0.25
	Gender	-0.34	-0.16	-1.34	
	Age	1.10*	0.29*	2.34*	
	Marital Status	-0.13	-0.06	-0.48	
	Experience	-0.23	-0.15	-0.92	
	Job Title	-0.15	-0.07	-0.67	
	Education	-0.04	-0.02	-0.18	
	Salary	0.03	0.02	0.12	

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.25, all regressions have significant beta values (β) except hierarchy culture in the simultaneous equation, and the beta value (β) for hierarchy culture in the second regression is greater than the beta value (β) for hierarchy culture in the simultaneous regression equation. Thus overall job satisfaction *fully* mediates the relationship between hierarchy culture and turnover intention.

7.4.5.4 Overall Organisational Commitment as a Mediator between Clan Culture and Turnover Intention

Hypothesis H7(a) proposes that the relationship between clan culture and turnover

intention is mediated by overall organisational commitment. The results of the regression model are depicted in Table 7.26.

Table 7.26: Regression Analysis of Clan Culture, Overall Organisational Commitment, and Turnover Intention in Non-Islamic Partially-Owned Foreign Banks

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Overall Organisational Commitment	0.24*	0.26*	2.38*	0.07
	IV = Clan Culture				
	<i>Control variables:</i>				
	Nationality (excluded)				
	Gender	0.22	0.16	1.19	
	Age	-0.11	-0.05	-0.32	
	Marital Status	0.31	0.22	1.68	
	Experience	0.16	0.17	0.96	
	Job Title	0.14	0.10	0.88	
Education	0.07	0.05	0.40		
Salary	-0.12	-0.10	-0.68		
Equation 2	DV = Turnover Intention	-0.31*	-0.22*	-2.05*	0.09
	IV = Clan Culture				
	<i>Control variables:</i>				
	Nationality (excluded)				
	Gender	-0.28	-0.13	-0.98	
	Age	1.07*	0.28*	2.06*	
	Marital Status	-0.41	-0.19	-1.49	
	Experience	0.08	0.05	0.31	
	Job Title	-0.02	-0.01	-0.08	
Education	0.11	0.05	0.40		
Salary	-0.39	-0.21	-1.49		
Equation 3	DV = Turnover Intention	-0.11	-0.08	-0.86	0.36
	IV = Clan Culture				
	MV = Overall Organisational Commitment	-0.82**	-0.54**	-5.78**	
	<i>Control variables:</i>				
	Nationality (excluded)				
	Gender	-0.09	-0.04	-0.38	
	Age	0.97*	0.26*	2.23*	
	Marital Status	-0.16	-0.07	-0.67	
	Experience	0.21	0.15	0.99	
Job Title	0.10	0.04	0.47		
Education	0.17	0.08	0.73		
Salary	-0.49*	-0.26*	-2.21*		

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.26, all regressions have significant beta values (β) except for clan culture in the simultaneous equation, and the beta value (β) for clan culture in the second regression is greater than the beta value (β) for clan culture in the simultaneous regression equation, thus overall organisational commitment *fully* mediates the relationship between clan culture and turnover intention.

7.4.5.5 Overall Organisational Commitment as a Mediator between Adhocracy Culture and Turnover Intention

Hypothesis H7(b) proposes that the relationship between adhocracy culture and turnover intention is mediated by overall organisational commitment. The results of the regression model are depicted in Table 7.27.

Table 7.27: Regression Analysis of Adhocracy Culture, Overall Organisational Commitment, and Turnover Intention in Non-Islamic Partially-Owned Foreign Banks

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Overall Organisational Commitment IV = Adhocracy Culture <i>Control variables:</i> Nationality (excluded)	0.31**	0.33**	3.04**	0.11
	Gender	0.11	0.07	0.56	
	Age	0.05	0.02	0.14	
	Marital Status	0.28	0.20	1.56	
	Experience	0.18	0.18	1.07	
	Job Title	0.12	0.08	0.77	
	Education	0.10	0.07	0.56	
	Salary	-0.18	-0.14	-1.01	
Equation 2	DV = Turnover Intention IV = Adhocracy Culture <i>Control variables:</i> Nationality (excluded)	-0.34*	-0.25*	-2.24*	0.10
	Gender	-0.14	-0.06	-0.49	
	Age	0.88	0.23	1.70	
	Marital Status	-0.40	-0.18	-1.45	
	Experience	0.08	0.06	0.32	
	Job Title	0.01	0.01	0.06	
	Education	0.08	0.04	0.30	
	Salary	-0.34	-0.18	-1.28	
Equation 3	DV = Turnover Intention IV = Adhocracy Culture MV = Overall Organisational Commitment <i>Control variables:</i> Nationality (excluded)	-0.09	-0.07	-0.68	0.35
	Gender	-0.82**	-0.54**	-5.65**	
	Gender	-0.05	-0.02	-0.22	
	Age	0.92	0.24	2.09	
	Marital Status	-0.17*	-0.08*	-0.71*	
	Experience	0.23	0.16	1.05	
	Job Title	0.11	0.05	0.55	
	Education	0.16	0.07	0.70	
	Salary	-0.48*	-0.26*	-2.13*	

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.27, all regressions have significant beta values (β) except for adhocracy culture in the simultaneous equation and the beta value (β) for adhocracy culture for the second regression is greater than the beta value (β) for adhocracy culture

in the simultaneous regression equation, thus overall organisational commitment *fully* mediates the relationship between adhocracy culture and turnover intention.

7.4.5.6 Overall Organisational Commitment as a Mediator between Hierarchy Culture and Turnover Intention

Hypothesis H7(d) proposes that the relationship between hierarchy culture and turnover intention is mediated by organisational commitment. The results of the regression model are depicted in Table 7.28.

Table 7.28: Regression Analysis of Hierarchy Culture, Overall Organisational Commitment, and Turnover Intention in Non-Islamic Partially-Owned Foreign Banks

Variables		b	β	t	Adjusted R Square
Equation 1	MV = Overall Organisational Commitment	0.41**	0.36**	3.30**	0.12
	IV = Hierarchy Culture				
	<i>Control variables:</i>				
	Nationality (excluded)				
	Gender				
	Age				
	Marital Status				
	Experience				
	Job Title				
Education	0.24	0.16	1.28		
Salary	-0.08	-0.03	-0.24		
	0.23	0.16	1.26		
	0.25	0.26	1.46		
	0.11	0.08	0.73		
	0.11	0.08	0.63		
	-0.18	-0.15	-1.07		
Equation 2	DV = Turnover Intention	-0.33	-0.19	-1.71	0.08
	IV = Hierarchy Culture				
	<i>Control variables:</i>				
	Nationality (excluded)				
	Gender				
	Age				
	Marital Status				
	Experience				
	Job Title				
Education	-0.28	-0.13	-0.98		
Salary	1.01	0.27	1.94		
	-0.40	-0.18	-1.40		
	0.06	0.04	0.23		
	0.03	0.01	0.13		
	0.09	0.04	0.32		
	-0.37	-0.20	-1.38		
Equation 3	DV = Turnover Intention	0.02	0.01	0.13	0.35
	IV = Hierarchy Culture				
	MV = Overall Organisational Commitment				
	<i>Control variables:</i>				
	Nationality (excluded)				
	Gender				
	Age				
	Marital Status				
	Experience				
Job Title	-0.86**	-0.57**	-5.85**		
Education	-0.08	-0.04	-0.32		
Salary	0.94*	0.25*	2.15*		
	-0.20	-0.09	-0.83		
	0.27	0.19	1.22		
	0.13	0.06	0.63		
	0.18	0.08	0.79		
	-0.53*	-0.28*	-2.33*		

** $p < .01$, * $p < .05$, b = unstandardised coefficient, β = standardised coefficient

As can be seen from Table 7.28, all regressions have significant beta values (β) except hierarchy culture (independent variable) in the second equation. According to Baron and Kenny (1986), mediation cannot be established unless the independent variable affects the dependant variable in the second equation. Thus, overall organisational commitment does not mediate the relationship between hierarchy culture and turnover intention among employees of non-Islamic partially-owned foreign banks in KSA.

7.5 Summary

In summary, the above sections presented the data analysis and discussion for the hypothesis analysis and proposed mediational role of job satisfaction and organisational commitment between organisational culture and turnover intention across different categories of banks in KSA. As discussed earlier, Saudi banks were categorised into three categories, namely Islamic local banks, non-Islamic local banks, and non-Islamic partially-owned foreign banks.

CHAPTER 8. DISCUSSION OF RESULTS

In Chapters 6, the analysis and results derived from the whole sample of respondents from all three categories of Saudi banks have been reported. Chapter 7 presented a comparison of data analysis across the three categories of banks, namely Islamic local banks (ILB), non-Islamic local banks (NILB), and non-Islamic partially-owned foreign banks (NIPOFN). A major aim of this chapter is to integrate the main findings from the two proceeding chapters and provide a detailed comparison and discussion of the results. This will provide a clear picture into the relationships between organisational culture, job satisfaction, organisational commitment and turnover intention in the Saudi banking sector.

8.1 Overview of main findings across different bank categories

The main results from the data analysis conducted in Chapter 6 and 7 are reiterated in Table 8.1. The table summarises the results of hypotheses testing performed on the whole sample and separately for each of the three categories of Saudi banks. The commonalities and differences among the whole sample and the three categories of banks are discussed in the subsequent sections.

Table 8.1: Comparison of Hypothesis Testing across Different Bank Categories

Hypotheses	All banks	ILB	NILB	NIPOFB
H1: Overall job satisfaction and overall organisational commitment are positively related.	Supported	Supported	Supported	Supported
H2: Overall job satisfaction and turnover intention are negatively related.	Supported	Supported	Supported	Supported
H3: Overall organisational commitment and turnover intention are negatively related.	Supported	Supported	Supported	Supported
H4(a): Organisations dominated by clan culture type are positively related to overall job satisfaction.	Supported	Supported	Supported	Supported
H4(b): Organisations dominated by adhocracy culture type are positively related to overall job satisfaction.	Supported	Supported	Not supported	Supported
H4(c): Organisations dominated by market culture type are negatively related to overall job satisfaction.	Not supported	Not supported	Not supported	Not supported
H4(d): Organisations dominated by hierarchy culture type are negatively related to overall job satisfaction.	Not supported	Not supported	Not supported	Not supported
H5(a): Organisations dominated by clan culture type are positively related to overall organisational commitment.	Supported	Supported	Supported	Supported
H5(b): Organisations dominated by adhocracy culture type are positively related to overall organisational commitment.	Supported	Supported	Supported	Supported
H5(c): Organisations dominated by market culture type are negatively related to overall organisational commitment.	Not supported	Not supported	Not supported	Not supported
H5(d): Organisations dominated by hierarchy culture type are negatively related to overall organisational commitment.	Not supported	Not supported	Not supported	Not supported
H6(a): Overall job satisfaction mediates the relationship between clan culture and turnover intention.	Partial mediation supported	Not supported	Full mediation supported	Full mediation supported
H6(b): Overall job satisfaction mediates the relationship between adhocracy culture and turnover intention.	Partial mediation supported	Partial mediation supported	Full mediation supported	Full mediation supported
H6(c): Overall job satisfaction mediates the relationship between market culture and turnover intention.	Not supported	Not supported	Not supported	Not supported
H6(d): Overall job satisfaction mediates the relationship between hierarchy culture and turnover intention.	Full mediation supported	Full mediation supported	Not supported	Full mediation supported

Hypotheses	All banks	ILB	NILB	NIPOFB
<i>H7(a)</i> : Overall organisational commitment mediates the relationship between clan culture and turnover intention.	Partial mediation supported	Partial mediation supported	Full mediation supported	Full mediation supported
<i>H7(b)</i> : Overall organisational commitment mediates the relationship between adhocracy culture and turnover intention.	Partial mediation supported	Partial mediation supported	Full mediation supported	Full mediation supported
<i>H7(c)</i> : Overall organisational commitment mediates the relationship between market culture and turnover intention.	Not supported	Not supported	Not supported	Not supported
<i>H7(d)</i> : Overall organisational commitment mediates the relationship between hierarchy culture and turnover intention.	Full mediation supported	Full mediation supported	Not supported	Not supported

ILB= Islamic local bank

NILB= Non-Islamic local bank

NIPOFB= Non-Islamic partially-owned foreign bank

8.2 Applicability of the Competing Values Framework of Organisational Culture in a Saudi Arabian context

The main aim of the study and objective 1 (Chapter 1, p. 18) was to test the applicability of Quinn and Rohrbaugh's (1981, 1983) framework of organisational culture to a Saudi Arabian context. After an extensive review of relevant studies conducted in the Arab World in general and KSA in particular, the author was not able to find a single study that statistically investigated the applicability of the CVF. Therefore, it was deemed important to statistically test this model on non-Western settings represented by KSA.

For the purpose of exploring the factor structure of the measures used in this study, both EFA and CFA were performed (Chapter Five). As the questionnaire was adopted from literature, it was crucially important to assess their validity and reliability in Saudi Arabian context. EFA was utilised to extract a number of factors from questionnaire items. The extracted factors served as the proposed measurement models in the CFA. CFA then tested the fitness of their proposed models with the obtained data. Therefore, factor analysis was the most appropriate technique to find out whether the CVF in this study had similar psychometric properties to other previous studies in a western setting.

EFA was first conducted to explain the pattern of correlations between a set of observed variables, factor analysis help in revealing underlying factors and assist in identifying what the factors represent conceptually. The analysis was performed using SPSS 20 based on the principal components factoring method with varimax rotation on the correlations of the observed variables. The following criteria were used in making decisions about inclusion or exclusion of items in scales and sub scales. Items with loading less than 0.40 were excluded from further analysis as they were considered to be weak (Hair, Black, Babin, & Anderson, 2010). In case of an item cross-loaded on two different factors with a loading of less than 0.40 on the second factor, it was also excluded. Cronbach's alpha of 0.60 and above was considered as acceptable. The Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy, which measures whether the distribution of values is adequate to conduct EFA, was 0.864. Tabachnick and Fidell (2007) 's test of sphericity was significant (3381.2, $p < .05$). Therefore, we are confident that factor analysis was appropriate. Principal component analysis revealed the presence of four components with eigenvalues exceeding 1 explaining 52% of the variance. The

results of exploratory factor analysis showed that the items making up the OCAI loaded on four separate factors namely; clan culture, adhocracy culture, market culture and hierarchy culture.

Following the EFA, CFA was conducted to confirm the existence of a specific factor structure derived from the EFA. In other words, the factor structures derived from the EFA conducted earlier provided guidance for specifying an empirically based factor structure for subsequent CFA testing using SPSS AMOS 20 computer software. A number of goodness-of-fit measures were used to determine how good the model fits the obtained data. These measures were adopted from Schumacker and Lomax (2004). The results of the CFA indicated that the four types of organisational culture showed good and reasonable model fit suggesting that the OCAI measures what it intends to measure and displays good psychometric properties.

8.3 The Cultural Profile of Saudi Arabian Banks

Organisational culture was measured using Cameron and Quinn's OCAI. The OCAI and the analysis is discussed in their book “Diagnosing and Changing Culture: Based on The Competing Values Framework” (Cameron & Quinn, 2011).

Data analysis revealed that Saudi banks' organisational culture profile is primarily dominated by the market culture. To explore whether demographic characteristics of respondents have had an influence on conceptualisation of organisational culture in their banks, the respondents were grouped according to these demographic characteristics (nationality, genders, marital status, years of experience, job title, educational level, monthly salary, and bank category). In all these various groups, the market culture was still the dominant organisational culture type. Thus, it can be argued that the respondents hold similar values, attitudes, and beliefs regardless of their differences.

8.4 Relationships between Job Satisfaction, Organisational Commitment and Turnover Intention

Based on the discussion provided in Chapter 3, three hypotheses were used to examine

the relationships between job satisfaction, organisational commitment and turnover intention.

8.4.1 Job Satisfaction and Organisational Commitment

The literature has pointed out the existence of strong evidence of a positive relationship between job satisfaction and organisational commitment (Jaramillo et al., 2005; Meyer, et al., 2002; Vigoda, 2000; Wasti, 2003). Therefore, this study proposed that overall job satisfaction and overall organisational commitment would be positively related among employees of Saudi banks.

The analysed data from the whole and separate samples of employees of Saudi banks supported this hypothesis. Overall job satisfaction had a positive relationship with overall organisational commitment. The influence was stronger in the sample of employees from non-Islamic local banks. With regards to employees of Islamic local banks, the relationship was moderate. As explained in Chapter 3, organisational commitment is about an employee's wish to remain in the organisation, and to have such feeling one would have to feel satisfied in the organisation. However, this statement might be an oversimplification of the the process by which organisational commitment develops. Meyer and Allen (1997) suggest that organisational commitment develops through a five-stage process. They explain that the first stage consists of what they call “distal antecedents”. Distal antecedents lie beyond the organisation's environment and ability to control and they indirectly affect organisational commitment. One of the primary distal antecedents of organisational commitment are personal and cultural values. The stronger relationship between overall job satisfaction and organisational commitment among employees of non-Islamic local banks compared to their counterparts in Islamic banks might be explained by the conservative view of Saudi society towards non-Islamic banking.

As discussed in Chapter 2, KSA is the birthplace of Islam whose influence extends to all aspects of social, political, and economic issues. A large proportion of conventional banking transactions, especially *Riba*, are contrary to Islamic rules of financial transactions. Therefore, organisational commitment of employees of Islamic banks might have been primarily established on the basis of congruence between cultural or

religious values of the employee and the organisation. Thus, the relationship between organisational commitment and job satisfaction in non-Islamic local banks is more strongly correlated as the religious and cultural values of the Saudi society are not congruent with the values of conventional or non-Islamic banks. Consequently, organisational commitment of employees in non-Islamic local banks is more affected by the degree of job satisfaction.

Regarding the relationship between overall job satisfaction and the two components of organisational commitment; affective and continuance commitment, the results confirmed the established relationship in the whole and separate samples. On the other hand, continuance commitment did not have any significant relationship with overall job satisfaction except among employees of non-Islamic local banks. Continuance commitment revolves around the costs of leaving, while affective commitment is all about emotional attachments. As highlighted earlier, KSA is an Islamic country where Islamic values influence all aspects of life. It was also explained that most of conventional banking practices are contrary to Islamic banking. Therefore, non-Islamic banks strive to retain their employees by offering better salaries and financial incentives than Islamic banks. In spite of these attempts, evidence suggests that Muslims prefer to work in Islamic banks with lower salaries. The following paragraph explains this situation.

“All of the staff recruited by the Islamic banks are practising Muslims, apart from some employees in Europe. Many are experienced bankers who took salary cuts to join the new institutions because they wished to work in an Islamic environment and refrain from participation in *riba* transaction.” (Eur, 2003, p. 142)

8.4.2 Job Satisfaction and Turnover Intention

Most theories on turnover suggest that employee turnover occurs as a result of employee job dissatisfaction (Bluedorn, 1982; Mobley, 1977; Mobley & Fisk, 1982). Numerous studies have revealed that job satisfaction has the highest relationship to turnover intention among all kinds of job attitudes (Griffeth et al., 2000). Therefore, it was hypothesised that overall job satisfaction would be negatively related to turnover

intention among employees of Saudi banks.

The findings of this study were consistent with this hypothesis confirming the established relationship between job satisfaction and turnover intention. Further, turnover intention was negatively related to every facet of job satisfaction. Looking at the whole sample of employees from different bank categories, the strongest influence was for job satisfaction with contingent rewards and fringe benefits followed by nature of work, communication and operating conditions and finally job satisfaction with pay and promotion. Looking at this relationship from a bank category perspective, job satisfaction and turnover intention were shown to have a negative relationship across the three categories of banks. However, the results obtained highlighted differences across the three bank types in terms of the strength of this relationship with the various facets of job satisfaction.

The influence of job satisfaction facets on turnover intention among employees of non-Islamic local banks exactly resembled the influence found with the whole sample. The strongest influence on turnover intention among employees of non-Islamic local banks was for job satisfaction with contingent rewards and fringe benefits followed by nature of work, communication and operating conditions and finally job satisfaction with pay and promotion. Employees of Islamic local banks regarded job satisfaction with nature of work as the strongest predictor of turnover intention followed by contingent rewards and fringe benefits, pay and promotion, and lastly communication and operating conditions. Findings from non-Islamic partially-owned foreign banks revealed that nature of work had the strongest influence on turnover intention followed by communication and operating conditions, and finally contingent rewards and fringe benefits. The only exception which did not display a significant relationship with turnover intention was job satisfaction with nature of work among employees of non-Islamic partially-owned foreign banks.

Overall, these findings suggest significant inverse relationships between job satisfaction and turnover intention among bank employees in KSA. The negative associations observed between the job satisfaction facets and turnover intention suggest that employees who are more satisfied with pay, promotion, nature of work, contingent rewards, fringe benefits, communication and operating conditions seem to show less

intention of leaving the organisation. These results are in line with previous studies that highlight the influence of these facets on turnover intention. First, satisfaction with pay measures the elements of pay fairness in addition to procedural justice in pay policies in place (Lumley, Coetzee, Tladinyane, & Ferreira, 2011). If pay satisfaction is unfairly dealt with or absent, employees tend to become demotivated which, in turn, might lead to a serious thought of leaving the organisation (Spector, 1997). This inverse relationship between pay satisfaction and turnover intention is widely reported in previous studies (Lambert, Cluse-Tolar, Pasupuleti, Prior, & Allen, 2012). Another important facet of job satisfaction is promotion. The importance of promotion is that it provides opportunities for personal growth, increased social status and more responsibilities (Robbins, 1998). Employees who seem to perceive promotional opportunities in their organisations to be fair are more likely to be more satisfied with their jobs and, consequently, are less likely to think of leaving the organisation (Robbins, 1998; Spector, 1997).

The results of the study showed that the employees' level of satisfaction with contingent rewards and fringe benefits were negatively associated with turnover intention. Contingent rewards refer to those non-wage forms of compensation in recognition and appreciation for good work (Spector, 2003). Contingent rewards are used to reinforce certain desired behaviours among employees. In other words, contingent rewards are provided to employees as a reward for meeting performance goals and expectations. The findings of this study seem to be in line with research conducted by (Westlund & Hannon, 2008) which shows job satisfaction with contingent rewards to be negatively associated with turnover intention. Similarly, Fringe benefits are a form of compensation that is provided in addition to wage, such as life insurance, health insurance and retirement benefits (Spector, 1997). This study's findings are in line with research conducted by Dale-Olsen (2006); the author found satisfaction with fringe benefits to have a direct and inverse effect on turnover intention. Thus it is logical to expect that employees who tend to feel less satisfied with fringe benefits are more likely to leave the organisation.

The results of the remaining facets of job satisfaction are also in line with previous studies. The results revealed that job satisfaction with operating conditions was negatively associated with turnover intention. This finding was reported by Abraham,

Friedman, & Randall (2008) in their study of the influence of satisfaction with operating conditions on turnover intention in which over 10,000 employees in the U.S. participated. The authors found operating conditions to be inversely associated to turnover intention. The result is also supported by the notion that employees who perceive their work environment to be safe and comfortable tend to be more satisfied and, as a result, are less likely to leave the organisation (Robbins, Judge, Odendaal, & Roodt, 2009). Job satisfaction with communication was also shown to have an inverse relationship with turnover intention among employees of Saudi banks. Communication refers to "the degree to which information is transmitted among the members of an organization" (Price, 1997, p. 349). Open communication supports the creation of a work environment in which friendships, good conversation, and mutual aid can flourish. The degree of openness of organisational communication might determine the extent to which an employee becomes integrated or isolated from the organisation. Therefore, employees who perceive communication flow to be open are more likely to attach to their organisations and less likely to quit.

Finally, the study's findings revealed that satisfaction with nature of work was negatively associated with turnover intention among employees of Saudi banks. Nature of work revolves around job tasks that characterise the work place. These tasks play a major role in job satisfaction as they can make the job meaningful and enjoyable in addition to creating a sense of pride in doing the job (Spector, 1997). The inverse relationship found in this study between satisfaction with nature of work and turnover intention is in line with research conducted by Koh & Goh (1995). The authors found that satisfaction with nature of work was negatively associated with turnover intention among bank employees in Singaporean banks. It can be highlighted that satisfaction with nature of work in the current study did not have a significant relationship with turnover intention among employees of partially-owned foreign banks in KSA. Given that the other two categories of banks are completely local banks, the structure of partially-owned foreign banks may have contributed to this insignificant relationship which needs to be addressed in future studies.

8.4.3 Organisational Commitment and Turnover Intention

The literature shows that organisational commitment has an inverse relationship with

turnover intention (Camp, 1994; Jaramillo et al., 2005; Lambert & Hogan, 2009; Lambert, 2006; Robinson et al., 1992). Therefore, it was hypothesised that overall organisational commitment would be negatively related to turnover intention among employees of Saudi banks.

The data obtained from the three categories of banks supported the above hypothesis and indicated that organisational commitment did have a negative relationship with turnover intention. With regards to the two components of organisational commitment, namely affective and continuance commitment, the results confirmed that both components have an inverse relationship with turnover intention. The findings also confirmed previous studies that show that the strongest correlation is with affective commitment followed by continuance commitment (Meyer et al., 2002).

The only exception was with continuance commitment among employees of Islamic local banks. Their responses did not show a significant relationship with turnover intention. Again, this might be justified by the reported desire to work for Islamic banks in spite of lower salaries compared to non-Islamic banks. Therefore, the idea of costs associated with leaving an Islamic bank is not first on the priority ladder, which in turn does not significantly affect an employee's decision to leave his or her Islamic bank. On the other hand, non-Islamic banks compete for Saudi employees by offering financial incentives. As a result, an employee of a non-Islamic bank tends to be more affected by the costs of leaving. Therefore, the results from both non-Islamic local banks and non-Islamic partially-owned foreign banks showed that an employee's turnover intention is significantly influenced by the costs of leaving the bank including sacrificing financial benefits not comparable to those offered by Islamic banks.

8.5 The Influence of Organisational Culture

Previous research has shown that organisational culture does have an impact on several key organisational variables (Cameron & Freeman, 1991). Peters and Waterman (2004) extolled the virtues of organisational culture in enhancing organisational performance. Many other studies reported a profound impact of organisational culture on individual attitudes and behaviours (Cameron & Quinn, 2011). One of the objectives of this study was to examine the influence of each type of organisational culture (*Clan, Adhocracy, Hierarchy, and Market*) on job satisfaction and organisational commitment.

8.5.1 Organisational Culture and Job Satisfaction

Previous research has pointed towards a number of significant relationships between organisational culture and job satisfaction. For example, Lund (2003) adopted the CVF to explore the relationship between the four culture types and job satisfaction. The results pointed out to a positive relationship between clan (emphasising flexibility and internal orientation) and adhocracy (focusing on innovation and adaptability) cultures. On the other hand, job satisfaction had a negative relationship with hierarchy (emphasising control and efficiency) and market (focusing on goal achievement and outperforming competitors) cultures. These findings have been also reported by San Park and Kim (2009) in their studies on nurses in South Korea. Based on previous research discussed in Chapter 3, it was hypothesised that clan and adhocracy culture types have a positive relationship with overall job satisfaction. It was also hypothesised that hierarchy and market culture types exhibit a negative influence on overall job satisfaction.

The hypothesised positive relationship between clan culture and overall job satisfaction was supported by the analysed data of this study. Also, the data obtained from the three bank categories revealed that perceptions of clan culture was positively related to overall job satisfaction. This positive relationship was not unexpected, as poor relationships with others within the organisation are generally believed to undermine job satisfaction (Du Preez, 2003; Gunter & Furnham, 1996; Ritter & Anker, 2002). In this regard, clan culture is characterised by a personal place that is bonded together by loyalty and emphasis on close human relationships (Lund, 2003).

The findings of the study supported the hypothesised positive relationship between adhocracy culture and overall job satisfaction. The emphasis in adhocracy culture is on being at the leading edge of new products and services which may seem to create increasing pressure on members of the organisation. However, organisations dominated by an adhocracy culture accomplish this task by providing a dynamic and flexible work environment where employees are encouraged to take risk and leaders act as mentors (Cameron & Quinn, 2011). Thus, such a work environment is conducive to job satisfaction (Kerr & Slocum, 1987). A careful look at the three categories of banks revealed that adhocracy culture positively affected overall job satisfaction among

employees of Islamic local banks and non-Islamic partially-owned foreign banks. However, employees from non-Islamic local banks did not show a significant relationship between adhocracy culture and overall job satisfaction.

Concerning the hypothesised negative relationship between market culture and overall job satisfaction, the findings of the current study revealed a positive relationship. Market culture can be regarded as a results-oriented workplace led by hard-driving producers (Cameron & Quinn, 2011). Success of an organisation dominated by market culture is defined in terms of market share and outperforming competitors. Employees in such organisations are under constant excessive pressure in terms of workload.

The findings produced contrary outcomes to a large number of studies that argue that there is a negative relationship between pressure in the workplace and job satisfaction (Agho et al. 1993; Becherer, Morgan, & Richard, 1982; Bhargava & Kelkar, 2000). The current study showed that market culture was positively related to overall job satisfaction across all bank categories. Although it was found that employees derived job satisfaction from excessive pressure and heavy workload, as mentioned earlier, the findings of the present study suggested that excessiveness in this regard had the opposite effect. It could perhaps be surmised that since market culture is the dominant culture type in Saudi banks where consistent pressure is inherent to the banking industry and not at all unusual to member of this industry, that this culture type did not elicit a negative response with respect to job satisfaction.

With regards to the relationship between hierarchy culture and overall job satisfaction, the findings of this study did not support the existence of a negative relationship. While the current study revealed that job satisfaction was positively associated with hierarchy culture, a number of previous studies linked hierarchy culture with job dissatisfaction (Goodman et al., 2001; Lund, 2003; San Park & Kim, 2009).

The association between hierarchy culture and job dissatisfaction may be attributed to the fundamental characteristics of hierarchy culture which turn the organisation into a highly formalised and structured place to work. In such a culture, employees tend to have high levels of stress and burnout leading to job dissatisfaction (Alder, 2001). However, Saudi employees in this study positively associated hierarchy culture with job satisfaction. This contradicting result may can be justified by Hofstede's (1980, 1991)

model of national culture which ranked KSA very high on the power distance and uncertainty dimensions. This high ranking on both dimensions translates into societies that are more likely to follow a very hierarchical order that does not allow significant upward mobility of individuals. These societies are also very rule-oriented with laws and regulations to avoid uncertainty. Both market and hierarchy culture types are characterised by control and stability, which are general characteristics of countries ranked highly on the power distance and uncertainty. That is, market and hierarchy culture types share values that are deeply rooted in the Saudi culture in particular and the Arab culture in general. Therefore, these values did not generate the expected negative feelings associated with dissatisfaction.

8.5.2 Organisational Culture and Organisational Commitment

As with job satisfaction, findings from the literature point to organisational commitment to have a similar relationship with organisational culture. Silverthorne (2004) explored the impact of organisational culture on organisational commitment in Taiwan and concluded that an organisational culture characterised by bureaucracy and control negatively affects organisational commitment while a culture characterised by support and innovation results in high levels of organisational commitment.

Several empirical studies supported the negative association between organisational commitment and organisational culture whether negatively (with cultures characterised by bureaucracy and control, such as hierarchy and market) or positively (with cultures characterised by support and innovation, such as clan and adhocracy) (Goodman et al., 2001; Lok & Crawford, 2001, 2004). Building on these studies and the discussion in Chapter 3, it was proposed that clan and adhocracy culture types have a positive relationship with overall organisational commitment. It was also proposed that hierarchy and market culture types exhibit a negative influence on overall organisational commitment.

The findings of this study supported the hypothesised relationship between clan culture and overall organisational commitment across all bank categories. Employees from Islamic local banks showed the strongest correlation between clan culture and organisational commitment followed by those from non-Islamic local banks and finally

those from banks with partial foreign ownership. This result might be also explained by Hofstede's (1980, 1991) model of national culture. According to this model, KSA was ranked low on the *Individualism vs Collectivism* dimension. The higher the score is, the more individualistic a society is and vice versa. This low score reflects the Arab and Muslim culture dominant in KSA which emphasises strong family ties and bonds with relatives and friends. Therefore, because these banks were originally founded as local banks, it is not unexpected that the values of collectivism are deeply rooted in their structures regardless of the dominating culture being clan or another type. As a result, Saudi employees are more committed to organisations that share some of their cultural values of collectivism.

As with clan culture, adhocracy culture was hypothesised to be positively associated with overall organisational commitment. Also, this finding was completely supported across all bank categories. The study data from these three categories of banks showed that the perceptions of adhocracy culture were positively related with overall organisational commitment. Also, the results revealed a strong relationship among employees of non-Islamic local banks while a moderate relationship was noticed among other employees from both Islamic local banks and non-Islamic partially-owned foreign banks. Regarding the whole sample including all three categories of banks, the relationship between adhocracy culture and organisational commitment was moderate.

Concerning the relationship between market culture and overall organisational commitment, In contrast, the results of the data analysis contradicted the hypothesised negative influence of market culture on overall organisational commitment and revealed that employees of Saudi banks regarded market culture as having a positive influence on overall organisational commitment. This positive relationship was found across all three bank categories. A possible explanation for this contradictory finding might be due to the dominance of market culture in Saudi banks. In other words, the organisational attributes of market culture represented by consistent pressure to meet targets and outperform competitors are, in fact, fundamental attributes of the banking sector in KSA. Therefore, market culture was the natural culture type for employees in this sector which might explain why it did not cause a negative response in regard to organisational commitment.

Building on previous studies, hierarchy culture was hypothesised to be negatively associated with overall organisational commitment. However, findings of the current study showed that hierarchy culture exhibited a positive influence on overall organisational commitment which is against the aforementioned hypothesis. Furthermore, as said earlier regarding the relationship between overall job satisfaction and hierarchy culture, this unexpected relationship between overall organisational commitment and hierarchy culture can be attributed to the the collective nature of the Saudi society. Therefore, Saudi employees may not have perceived hierarchy culture negatively, which in turn, did not harm their levels of commitment.

8.6 The mediating role of Job Satisfaction on Turnover Intention

Literature has pointed out that there is a significant relationship between organisational culture and job satisfaction (Goodman et al., 2001; Lund, 2003; San Park & Kim, 2009; Sempene, Rieger, & Roodt, 2002) on the one hand, and between job satisfaction and turnover intention, on the other (Carsten & Spector, 1987; Griffeth et al., 2000; Luu & Hatrup, 2010; Mobley & Fisk, 1982; Porter & Steers, 1973). Consequently, one could argue that changes in organisational culture would lead to changes in the levels of job satisfaction and in turn in the levels of turnover intention.

As described in Chapter 3, clan culture is associated with attributes of flexibility, teamwork, and corporate commitment to employees. These attributes are expected to positively affect overall job satisfaction which, in turn, leads to less thought towards leaving the organisation. Thus, it was hypothesised that employees who perceive their banks to be dominantly characterised by clan culture are less likely to leave as a result of high levels of overall job satisfaction. The hierarchical regression analysis conducted on the whole sample of employees of Saudi banks indicated that overall job satisfaction partially mediates the relationship between clan culture and turnover intention.

The result was inconsistent when the same analysis was performed on the samples of employees from the three bank categories. The results derived from both non-Islamic local banks and non-Islamic partially-owned foreign banks revealed that the mediation was full. On the other hand, mediational analysis conducted on employees of Islamic local banks failed to show any mediational relationship between clan culture and

turnover intention through overall job satisfaction. Thus, it can be concluded that clan culture directly affects turnover intention in addition to its influence through overall job satisfaction among employees of Saudi banks in general. However, categorising Saudi banks according to their banking practices and orientations (Islamic vs conventional) indicates that the mediation effect is full in case of the two categories of non-Islamic banks (local and partially-owned foreign banks) suggesting that clan culture can affect turnover intention indirectly through overall job satisfaction in these two categories. The absence of mediation among employees of Islamic local banks raises questions about the potential influence of adopting specific banking practices on job satisfaction. The first is why full mediation was found among employees of both categories of banks (non-Islamic local and partially-owned foreign banks) that do not adhere to Islamic banking practices. The second question is why no mediation was found among employees of Islamic banks. These questions are out of scope of this present study. Future research should further investigate this issue to uncover any underlying effects of adopting Islamic or conventional banking practices on job satisfaction.

The other type of organisational culture is adhocracy culture which shares some attributes of clan culture. Organisations dominated by adhocracy culture tend to have flexible work environments. In addition, employees working in such organisations are encouraged to be creative, innovate, and take risks. Employees working in organisations dominated by adhocracy culture are expected to have high levels of overall job satisfaction. Therefore, it was hypothesised that is less likely for such employees to develop turnover intention in organisations dominated by adhocracy culture.

To test the hypothesised mediational role of overall job satisfaction on the relationship between adhocracy culture and turnover intention, a hierarchical regression analysis was conducted. The results of this analysis revealed that overall job satisfaction partially mediates this relationship between adhocracy culture and turnover intention among employees of Saudi banks in general. The same result was found among employees of Islamic local banks suggesting that adhocracy culture directly affects turnover intention in addition to its influence through overall job satisfaction among employees of Saudi banks in general and employees of Islamic local banks. On the other hand, analysis performed on employees of non-Islamic local and non-Islamic partially-owned foreign banks revealed that overall job satisfaction does mediate the relationship between

adhocracy culture and turnover intention. However, the mediation found was full indicating that adhocracy culture in these two categories indirectly affects turnover intention through overall job satisfaction. As discussed earlier, categorising banks based on Islamic or conventional banking practices may have affected the strength of mediation in banks adopting Islamic rules compared to those operating on conventional banking basis.

Following analyses performed on clan and adhocracy culture types, market culture was tested to assess its influence on turnover intention. Market culture is characterised by its external orientation towards competition and productivity. The primary objectives of organisations dominated by market culture are profitability, secure customer bases, bottom-line results and stretch targets. In addition, organisations dominated by market culture emphasise the need for control and internal stability. Previous studies have shown that these attributes that create pressure in the workplace are negatively associated with overall job satisfaction (Agho et al. 1993; Becherer, Morgan, & Richard, 1982; Bhargava & Kelkar, 2000). Thus, it was hypothesised that employees who perceive their banks to be dominantly characterised by market culture are more likely to leave as a result of low levels of overall job satisfaction. In other words, market culture will negatively affect overall job satisfaction which, in turn, will lead to more intentions of leaving among employees.

To test this hypothesised mediational role of overall job satisfaction on the relationship between market culture and turnover intention, a hierarchical regression analysis was conducted. As discussed previously in Chapters 6 and 7, given the lack of significant association between market culture and turnover intention which is considered a violation of one of the mediation conditions suggested by Baron and Kenny (1986), it was not possible to support this hypothesis. This is interesting as it was earlier revealed that market culture is the dominant culture types among employees of Saudi bank from all categories. This finding suggests that market culture does not exhibit any influence on turnover intention among employees of Saudi banks. This could be explained by the nature of banking industry where consistent pressure to meet targets and outperform competitors is the norm. In support of this explanation, it was found that market culture was the dominant culture type in all Saudi banks in the present study. Therefore, it could be argued that employees of Saudi bank did not react to the attributes of market culture

in relation to overall job satisfaction when they make their decisions to leave the organisation as a result of their immersion in this culture type.

The last culture type that was tested in regards to the mediational role of overall job satisfaction was hierarchy culture. Hierarchy culture is characterised by the classical attributes of bureaucracy; rules, hierarchy and accountability. In organisations dominated by hierarchy culture, standardised rules and procedures determine what employees do. The primary reason for adopting such highly formalised and structured work environment revolves on maintaining long-term efficiency, stability and predictability. Organisations dominated by hierarchy culture that emphasises control and stability, and aggressiveness may be considered by employees as a ruthless work place where overall job satisfaction is more likely to deteriorate (Shellenbarger, 2000). It is well established that overall job satisfaction is negatively associated with turnover intention. Therefore, it was hypothesised that employees who perceive their banks to be dominantly characterised by hierarchy culture are more likely to leave as a result of low levels of overall job satisfaction.

This mediational role of overall job satisfaction was tested using a hierarchical regression analysis. The results of this analysis indicated that overall job satisfaction fully mediates this relationship between hierarchy culture and turnover intention among employees of Saudi banks suggesting an indirect relationship between hierarchy culture and turnover intention. The same result was found with employees from Islamic local banks and non-Islamic partially-owned foreign banks. However, the sample of employees of non-Islamic local banks failed to show a significant association between hierarchy culture and turnover intention which violated one of the mediation conditions. Thus, it was not possible to test this hypothesised relationship among non-Islamic local bank employees in KSA.

8.7 The mediating role of Organisational Commitment on Turnover Intention

The relationship between organisational commitment and organisational culture is well reported in many studies (Goodman et al., 2001; Lok & Crawford 2001, 2004; Silverthorne, 2004). In addition, literature has pointed out to the significant relationship between organisational commitment and turnover intention (Jaramillo et al., 2005;

Lambert & Hogan, 2009; Mathieu & Zajac, 1990; Meyer et al. 2002; Tett & Meyer, 1993). As a result, it can be argued that organisational culture significantly influences organisational commitment, which in turn, could lead to changes in the levels of turnover intention.

As discussed in the previous section, clan culture is focused on flexible and supportive work environments. The organisation seems like an extended family rather than economic entity. The primary task of management is to facilitate employees' commitment and loyalty by empowering them. Such work environment is expected to foster employee's commitment to the organisation. The negative association between organisational commitment and turnover intention is supported by many empirical studies. Therefore, it was hypothesised that employees who perceive their organisations to be dominated by clan culture to be more committed and consequently less likely to leave them.

To assess this mediational role of overall organisational commitment between clan culture and turnover intention, a hierarchical regression analysis was conducted. The results of this analysis highlighted that overall organisational commitment partially mediates the relationship between clan culture and turnover intention among employees of Saudi banks in general and employees of Islamic local banks. The partial mediation suggests that clan culture directly affects turnover intention in addition to its affect through overall organisational commitment. On the other hand, analyses performed on the remaining bank categories (non-Islamic local and partially-owned foreign banks) revealed that the mediation was full indicating that clan culture indirectly affects turnover intention through overall organisational commitment.

Following the analysis performed on clan culture, the present study assessed the role of overall organisational commitment in mediating the relationship between adhocracy culture and turnover intention. As mentioned in the previous section, adhocracy culture may seem similar to clan culture in term of flexibility, dynamism and discretion. However, adhocracy culture differs in its external focus that emphasises differentiation and rivalry. To outperform competitors, organisations dominated by adhocracy culture encourage their employees to innovate and take risks. Based on this discussion, it was expected that adhocracy cultures to be reflected in stronger perceptions of commitment

towards the organisation and therefore to be less conducive to develop turnover intention among employees.

In order to assess the hypothesised mediational role of overall organisational commitment on the relationship between adhocracy culture and turnover intention, a hierarchical regression analysis was performed. The results of this analysis showed that overall organisational commitment partially mediates this relationship between adhocracy culture and turnover intention among employees of Saudi banks in general. The same result was found among employees of Islamic local banks suggesting that adhocracy culture directly affects turnover intention in addition to its influence through overall organisational commitment among employees of Saudi banks in general and employees of Islamic local banks. Furthermore, the analysis conducted on employees of non-Islamic local and partially-owned foreign banks revealed that overall organisational commitment fully mediates the relationship between adhocracy culture and turnover intention. As a result, it can be assumed that there is an indirect relationship between adhocracy culture and turnover intention which is mediated by overall organisational commitment among employees of non-Islamic local and partially-owned foreign banks in KSA.

As discussed previously in Chapters 6 and 7, it was not possible to test the above-mentioned hypothesis given the lack of significant association between market culture and turnover intention whether in the whole sample of employees or in the individual samples of employees in the three bank categories. It was previously stated that this is considered a violation of the mediation conditions suggested by Baron and Kenny (1986).

The aforementioned analysis focused on adhocracy culture and its influence on turnover intention in term of the mediational role of overall organisational commitment. As adhocracy culture is characterised by its external focus, it becomes important to assess the influence of market culture which is also characterised by its external focus towards competition and productivity. The primary tasks of organisations dominated by market culture are represented by profitability, bottom-line results, secure customer bases and stretch targets. A major difference between adhocracy and market cultures is that market culture emphasises stability and control rather than flexibility and discretion. Previous

studies have shown that these attributes that create pressure in the workplace are negatively associated with overall organisational commitment (Dale & Fox, 2008; Igbaria & Guimaraes, 1999; Ketchand & Strawser, 2001; Lopopolo, 2002; Vakola & Nikolaou, 2005). Therefore, it was hypothesised that employees who perceive their banks to be dominantly characterised by market culture are more likely to leave as a result of low levels of overall organisational commitment. In other words, market culture will negatively affect overall organisational commitment which, in turn, will lead to more intentions of leaving among employees.

A hierarchical regression analysis was conducted to test this hypothesised mediational role of overall organisational commitment on the relationship between market culture and turnover intention. As discussed previously in Chapters 6 and 7, given the lack of significant association between market culture and turnover intention which is considered a violation of one of the mediation conditions suggested by Baron and Kenny (1986), it was not possible to test this hypothesis. With job satisfaction, it was explained that a possible reason for not supporting a mediating role between market culture and turnover intention may be attributed to market culture itself. Also, it was explained that banking industry is characterised by consistent pressure to meet targets and outperform competitors. In addition, the present study found that market culture was the dominant culture type in all Saudi banks in the present study. Therefore, it could be argued that employees of Saudi bank did not react to the attributes of market culture in relation to overall organisational commitment when they make their decisions to leave the organisation as a result of the dominance of this culture type, not only in their organisations but also in the banking sector in general.

Finally, the mediational role of overall organisational commitment in the relationship between hierarchy culture and turnover intention was assessed. As explained earlier, the classical attributes of bureaucracy; rules, hierarchy and accountability represent the core values of hierarchy culture. Employees in organisations dominated by hierarchy culture are governed by standardised rules and procedures. To maintain long-term efficiency, stability and predictability, such organisations follow build formalised and structured work environments. These work environments might seem aggressive to employees which may contribute to low levels of overall organisational commitment. The link between turnover intention and overall organisational commitment is well established in

the literature. Most studies indicate to an inverse relationship between these two variables (Camp, 1994; Jaramillo et al., 2005; Lambert & Hogan, 2009; Lambert, 2006). Therefore, it was hypothesised that employees who perceive their banks to be dominantly characterised by hierarchy culture are more likely to leave as a result of low levels of overall organisational commitment.

The hypothesised mediational role of overall organisational commitment was tested using a hierarchical regression analysis. The results of this analysis indicated that overall organisational commitment fully mediates this relationship between hierarchy culture and turnover intention among employees of Saudi banks in general and employees of Islamic banks suggesting an indirect relationship between hierarchy culture and turnover intention. However, the sample of employees of non-Islamic local banks and non-Islamic partially-owned foreign banks failed to show a significant association between hierarchy culture and turnover intention which violated one of the mediation conditions. Thus, it was not possible to test this hypothesised relationship among employees of these two categories.

8.8 Summary

A major aim of this chapter was to integrate the main findings from Chapters 6 and 7 and provide a detailed comparison and discussion of the results. This chapter was also intended to provide a clear picture into the relationships between organisational culture, job satisfaction, organisational commitment and turnover intention in the Saudi banking sector, taking into consideration differences in banking practices and ownership structure. In the next chapter, Chapter 9, a brief summary of the research, recommendations and limitations will be provided.

CHAPTER 9. CONCLUSIONS, LIMITATION AND RECOMMENDATIONS

9.1 Introduction

This chapter commences with an overview of the chapters in the study. This is followed by a review of the main objectives of the study and a summary of the results relating to them. The implications that have arisen from these research findings for academic researchers and for financial institutions operating in KSA are outlined and discussed. The limitations of the study, recommendations for further study and the final conclusion will be provided.

9.2 Overview of the Chapters

Chapter 1 presented a broad overview of the study. More specifically, the following areas were outlined: the aims and objectives of the study, motivation and rationale for the study, the contribution to knowledge and a statement of significance, definition of terms used across the study and an outline of the remaining chapters.

Chapter 2 presented a general overview of KSA as a background for this study. Then, it explored the factors that influenced the development of the Saudi Arabian banking sector. These included the influence of religion, culture, politics, and economics. Also, it provided a brief discussion of the meaning and principles of Islamic finance and its applications in KSA. Finally, a general overview of Hofstede's model of national culture was presented.

Chapter 3 presented the literature overview of the study. It commenced with an overview of the concept of organisational culture. After presenting different models of organisational culture, the CVF was thoroughly discussed. This was followed by a discussion on the main constructs of this study: job satisfaction, organisational commitment and turnover intention. A section dedicated to relevant organisational studies conducted in the Arab Gulf region was also presented. A summary of the current status of research regarding the relationships between the key concepts, as a primary

focus of this study, was provided. The limitations of previous research were outlined. Finally, the chapter concluded with hypothesised relationships between constructs of this study.

Chapter 4 described the research design and the methods used to statistically test the hypothesised relationships developed in Chapter Three. Development of the research instrument was described. Translation of the research instrument, the questionnaire which was distributed to validate the proposed conceptual framework, and the population and sample size used in the study were also discussed. The chapter discussed a number of different statistical techniques used in the analysis. The chapter concluded with a brief discussion of matters related to ethics and confidentiality involved in the research design of the present study.

Chapter 5 started with an explanation of the process of data preparation. The primary focus was upon the appropriateness of the obtained data in relation to data analysis. The chapter also outlined the procedures undertaken to examine construct validity and reliability using Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) in order to ensure that the instruments used in the present study display good psychometric properties. The chapter concluded with changes in some relationships already hypothesised in Chapter Three to reflect the results of reliability and validity assessment.

Chapter 6 presented the data analysis and the statistical methods applied in analysing the collected data. It also presented the personal profile of the respondents and the descriptive data analysis applied in this section. The personal profile of the respondents includes the nationality, age, gender, marital status, years of experience in the present bank, job title, educational level, monthly salary, and the current bank where the respondent is working at. The chapter provided descriptive data analysis of the organisational culture types in Saudi banks which are divided into clan, market, adhocracy, hierarchy organisational culture types. This was followed by the reliability analysis of the scales used in the study in addition to presenting the correlation analysis between these variables. The chapter concluded with presenting the results of the regression analysis used to examine the mediating effects of job satisfaction and organisational commitment on the relationships between organisational culture types

and turnover intention.

Chapter 7 presented the data analysis and the statistical methods applied in analysing the collected data for the three categories of banks operating in KSA, namely Islamic local banks, non-Islamic local banks and partially-owned foreign banks. The statistical procedures applied in Chapter 6 were repeated to further examine if bank categorisation affected the findings extracted from the whole sample of all banks. constructs of the study. By separately analysing the three bank categories, this chapter aimed to highlight differences among these categories by retesting the given hypotheses.

Chapter 8 integrated the main findings from Chapters 6 and 7. It provided a detailed comparison and discussion of the results in the light of differences in banking practices and ownership structure.

Next, a review of the main objectives of the study a summary of the results relating to them are provided. The theoretical and practical implications which have arisen from these research findings are outlined and discussed. The limitations of the study, recommendations for further study and the final conclusion are provided.

9.3 Review of the objectives of the study

In order to draw conclusions from the thesis, it is useful to remind the reader of the initial research objectives. Thus, this section revisits the main objectives of the research and summarise the results relating to them.

- (1) To examine the applicability of Quinn and Rohrbaugh's (1981, 1983) framework of organisational culture (CVF) to a Saudi Arabian context.

The main objective of the present study was to validate the CVF of organisational culture (Quinn & Rohrbaugh's, 1981, 1983), a widely used measure to assess and manage organisational culture, which has not been empirically tested and validated in the Arab World in general and KSA in particular. In brief, this objective is to examine the applicability of the CVF in a different cultural context to where it has been traditionally applied. In order to achieve this goal, a series of confirmatory factor analyses with an actual sample of 258 front-line employees of banks in Riyadh, KSA were conducted for

validation testing of the CVF and its measure: the OCAI. The results of these analyses strongly provided supportive evidence that the CVF is robust framework to study organisational culture. In other words, the findings of this study showed that the CVF was able to describe the core approaches to thinking, behaving, and organising associated with human activity in organisations although it was applied to KSA where cultural differences are evident. The outcomes of the confirmatory factor analyses also provided empirical evidence that the OCAI is a sound psychometric measure to assess organisational culture in different cultural contexts.

- (2) To plot the cultural profile of Saudi banks by identifying the dominant organisational culture types in each bank category.

Organisational culture was measured using Cameron and Quinn's OCAI. Data analysis revealed that Saudi banks' organisational culture profile is primarily dominated by the market culture. The results indicate that the respondents hold similar values, attitudes, and beliefs. The results also highlight that Saudi banks share a culture that values steadiness and control, and in addition focuses more on external environments rather than internal issues. This culture is likely to view the external environment as threatening, and searches to recognise threats and opportunities as it looks for competitive advantage and profits. It is characterised by its external orientation and competitive stance (Cameron & Quinn, 2011). Therefore, it was not unlikely to reach this conclusion as these characteristics of the market culture are embedded in financial institutions, which are driven largely by principles of competitiveness and productivity in addition to recognising threats and opportunities (e.g. risk management, credit assessment).

The objective of plotting the cultural profile was also applied to the categories of banks operating in KSA. As discussed in Section 2.3 *Islamic Banking and Its Applications in Saudi Arabia*, banks were categorised into three categories according to their banking practices and orientations (Islamic vs. conventional) in addition to their ownership structure (local vs foreign ownership). The three categories were:

- Islamic local banks.
- Non-Islamic local banks.
- Non-Islamic partially-owned foreign banks.

Market culture was again the dominant culture type in Saudi banks regardless of their category mentioned above.

- (3) To determine the extent to which job satisfaction and organisational commitment influence turnover intention among employees of Saudi banks.

As highlighted in Chapter 3. *Literature Review*, most theories on turnover suggest that employee turnover occurs as a result of employee job dissatisfaction (Bluedorn, 1982; Luu & Hatrup, 2010; Mobley, 1977; Mobley & Fisk, 1982). Furthermore, numerous studies have revealed that job satisfaction has the highest relationship to turnover intention among all kinds of job attitudes (Griffeth et al., 2000). In addition, organisational commitment has this inverse relationship with turnover intention supported by a huge number of empirical results (Camp, 1994; Jaramillo et al., 2005; Lambert & Hogan, 2009; Lambert, 2006). Therefore, it was hypothesised that overall job satisfaction and overall organisational commitment would be negatively related to turnover intention among employees of Saudi banks.

The results of data analysis revealed that both job satisfaction and organisational commitment have an inverse relationship with turnover intention. This finding suggests that the more an employee is satisfied and committed, the less likely he/she will consider leaving the organisation. The analysis also highlighted that organisational commitment had a stronger influence than job satisfaction on turnover intention. The zero-order correlation indicated that organisational commitment was strongly and negatively correlated (-.63, $p < .01$) with turnover intention while job satisfaction had a moderate and negative correlation (-.48, $p < .01$) with turnover intention.

Looking at these relationships from a bank category perspective revealed similar findings. In all bank categories, job satisfaction and organisational commitment

were negatively associated with turnover intention. The strength of influence was also similar to that found in the whole sample from all banks. Across all three categories of banks, organisational commitment had a stronger influence than job satisfaction on turnover intention.

- (4) To determine the extent to which organisational culture influences job satisfaction and organisational commitment among employees of Saudi banks.

Previous research has shown that organisational culture does have an impact on several key organisational variables (Cameron & Freeman, 1991). The literature also suggests that organisational culture affect individual attitudes and behaviours (MacIntosh & Doherty, 2010). Section 3.6.5. *The Role of Organisational Culture* illustrated that organisational culture, represented by four types of culture (clan, adhocracy, market and hierarchy), can affect job satisfaction and organisational commitment. After reviewing relevant studies, it was suggested that two types of organisational culture (clan and adhocracy) would positively impact job satisfaction and organisational commitment. On the other hand, the other two types of organisational culture (market and hierarchy) would negatively impact job satisfaction and organisational commitment.

The results of data analysis revealed that clan and adhocracy culture types do have a positive impact on job satisfaction and organisational commitment. This finding was also found within categories of banks except the category of non-Islamic local banks where adhocracy culture did not have a significant relationship with job satisfaction. Surprisingly, market and hierarchy culture types were found to have a significant and positive influence on job satisfaction and organisational commitment among employees from Saudi banks in general and also from the three categories of banks mentioned earlier.

- (5) To investigate the extent to which job satisfaction and organisational commitment mediate the relationship between organisational culture and turnover intention.

Another major aim of the present study was to explore the mediating influence of job satisfaction and organisational commitment in the relationship between

types of organisational culture and turnover intention. The findings of the mediation tests revealed that job satisfaction partially mediates the relationship between clan culture and turnover intention. Mediation analysis conducted on employees of Islamic local banks failed to show any mediational relationship between clan culture and turnover intention through job satisfaction. The results derived from both non-Islamic local banks and non-Islamic partially-owned foreign banks revealed that the mediation was full.

Secondly, Adhocracy culture also was found to have a partially mediated influence on turnover intention through job satisfaction among the sample of employees from Saudi banks in general and from Islamic local banks too. Results of mediation tests conducted on samples of employees from non-Islamic local and partially-owned foreign banks revealed that the mediation was full.

Thirdly, market culture was not found to have any mediated influence on turnover intention through job satisfaction across all bank categories due to a violation of one of the mediation conditions suggested by Baron and Kenny (1986).

Finally, hierarchy culture was found to have a fully mediated influence on turnover intention through job satisfaction among the sample of employees from Saudi banks in general and from Islamic local banks and non-Islamic partially-owned foreign banks. Results of mediation tests conducted on samples of employees from non-Islamic local banks failed to show any mediation effect.

In regards to organisational commitment, the results of this analysis showed that organisational commitment partially mediates this relationship between clan and adhocracy culture types and turnover intention among employees of Saudi banks in general and from Islamic local banks too. In addition, the analysis conducted on employees of non-Islamic local and partially-owned foreign banks revealed that overall organisational commitment fully mediates the relationship between clan and adhocracy culture types and turnover intention.

As mentioned earlier with job satisfaction, market culture was not found to have any mediated influence on turnover intention through organisational

commitment across all bank categories due to a violation of one of the mediation conditions suggested by Baron and Kenny (1986).

Finally, hierarchy culture was found to have a fully mediated influence on turnover intention through organisational commitment among the sample of employees from Saudi banks in general and from Islamic local banks too. Results of mediation tests conducted on samples of employees from non-Islamic local banks and non-Islamic partially-owned foreign banks failed to show any mediation effect.

9.4 Implications to Theory and Practice

The implications which have arisen from these research findings, (1) for academic researchers and (2) for banks operating in KSA, are outlined and discussed in the following subsections.

9.4.1 Theoretical Implications

In this section, some of the theoretical implications of the data discussed and the analyses performed are presented. This will help situate the main findings of this part in a broader theoretical framework. This research has several important implications for the organisational behaviour literature.

Since the CVF of Quinn & Rohrbaugh (1981, 1983) was mainly used as the conceptual underpinning for the organisational culture construct in this study, the findings of this thesis confirmed and extended knowledge of CVF conceptualisations. Given the lack of studies of the CVF in KSA (and in the Middle East in general); support for the conceptualisations was significant for the expansion of knowledge within the field. This study confirms that the concept of CVF (Quinn & Rohrbaugh, 1981, 1983) includes four types of organisational culture (*clan, adhocracy, market, and hierarchy*) which is consistent with the conceptualisation of the CVF. Following robust statistical analyses (EFA and CFA), the study provided support for the applicability of Quinn and Rohrbaugh's (1981, 1983) framework of organisational culture (CVF) to a Saudi Arabian context. Also, this study confirmed the relationships reported in the literature between job satisfaction and organisational commitment and turnover intention. The

findings of the study showed that Saudi employees are similar to their counterparts around the world in terms of the influence of job satisfaction and organisational commitment on turnover intention. Both job satisfaction and organisational commitment demonstrated an inverse relationship with turnover intention as expected.

Second, while evaluating the studies of organisational culture, job satisfaction, organisational commitment, and turnover intention, it emerged that there are relationships between job satisfaction and turnover intention, organisational commitment and turnover intention, and organisational culture and both job satisfaction and organisational commitment, but a combined study of all four of these concepts has been lacking. Consequently, based on studies which suggest a significant relationship between organisational culture and job satisfaction and organisational commitment, it was proposed that the two concepts of job satisfaction and organisational commitment mediate the association between organisational culture and turnover intention.

Third, research on the influence of organisational culture on job satisfaction and organisational commitment to date has been very limited in KSA in particular and the Arab World in general. Moreover, no general studies incorporated organisational culture, using the CVF, and turnover intention, not only in KSA but also in general. In an effort to redress this literature imbalance, the results of a survey were analysed and sufficient empirical evidence found to support the claimed mediational role of job satisfaction and organisational commitment on the relationship between organisational culture and turnover intention. The results of this study indicate that job satisfaction and organisational commitment mediate the association between three types of organisational culture (*clan, adhocracy and hierarchy*) and turnover intention within Saudi banks.

Finally, the study revealed findings contrasting to those found in Western studies in terms of the relationships between culture types (*market and hierarchy*) job satisfaction and organisational commitment. Market and hierarchy culture types were negatively related to job satisfaction and organisational commitment in many Western studies. However, these two culture types were found to be positively associated with job satisfaction and organisational commitment among the respondents of the study.

Furthermore, the study added to the literature on the influence of religion and national

culture on work-related attitudes. Categorising banks in KSA into Islamic and non-Islamic revealed differences in levels of job satisfaction and organisational commitment between these categories. Although job satisfaction had a positive relationship with organisational commitment in both categories. The influence was stronger in the sample of employees from non-Islamic local banks. As explained in Chapter 3, organisational commitment is about an employee's wish to remain in the organisation, and to have such feeling one would have to feel satisfied in the organisation. The stronger relationship between overall job satisfaction and organisational commitment among employees of non-Islamic local banks compared to their counterparts in Islamic banks might be explained by the conservative view of Saudi society towards non-Islamic banking. As discussed in Chapter 2, a large proportion of conventional banking transactions, especially *Riba*, are contrary to Islamic rules of financial transactions. Therefore, organisational commitment of employees of Islamic banks might have been primarily established on the basis of congruence between cultural or religious values of the employee and the organisation. Thus, the relationship between organisational commitment and job satisfaction in non-Islamic local banks is more strongly correlated as the religious and cultural values of the Saudi society are not congruent with the values of conventional or non-Islamic banks. Consequently, organisational commitment of employees in non-Islamic local banks is more affected by the degree of job satisfaction.

9.4.2 Practical Implications

Results reported in the present study have several practical implications for Saudi banks in particular and private-sector firms in general. By empirically testing the applicability of the CVF, Saudi banks can use it to assess their organisational culture. The literature emphasises the influence of organisational culture on crucial organisational elements related to employees, such as job satisfaction, organisational commitment, and turnover intention (Cameron & Freeman, 1991, Cameron, Kim, & Quinn, 2011, Peters & Waterman, 2004). Schein (1992) suggests that organisational culture is even more important today than it was in the past. Globalisation, increased competition, various workforce developments and technological change have created a greater need for strategy innovation, coordination and integration across organisational units in order to

improve efficiency and effectively manage workforce. In their forecast for the state of organisational culture in 2018, the American Management Association (2008) suggests that organisational culture will become even more important and critical for future organisations. They argue that organisational culture will become a major component of the talent management process. Without a reliable tool to diagnose organisational culture, it would be difficult to identify the invisible aspects of organisational culture. The OCAI used in this thesis is one of widely used tools to assess organisational culture. However, lack of statistically validated version in Arabic does not enable organisations in KSA in particular and the Arab World in general to utilise this reliable tool.

The results of this thesis suggest that organisations interested in retaining their most valuable assets - the employees- might find guidance in organisational culture. The findings derived from various Saudi banks revealed that the three types of organisational culture - *clan*, *adhocracy* and *hierarchy* – contribute to less turnover intention among employees. Among these three culture types, hierarchy culture was the only type of culture that showed full mediational influence on turnover intention suggesting that it indirectly affects turnover intention through job satisfaction and organisational commitment. The remaining two types of culture, clan and adhocracy, showed partial mediational influence on turnover intention suggesting that both types of culture affect turnover intention directly and indirectly through job satisfaction and organisational commitment. On the other hand, the dominating culture in all Saudi banks in this study is market culture. However, market culture did not show any indirect relationship with turnover intention through job satisfaction and organisational commitment. In addition, market culture showed the weakest correlations with job satisfaction and organisational commitment. Therefore, one could argue that Saudi banks might face a serious problem in their strategic human resources management by keeping a culture that has the weakest influence on job satisfaction and organisational commitment and also a culture that does not significantly contribute to less turnover intention.

Another important finding derived from this study is the influence of differences in cultural foundations that govern how to conduct business. This study categorised Saudi banks according to their banking practices and orientations (Islamic vs conventional) into two broad categories: Islamic banks (local), and non-Islamic banks (local and

partially-owned foreign banks). In many cases, this categorisation led to different outcomes, especially in regards to the mediational role of overall job satisfaction and organisational commitment. For example, job satisfaction was found to fully mediate the relationship between clan culture and turnover intention among employees of non-Islamic banks. However, there was no evidence of mediation in case of Islamic banks. Also, job satisfaction was found to fully mediate the relationship between adhocracy culture and turnover intention among employees of non-Islamic banks while the mediation was partial with Islamic banks.

The same pattern can be noticed with overall organisational commitment. Organisational commitment was revealed to fully mediate the relationship between clan and adhocracy culture types and turnover intention among employees of non-Islamic banks while the mediation was partial with employees of Islamic banks. Further, the present study sends a cautionary message to banks in particular and financial institutions in general that adopting specific banking orientations, Islamic or conventional, might lead to unexpected outcomes in regards to employee attitudes. This is important as the current trend of Islamic banking is characterised by unprecedented growth according to a report by Ernst & Young (2011). The report points to Islamic banking assets in the Middle East increasing to \$416 billion in 2010, representing a growth rate of 20% compared to 9% for conventional banks. The report also expects Islamic banking in the Middle East to more than double to \$990 billion by 2015. Therefore, banks and financial institutions in the region should be aware of the implications of their banking orientations on their employees' attitudes.

9.5 Limitations of the Study

As with other studies, this study had several limitations which should be noted.

1. This study used self-reported questionnaires to collect data on all measures. Employees were the only source from which data was collected and used to test the hypotheses. As a result, the observed relationships might have been overstated and susceptible to common method bias (Buchanan & Bryman, 2009).
2. This study used a cross-sectional design, and accordingly it was not possible to

assess causality between study variables (Lewis-Beck, Bryman, & Liao, 2004). In spite of the evidence of relationships provided in Chapters 6 and 7, no definitive statements can be said concerning direction of causality. Directions attributed to these relationships are based on theoretical grounds rather than direct evidence from the obtained data.

3. The third limitation of this study revolves around the characteristics of the sample. This sample is comprised of employees of Saudi banks operating in the capital city Riyadh, which in turn might restrict the generalisability of findings obtained to banks operating across KSA or other similar industries, such as financial service providers and insurance companies.
4. In Chapter 3, attention was focused on the influence of national culture of KSA on work-related attitudes, such as job satisfaction, organisational commitment and turnover intention. Building on Hofstede's model of national culture, it was assumed that this study might bring different and conflicting findings to studies conducted in other parts of the world. This was supported in several findings of the study. For example, hierarchy culture, which was negatively related to job satisfaction and organisational commitment in many Western studies, was found positively related in the Saudi context. This finding was understood taking into consideration the power distance dimension in Hofstede's model which explains that the national culture of KSA emphasises power distance between society members. However, this dimension and the whole model of Hofstede was included to guide the study and was not statistically tested. Therefore, one must be cautious to generalise the influence of national culture based on the findings of this study.

9.6 Recommendations for Further Research

1. As discussed earlier, the study used a cross-sectional design making it impossible to determine causality of the relationships. To address this issue, future research might be able to determine causal relationships using longitudinal data by establishing time sequences and evaluating strength and consistency of relationships being researched.

2. One of the main objectives of the present study was to assess the mediational relationship between organisational culture and turnover intention. A three-step hierarchical regression procedure suggested by Baron and Kenny (1986) was utilised to establish mediation. However, it is acknowledged that Baron and Kenny's (1986) steps are a starting point in a mediational analysis. The results obtained need to be validated and extended to include multiple mediators (job satisfaction, overall organisational commitment, affective and continuance commitment) that are tested simultaneously using more sophisticated procedures, such as Structural Equation Modelling (SEM). This is especially important to examine if the mediation is independent of the effect of the other mediators.
3. In Chapter 2. it was acknowledged that national culture plays a major role in shaping work-related attitudes. Also, some findings of this study contradicting previous findings found in the literature were explained using Hofstede's model of national culture. However, in order to fully understand the influence of national culture on such important employee attitudes, it is necessary for future research to include and statistically assess national culture.

9.7 Concluding Remarks

This research, through a series of EFA and CFA, presented sufficient evidence that the CVF and its instrument, the OCAI, are valid and enjoy psychometric properties in Saudi Arabian settings similar to those reported in other previous studies in Western settings. This indicates that they are sound psychometric and multicultural measures and can be used in assessing the organisational culture. The study also has shown that the relationships between job satisfaction and organisational commitment and turnover intention in a Saudi Arabian context are largely consistent with what has been found in studies from Western countries. Such consistency suggests that employees in developed and developing countries are quite similar in relation to the factors that motivate them to stay in their organisations, and therefore points at the generalisability of the theories of job satisfaction, organisational commitment and turnover intention which were developed and tested in Western contexts and applied to the Saudi Arabian context. Cultural differences, however, may have contributed to some conflicting findings in

terms of the influence of some types of organisational culture on these important aspects of human activity within organisations. Types of organisational culture, such as market and hierarchy culture, have been shown to have an unanticipated influence on job satisfaction and organisational commitment leaving a gap for future researchers to fill.

In conclusion it is clear that some types of organisational culture, in interaction with the mediating variables of job satisfaction and organisational commitment, could influence turnover intentions.

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APPENDICES

Appendix A

Descriptive Statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation	Skewness		Kurtosis	
	Statistic	Statistic	Statistic	Statistic	Statistic	Statistic	Std. Error	Statistic	Std. Error
	Cul_1	258	1	5	3.61	.860	-.690	.152	.212
Cul_2	258	1	5	3.45	1.077	-.577	.152	-.312	.302
Cul_3	258	2	5	4.06	.814	-.806	.152	.467	.302
Cul_4	258	1	5	4.07	.848	-1.028	.152	1.205	.302
Cul_5	258	1	5	3.34	1.153	-.286	.152	-.925	.302
Cul_6	258	1	5	2.96	1.073	-.028	.152	-.720	.302
Cul_7	258	1	5	4.00	.932	-1.104	.152	1.316	.302
Cul_8	258	1	5	3.65	1.087	-.698	.152	-.152	.302
Cul_9	258	1	5	3.27	1.212	-.294	.152	-.894	.302
Cul_10	258	1	5	2.77	1.140	.102	.152	-.908	.302
Cul_11	258	1	5	4.05	.892	-1.130	.152	1.448	.302
Cul_12	258	1	5	2.86	1.264	.120	.152	-1.115	.302
Cul_13	258	1	5	3.88	.959	-.587	.152	-.327	.302
Cul_14	258	1	5	3.89	.911	-.646	.152	.010	.302
Cul_15	258	1	5	4.03	.819	-1.207	.152	2.379	.302
Cul_16	258	1	5	4.07	.761	-.865	.152	1.573	.302
Cul_17	258	1	5	3.37	1.214	-.428	.152	-.840	.302
Cul_18	258	1	5	3.48	1.135	-.474	.152	-.578	.302
Cul_19	258	1	5	4.00	.967	-1.155	.152	1.244	.302
Cul_20	258	1	5	3.90	1.013	-.912	.152	.496	.302
Cul_21	258	1	5	3.56	1.262	-.559	.152	-.809	.302
Cul_22	258	1	5	3.84	1.044	-.958	.152	.562	.302
Cul_23	258	1	5	4.27	.821	-1.306	.152	2.033	.302
Cul_24	258	1	5	3.81	.967	-.603	.152	-.322	.302
JS_1	258	1	5	2.41	1.260	.570	.152	-.787	.302
JS_2	258	1	5	2.18	1.174	.702	.152	-.579	.302
JS_3	258	1	5	3.86	1.095	-.892	.152	.112	.302
JS_4	258	1	5	2.54	1.206	.374	.152	-.928	.302
JS_5	258	1	5	2.88	1.167	-.126	.152	-.945	.302
JS_6	258	1	5	2.46	1.109	.333	.152	-.722	.302
JS_7	258	1	5	4.12	.807	-.579	.152	-.086	.302
JS_8	258	1	5	3.53	1.157	-.635	.152	-.419	.302
JS_9	258	1	5	3.55	.890	-.731	.152	.669	.302
JS_10	258	1	5	2.09	1.273	1.062	.152	.067	.302
JS_11	258	1	5	3.03	1.214	-.199	.152	-.869	.302
JS_12	258	1	5	3.67	1.142	-.845	.152	.132	.302
JS_13	258	1	5	2.23	1.087	.646	.152	-.126	.302
JS_14	258	1	5	2.61	1.084	.129	.152	-.742	.302
JS_15	258	1	5	2.95	1.094	-.142	.152	-.777	.302
JS_16	258	1	5	3.10	1.076	-.094	.152	-.450	.302
JS_17	258	1	5	3.68	1.013	-.544	.152	-.085	.302
JS_18	258	1	5	3.27	1.229	-.455	.152	-.755	.302
JS_19	258	1	5	2.35	1.188	.577	.152	-.569	.302
JS_20	258	1	5	2.57	1.093	.216	.152	-.569	.302
JS_21	258	1	5	3.52	1.144	-.593	.152	-.307	.302

Appendix B
Survey Instrument Questionnaire
“English Version”



INFORMATION TO PARTICIPANTS INVOLVED IN RESEARCH

Dear Sir/Madam,

You are invited to participate in a research project entitled **“The Influence of Organisational Culture on Job Satisfaction, Organisational Commitment and Turnover Intention: A Case Study of the Banking Sector in Saudi Arabia”**.

This project is being conducted by Abdullah Aldhuwaihi as part of a Doctor of Business Administration program at Victoria University in Australia under the supervision of Dr. Himanshu Shee and Prof. Pauline Stanton from the School of Management and Information Systems.

The research project seeks to gain an understanding on the impact of organisational culture on job satisfaction, organisational commitment and turnover intention among employees of Saudi banks. For the purpose of this research project, a survey has been developed to help unveil the interactions among these important organisational elements.

All information provided will be strictly confidential and used for the purpose of this study. The data will be summarised and only the summarised data, with no identifying features, will be reported in the thesis and any subsequent publications. Thus, your anonymity is guaranteed.

I thank you in advance for your anticipated cooperation and participation in this study.

Questions regarding the survey, or the doctoral research, can be directed to the principal supervisor: Dr. Himanshu Shee (+61 3 9919 4077 or himanshu.shee@vu.edu.au) or the researcher: Abdullah Aldhuwaihi (abdullahjassir.aldhuwaihi@live.vu.edu.au).

Any queries about your participation in this project may be directed to the Principal Researcher listed above. If you have any queries or complaints about the way you have been treated, you may contact the Ethics and Biosafety Coordinator, Victoria University Human Research Ethics Committee, Victoria University, PO Box 14428, Melbourne, VIC, 8001 phone (03) 9919 4148.

Part 1: About Organizational Culture:

In this section we ask you to assess six key dimensions of your bank’s culture. You will be providing a picture of how your bank operates and the values that characterise it. No right or wrong answers exist for these questions, just as there is no right or wrong culture. Every bank will most likely produce a different set of responses. Therefore, be as accurate as you can in responding to the questions.

Please circle a number from 1 to 5 using the scale below:

1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree

Dominant Characteristics					
1. The bank is a very personal place. It is like an extended family. People seem to share a lot of themselves.	1	2	3	4	5
2. The bank is a very dynamic entrepreneurial place. People are willing to stick their necks out and take risks.	1	2	3	4	5
3. The bank is very results oriented. A major concern is with getting the job done. People are very competitive and achievement oriented.	1	2	3	4	5
4. The bank is a very controlled and structured place. Formal procedures generally govern what people do.	1	2	3	4	5

Organizational Leadership					
5. The leadership in the bank is generally considered to exemplify mentoring, facilitating, or nurturing.	1	2	3	4	5
6. The leadership in the bank is generally considered to exemplify entrepreneurship, innovating, or risk taking.	1	2	3	4	5
7. The leadership in the bank is generally considered to exemplify a no-nonsense, aggressive, results-oriented focus.	1	2	3	4	5
8. The leadership in the bank is generally considered to exemplify coordinating, organizing, or smooth-running efficiency.	1	2	3	4	5

Management of Employees					
9. The management style in the bank is characterized by teamwork, consensus, and participation.	1	2	3	4	5
10. The management style in the bank is characterized by individual risk-taking, innovation, freedom, and uniqueness.	1	2	3	4	5
11. The management style in the bank is characterized by hard-driving competitiveness, high demands, and achievement.	1	2	3	4	5
12. The management style in the bank is characterized by security of employment, conformity, predictability, and stability in relationships.	1	2	3	4	5

Organizational Glue					
13. The glue that holds the bank together is loyalty and mutual trust. Commitment to this bank runs high.	1	2	3	4	5
14. The glue that holds the bank together is commitment to innovation and development. There is an emphasis on being on the cutting edge.	1	2	3	4	5
15. The glue that holds the bank together is the emphasis on achievement and goal accomplishment. Aggressiveness and winning are common themes.	1	2	3	4	5
16. The glue that holds the bank together is formal rules and policies. Maintaining a smooth-running bank is important.	1	2	3	4	5

Strategic Emphases					
17. The bank emphasizes human development. High trust, openness, and participation persist.	1	2	3	4	5
18. The bank emphasizes acquiring new resources and creating new challenges. Trying new things and prospecting for opportunities are valued.	1	2	3	4	5
19. The bank emphasizes competitive actions and achievement. Hitting stretch targets and winning in the marketplace are dominant.	1	2	3	4	5
20. The bank emphasizes permanence and stability. Efficiency, control and smooth operations are important.	1	2	3	4	5

Criteria of Success					
21. The bank defines success on the basis of the development of human resources, teamwork, employee commitment, and concern for people.	1	2	3	4	5
22. The bank defines success on the basis of having the most unique or newest products. It is a product leader and innovator.	1	2	3	4	5
23. The bank defines success on the basis of winning in the marketplace and outpacing the competition. Competitive market leadership is key.	1	2	3	4	5
24. The bank defines success on the basis of efficiency. Dependable delivery, smooth scheduling and low-cost production are critical.	1	2	3	4	5

Part 2: About Job Satisfaction:

For each of the following statements below, please tell us how you feel about your present job, what things are you satisfied with and what things you are not satisfied with.

Please circle a number from 1 to 5 using the scale below:

1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree

Statement	Scale				
	1	2	3	4	5
1. I feel I am being paid a fair amount for the work I do.	1	2	3	4	5
2. There is a really too little chance for promotion on my job.	1	2	3	4	5
3. My supervisor is quite competent in doing his/her job.	1	2	3	4	5
4. I am not satisfied with the benefits I receive.	1	2	3	4	5
5. When I do a good job, I receive the recognition for it that I should receive.	1	2	3	4	5
6. Many of our rules and procedures make doing a good job difficult.	1	2	3	4	5
7. I like the people I work with.	1	2	3	4	5
8. I sometimes feel my job is meaningless.	1	2	3	4	5
9. Communications seem good within this bank.	1	2	3	4	5
10. Raises are too few and far between.	1	2	3	4	5
11. Those who do well on the job stand a fair chance of being promoted.	1	2	3	4	5
12. My supervisor is unfair to me.	1	2	3	4	5
13. The benefits we receive are as good as most other banks offer.	1	2	3	4	5
14. I do not feel that the work I do is appreciated.	1	2	3	4	5
15. My efforts to do a good job are seldom blocked by red tape.	1	2	3	4	5
16. I find I have to work harder at my job because of the incompetence of people I work with.	1	2	3	4	5
17. I like doing the things I do at work.	1	2	3	4	5
18. The goals of this bank are not clear to me.	1	2	3	4	5
19. I feel unappreciated by the bank when I think about what they pay me.	1	2	3	4	5
20. People get ahead as fast here as they do in other places.	1	2	3	4	5
21. My supervisor shows too little interest in the feelings of subordinates.	1	2	3	4	5
22. The benefit package we have is equitable.	1	2	3	4	5
23. There are few rewards for those who work here.	1	2	3	4	5
24. I have too much to do at work.	1	2	3	4	5

25. I enjoy my co-workers.	1	2	3	4	5
26. I often feel that I do not know what is going on with the bank.	1	2	3	4	5
27. I feel a sense of pride in doing my job.	1	2	3	4	5
28. I feel satisfied with my chances for salary increases.	1	2	3	4	5
29. There are benefits we do not have which we should have.	1	2	3	4	5
30. I like my supervisor.	1	2	3	4	5
31. I have too much paperwork.	1	2	3	4	5
32. I don't feel my efforts are rewarded the way they should be.	1	2	3	4	5
33. I am satisfied with my chances for promotion.	1	2	3	4	5
34. There is too much bickering and fighting at work.	1	2	3	4	5
35. My job is enjoyable.	1	2	3	4	5
36. Work assignments are not fully explained.	1	2	3	4	5

Part 3: About Organizational Commitment:

For each of the following statements below, please indicate the extent of your agreement or disagreement by circling a number from 1 to 5 using the scale below:

1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree

Statement	Scale				
1. I would be very happy to spend the rest of my career with this bank.	1	2	3	4	5
2. I really feel as if this bank's problems are my own.	1	2	3	4	5
3. Right now, staying with my bank is a matter of necessity as much as desire.	1	2	3	4	5
4. It would be very hard for me to leave my bank right now, even if I wanted to.	1	2	3	4	5
5. I do not feel any obligation to remain with my current employer.	1	2	3	4	5
6. Even if it were to my advantage, I do not feel it would be right to leave my bank now.	1	2	3	4	5
7. Too much of my life would be disrupted if I decided I wanted to leave my bank now.	1	2	3	4	5
8. I would feel guilty if I left my bank now.	1	2	3	4	5

9. I do not feel a strong sense of "belonging" to my bank.	1	2	3	4	5
10. I feel that I have too few options to consider leaving this bank.	1	2	3	4	5
11. I do not feel "emotionally attached" to this bank.	1	2	3	4	5
12. This bank deserves my loyalty.	1	2	3	4	5
13. I do not feel like "part of the family" at my bank.	1	2	3	4	5
14. If I had not already put so much of myself into this bank, I might consider working elsewhere.	1	2	3	4	5
15. I would not leave my bank right now because I have a sense of obligation to the people in it.	1	2	3	4	5
16. This bank has a great deal of personal meaning for me	1	2	3	4	5
17. One of the few negative consequences of leaving this bank would be the scarcity of available alternatives.	1	2	3	4	5
18. I owe a great deal to my bank.	1	2	3	4	5

Part 4: About Turnover Intention:

We would like to ask you how you feel about your present job, compared with alternative jobs that you may be interested in or able to obtain. For each of the following statements below, please circle a number from 1 to 5 using the scale below:

1 = Strongly Disagree 2 = Disagree 3 = Neutral 4 = Agree 5 = Strongly Agree

Statement	Scale				
1. I intend to leave the bank soon.	1	2	3	4	5
2. I plan to leave the bank in the next little while.	1	2	3	4	5
3. I will quit the bank as soon as possible.	1	2	3	4	5
4. I do not plan on leaving the bank soon.	1	2	3	4	5
5. I may leave this bank before too long.	1	2	3	4	5

Part 5: Demographic Information:

Finally, we would like to know just a little about you so we can see how different types of people feel about the issues we have been examining:

1) Nationality:

- Saudi Non-Saudi

2) Gender:

- Male Female

3) Age:

- 20-25 years 26-31 years 32-37 years
 38-43 years 44-49 years 50-55 years
 over 56 years

4) Marital Status:

- Single Married Divorced Widowed

5) Your years of experience:

- 1 to less than 5 years 5 to less than 10 years 10 to less than 15 years
 15 to less than 20 years 20 to less than 25 years 25 to less than 30 years
 30 to less than 35 years over 35 years

6) Job Title:

- Teller Senior Teller Supervisor
 Customer Service Branch Manager Sales Other (please specify):

7) Educational Level:

- Secondary/Technical School Diploma Higher Diploma
 Bachelor Degree Master Degree Other (please specify):

8) In what range is your monthly salary in Saudi Arabian currency (Riyal)?

- Less than 4,000 4,000 - 7,999 8,000 - 10,999 11,000 - 14,999
- 15,000 - 19,999 20,000 - 29,999 30,000 - 39,999 40,000 and above

9) Would you like to receive a copy of the summary report of the study?

Yes No

→ Please provide your email:

Thank you very much for taking the time to complete this survey. Your help in providing this information is greatly appreciated. If there is anything else you would like to tell us, please do so in the space provided below.

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Thank you for your time and co-operation in completing this survey

Appendix C
Survey Instrument Questionnaire
“Arabic Version”

معلومات للمشاركين في البحث

أنت مدعو للمشاركة في هذه الدراسة بعنوان: "تأثير الثقافة التنظيمية على الرضا الوظيفي والالتزام الوظيفي ونية التسرب الوظيفي: دراسة حالة للقطاع البنكي في المملكة العربية السعودية".

يقوم بهذه الدراسة الطالب عبدالله الضويحي كجزء من متطلبات برنامج الدكتوراة في ادارة الأعمال في جامعة فكتوريا في أستراليا تحت اشراف الدكتور هيمانشو شي من كلية الإدارة ونظم المعلومات في جامعة فكتوريا.

هدف الدراسة

تسعى هذه الدراسة لفهم تأثير الثقافة التنظيمية على الرضا والالتزام الوظيفيين ونية التسرب الوظيفي لدى العاملين في البنوك السعودية. كما تسعى هذه الدراسة إلى الكشف عن دور الثقافة السعودية بشكل عام في تشكيل هذه العلاقات.

ما الذي سأجنيه من المشاركة في هذا الدراسة؟

ستساعد المعلومات التي تقدمها على فهم تأثير الثقافة التنظيمية على الرضا والالتزام الوظيفيين ونية التسرب الوظيفي في البنوك السعودية. كما ستساهم نتائج هذه الدراسة في فهم تأثير الثقافة السعودية على هذه القضايا. ونظراً لحاجة الإدارة العليا لفهم تأثير الثقافة التنظيمية على المتغيرات المختلفة المرتبطة بالموظف فإن نتائج هذه الدراسة سوف تساعد ادارة البنوك والمؤسسات المالية السعودية على تقييم وبناء الثقافة التنظيمية المناسبة.

كيف ستستخدم البيانات التي سأقدمها؟

إن كل البيانات التي تقدمها ستبقى قيد السرية التامة وستستخدم فقط لأغراض متعلقة بهذه الدراسة. كما أن الاجابات الفردية سوف يتم تقديمها بشكل جماعي مما يمنع ظهور الأسماء أو كل مايدل على هوية الشخص في هذه الدراسة والاصدارات اللاحقة.

و في حالة وجود أي تساؤل أو شكوى بشأن الطريقة التي عوملت بها من قبل الباحث يمكنك الاتصال بمنسق السلامة البيولوجية وأخلاقيات البحث في لجنة أخلاقيات البحث الانساني في جامعة فكتوريا على العنوان التالي: جامعة فكتوريا – ص.ب. 14428

ملبورن – ولاية فكتوريا 8001 أستراليا هاتف رقم 0061399194148

القسم الأول: الثقافة التنظيمية:

في هذا القسم سوف تقوم بتقييم ستة أبعاد رئيسية للثقافة التنظيمية الخاصة بالبنك الذي تعمل به. سيساعد تقييمك على تقديم صورة عامة للطريقة التي يعمل بها البنك والقيم التي تميزه. الرجاء الأخذ بالاعتبار انه لا توجد اجابة خاطئة و أخرى صحيحة حيث أنه لا توجد ثقافة تنظيمية خاطئة أو صحيحة كذلك. إن كل بنك في الغالب ستطبق عليه مجموعة مختلفة من الاجابات. لذلك ارجوا تحري الدقة في اجاباتك.

وذلك بوضع علامة (✓) في المربع الذي تختاره بجانب كل عبارة من العبارات التالية:

الصفات المهيمنة على البنك					
لا اوافق بشدة	لا اوافق	محايد	وافق	وافق بشدة	
					1. يسود البنك الطابع الشخصي وهو مثل الاسرة الواحدة (الكبيرة) والأفراد فيه مشتركون في كثير من الصفات العامة فيما بينهم.
					2. يغلب على البنك طابع النشاط والحركة الدؤوبة والموظفون مستعدون للمغامرة وخوض المخاطر في مجال العمل.
					3. يركز البنك على النتائج والهاجس الرئيسي داخله هو انجاز العمل. والموظفون يميلون إلى التنافس والإنجاز.
					4. تحكم الاجراءات الرسمية ما يعمله الموظفون بشكل عام داخل البنك.

نمط القيادة داخل البنك					
لا اوافق بشدة	لا اوافق	محايد	وافق	وافق بشدة	
					1. تميل القيادة داخل البنك إلى التوجيه والتشجيع والدعم .
					2. تميل القيادة داخل البنك إلى الابتكار و تقبل المخاطرة.
					3. تميل القيادة داخل البنك إلى اتباع سياسة صارمة وجادة تركز على تحقيق النتائج.
					4. تميل القيادة داخل البنك إلى التعاون والتنظيم واداء العمل بشكل فاعل وسلس.

ادارة الموظفين					
لا اوافق بشدة	لا اوافق	محايد	وافق	وافق بشدة	
					1. يتميز اسلوب الادارة داخل البنك بروح الفريق الواحد والذي يركز على المشاركة واتخاذ القرارات بشكل جماعي.
					2. يتميز اسلوب الادارة داخل البنك بإتاحة الفرصة للموظف للمخاطرة والابتكار.
					3. يتميز اسلوب الادارة داخل البنك بالتركيز على انجاز العمل والإلحاح في ذلك.
					4. يتميز اسلوب الادارة داخل البنك بالامان الوظيفي واستقرار العلاقات.

لا اوافق بشدة	لا اوافق	محايد	اوافق	اوافق بشدة	العوامل التي تساهم في ترابط وتماسك البنك ككيان واحد
					1. العوامل التي تساهم في ترابط وتماسك البنك تتمثل في الاخلاص والثقة المتبادلة بين الموظفين.
					2. العوامل التي تساهم في ترابط وتماسك البنك تتمثل في الالتزام بالابتكار و التطوير والاهتمام الكبير بجعل البنك في المقدمة دائماً.
					3. العوامل التي تساهم في ترابط وتماسك البنك تتمثل في تحقيق الانجازات والاهداف كما ان الطابع العام للبنك يتسم بالجدية لتحقيق هذه الاهداف.
					4. العوامل التي تساهم في ترابط وتماسك البنك تتمثل في القواعد والسياسات الرسمية للمحافظة على سير العمل بلا مشاكل.

لا اوافق بشدة	لا اوافق	محايد	اوافق	اوافق بشدة	الاهتمام والتوجه الاستراتيجي
					1. يهتم البنك بتطوير الموظفين ولذلك تسود قيم المشاركة والثقة العالية.
					2. يهتم البنك باكتساب الموارد وخلق تحديات جديدة كما يشجع البنك تجربة الاشياء الجديدة واقتناص الفرص.
					3. يهتم البنك بتحقيق الانجازات كما يهتم ايضا بتحقيق اهداف كبيرة وبعيدة المدى للتفوق على البنوك المنافسة.
					4. يهتم البنك باستقرار واستمرار العمل وسيره بكفاءة وبلا مشاكل.

لا اوافق بشدة	لا اوافق	محايد	اوافق	اوافق بشدة	معايير النجاح
					1. يُعرف البنك النجاح على أساس تطوير الموارد البشرية وعمل الفريق الواحد والتزام الموظفين والاهتمام بهم أيضاً.
					2. يُعرف البنك النجاح على أساس امتلاك أحدث المنتجات وأكثرها تفرداً حيث أنه سباق للابتكار وابداع أحدث المنتجات.
					3. يُعرف البنك النجاح على أساس تحقيق الأرباح و التفوق على المنافسين. ولتحقيق ذلك يسعى البنك للهيمنة على السوق.
					4. يُعرف البنك النجاح على أساس الكفاءة والفعالية وذلك بتقديم المنتجات بأقل تكلفة.

القسم الثاني: الرضا الوظيفي:

الرجاء تقييم مستوى رضاك عن وظيفتك الحالية وذلك بوضع علامة (✓) في المربع الذي تختاره بجانب كل عبارة من العبارات التالية:

لا اوافق بشدة	لا اوافق	محايد	وافق	وافق بشدة	
					1. أشعر أنني أتقاضى أجرا عادلا عن العمل الذي أقوم به.
					2. هناك في الواقع فرص قليلة جدا للترقية في عملي.
					3. إن مسؤولي المباشر كفؤ جدا في أدائه للعمل.
					4. أنا غير راضٍ عن الامتيازات التي أحصل عليها.
					5. عندما أقوم بعمل جيد أحصل على التقدير الذي استحقه.
					6. هناك عدة أنظمة وإجراءات تجعل القيام بالعمل الجيد أمراً صعباً.
					7. أنا أرتاح للناس الذين أعمل معهم.
					8. أشعر أحيانا أن عملي بلا معنى.
					9. التواصل يبدو جيدا في هذا البنك.
					10. العلاوات قليلة جدا و تأخذ وقتا.
					11. الذين يؤدون عملهم بصورة جيدة يحظون بفرص جيدة للترقية.
					12. المسؤول المباشر في العمل غير عادل معي.
					13. الامتيازات التي نحصل عليها هي نفس الامتيازات في البنوك الأخرى.
					14. لا اشعر بأن العمل الذي أقوم به يلقي التقدير الذي يستحقه.
					15. إن جهودي التي ابذلها لكي أقوم بعمل جيد لا تذهب سدى إلا فيما ندر.
					16. وجدت بأنه علي أن اعلم بجد أكبر في عملي و ذلك لعدم كفاءة الأشخاص الذين اعلم معهم.
					17. أحب الأعمال التي أقوم بها في عملي.
					18. أهداف هذا البنك غير واضحة بالنسبة لي.
					19. أشعر بعدم التقدير في البنك عندما أفكر بالأجر الذي أتقاضاه منه.
					20. يتقدم الناس وظيفيا في هذا البنك بنفس القدر التي يتقدمون به في البنوك الأخرى.
					21. المسئول المباشر لا يعطي اهتماما كبيرا لمشاعر الموظفين الذين يشرف عليهم.
					22. أن حزمة الامتيازات التي نحصل عليها عادلة.
					23. لا يتلقى الموظفون الكثير من المكافآت.
					24. هناك واجبات كثيرة في العمل.
					25. أنا مستمتع بعملتي مع الزملاء.
					26. غالبا ما اشعر بأنني لا اعرف ما يجري داخل البنك.
					27. أنا اشعر بالفخر لما أقوم به في عملي.

					28. اشعر بالرضا عن الفرص المتاحة في زيادة الأجور.
					29. هنالك امتيازات من المفترض أن نحصل عليها و لكنها غير موجودة.
					30. أنا أرتاح للمشرف علي في العمل.
					31. لدي الكثير من الأعمال التحريرية في العمل.
					32. أنا أشعر بأن جهودي لا تكافئ بالطريقة التي يجب أن تكافئ بها.
					33. أنا اراض عن فرصتي في الترقية في العمل.
					34. هناك الكثير من المشاحنات والشجار في العمل.
					35. عملي ممتع.
					36. الواجبات في العمل غير موضحة بصورة تامة.

القسم الثالث: الالتزام الوظيفي:

لكل عبارة من العبارات التالية، يرجى تقييم شعورك تجاه وظيفتك الحالية وذلك بوضع علامة (✓) في المربع الذي تختاره بجانب كل عبارة من العبارات التالية:

لا اوافق بشدة	لا اوافق	محايد	اوافق	اوافق بشدة	
					1. ساكون سعيداً للغاية إن بقيت في هذا البنك طيلة حياتي المهنية.
					2. إنني اشعر حقاً كما لو كانت مشاكل البنك هي مشاكلي الخاصة.
					3. حالياً، إن البقاء في هذا البنك هو مسألة ضرورة و رغبة على حد سواء.
					4. سيكون صعباً جداً علي أن اترك هذا البنك الان حتى لو أردت ذلك.
					5. إنني لا أشعر بأنه يجب علي أن أبقى في هذا البنك.
					6. لا أشعر أن قرار ترك البنك في الوقت الحاضر سيكون صائباً حتى لو كان ذلك من صالحتي
					7. إن جزءاً كبيراً من حياتي سيختل إن قررت ترك البنك الان.
					8. سوف أشعر بالذنب إذا تركت البنك الان.
					9. ليس لدي شعور قوي بالانتماء لهذا البنك.
					10. أشعر أن لدي خيارات قليلة جداً إذا تركت البنك الان.
					11. لا أشعر أنني مرتبط عاطفياً بهذا البنك.
					12. هذا البنك يستحق ولائي.
					13. لا أشعر أنني جزء من هذا البنك.
					14. لو أنني لم أكرس الكثير من جهدي لهذا البنك لكنت فكرت في العمل في مكان اخر.
					15. لن أترك البنك في الوقت الحاضر لأن لدي شعوراً بالالتزام تجاه العاملين فيه.
					16. يحتل هذه البنك مكانة كبيرة في نفسي.
					17. إن إحدى السلبيات القليلة لترك هذا البنك هو عدم توفر البدائل الوظيفية الأخرى.
					18. أدين بالشيء الكثير لهذا البنك.

القسم الرابع: نية ترك العمل والبحث عن وظيفة أخرى:

في هذا القسم سوف نطلب من أن نخبرنا عن احساسك تجاه وظيفتك الحالية مقارنةً مع الوظائف الأخرى التي قد تكون مهتماً بها أو قادراً على الحصول عليها وذلك بوضع علامة (✓) في المربع الذي تختاره بجانب كل عبارة من العبارات التالية:

لا اوافق بشدة	لا اوافق	محايد	اوافق	اوافق بشدة	
					1. أنوي ترك هذا البنك قريباً.
					2. أخطط لترك هذا البنك في المستقبل القريب.
					3. سوف أترك هذا البنك بأسرع وقت ممكن.
					4. لا أخطط لترك هذا البنك قريباً.
					5. من الممكن أن أترك هذا البنك في القريب العاجل.

القسم الخامس: معلومات شخصية ووظيفية:

الرجاء وضع علامة (X) في الفراغ المناسب لوضعك الحالي:

1. الجنسية:

سعودي غير سعودي

2. الجنس:

ذكر أنثى

3. العمر:

32 إلى 37

26 إلى 31

20 إلى 25

50 إلى 55

44 إلى 49

38 إلى 43

56 سنة فأكثر

4. الحالة الاجتماعية:

أعزب متزوج مطلق أرمل

5. سنوات الخبرة:

سنة واحدة إلى أقل من 5 سنوات 5 سنوات إلى أقل من 10 سنوات 10 سنوات إلى أقل من 15 سنة
 15 سنة إلى أقل من 20 سنة 20 سنة إلى أقل من 25 سنة 25 سنة إلى أقل من 30 سنة
 30 سنة إلى أقل من 35 سنة 35 سنة فأكثر

6. المسمى الوظيفي:

صراف كبير صرافين مسئول خدمة العملاء
 مراقب مدير فرع مدير مبيعات
 أخرى (يرجى تحديدها):

7. المستوى التعليمي:

تعليم ثانوي أو فني دبلوم دبلوم عالي
 بكالوريوس ماجستير أخرى (يرجى تحديدها):

8. معدل الراتب الشهري الذي تتقاضاه بالريال السعودي:

أقل من 4000 من 4000 إلى 7999 من 8000 إلى 10999 من 11000 إلى 14999
 من 15000 إلى 19999 من 20000 إلى 29999 من 30000 إلى 39999 40000 وأكثر

9. هل ترغب في الحصول على نسخة من نتائج هذه الدراسة؟

لا

نعم

يرجى كتابة عنوان البريد الإلكتروني: _____

في الختام نشكرك على قيامك بتعبئة هذا الاستبيان, كما ننظر بكل تقدير الى ما قدمته من مساعدة لتوفير هذه المعلومات. إذا كان لديك شيء آخر تود اضافته, يرجى كتابة ذلك في المكان المخصص أدناه.
