

Organisational Culture and the Job Satisfaction-Turnover Intention Link: A Case Study of the Saudi Arabian Banking Sector

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This study investigates the impact of organisational culture types on the relationship between job satisfaction and turnover intention. A sample of 258 frontline employees from 12 banks in Saudi Arabia participated in a questionnaire survey conducted between December 2011 and February 2012. Participants perceived market culture as the most dominant culture in Saudi banks. The results indicate that levels of job satisfaction and turnover intention varied across organisational culture typology. The four organisational culture types were positively and significantly related to job satisfaction with clan culture showing the strongest correlation with job satisfaction followed by adhocracy, hierarchy and market culture type. In terms of the moderating effects of organisational culture on the job satisfaction-turnover intention link, only market culture showed significant moderating effects. The implications and limitations of these findings are discussed.

Field of Research: Management

1. Introduction

The moderating effect of organisational culture on the relationship between job satisfaction and turnover intention is studied in the banking sector in Saudi Arabia. Previous studies have shown that organisational culture impacts different employee attitudes, such as job satisfaction and turnover intention (Cameron & Freeman, 1991). However, interactions among all these variables are yet to be explored. Organisational studies and other domains are likely to have correlational questions, “What job characteristics are related to turnover intention?”; causal questions such as “Does job satisfaction reduce turnover intention?” However, it is important to move beyond these questions in order to advance organisational theory, research and practice. Therefore, this paper addresses this gap by investigating the role of organisational culture in the job satisfaction-turnover intention link as shown in the conceptual model in Figure 2. A better understanding of these relationships will contribute to theory and practice.

This paper is also motivated by the dearth of research studies examining organisational culture and turnover intention in Saudi Arabia context. The existing literature has overlooked the cross-cultural implications of organisational studies. This

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study conducted in Saudi Arabia -an Islamic country in the Middle East with different economic, social, religious, and cultural values- is compared to the Anglo-American countries where most of the organisational studies have been conducted. These differences may lead to different implications on relationships among organisational culture, job satisfaction, and turnover intention. Given the importance of organisational culture in affecting and shaping employee's attitudes, the overall objective of this study is to present an insight into how organisational culture can be better understood and manipulated to enhance job satisfaction, and then affects the levels of turnover intentions among employees. Thus, the study has two fold objectives. First, it explores the dominant organisational culture type in Saudi banks; second, it investigates the moderating role of organisational culture on the relationship between job satisfaction and turnover intention among employees in the Saudi banking sector.

In the following section, an exploratory literature review is presented to identify the dimensions of the constructs in the framework. This is followed by the conceptual framework and hypotheses development. Finally, a methodology used in the study is discussed with findings and conclusions.

2. Literature Review

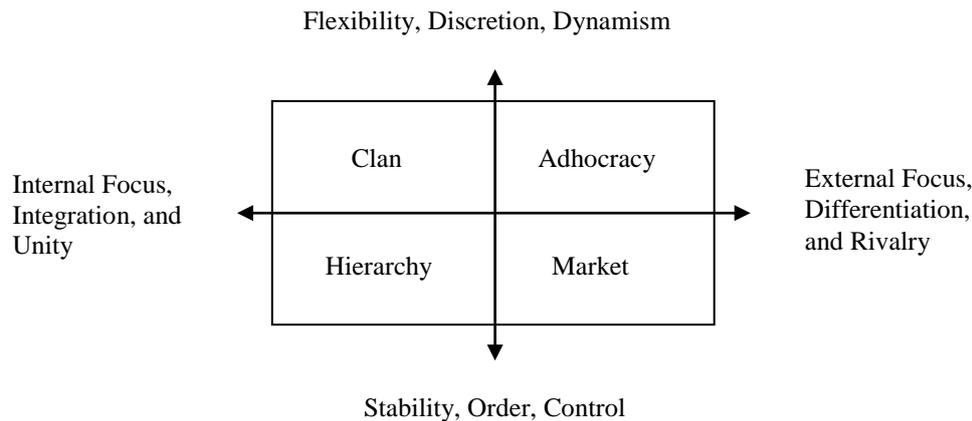
2.1 Organisational Culture

Organisational culture first appeared in the early 1960s as a synonym for organisational climate (Munro, Schumaker, & Carr, 1997). Researchers have developed different definitions of organisational culture. In spite of these differences, the majority of researchers agree that organisational culture consists of a combination of values, beliefs, and assumptions, and underlying interpretive processes that characterise an organisation (Bligh & Hatch, 2011).

In recent years, many scholars have explored the concept of organisational culture (Alvesson, 2002; Cameron & Quinn, 1999; Fey & Denison, 2003; Martin, 2001). The organisation's sense of uniqueness forms the main aspect of its organisational culture. This includes its aims, goals, mission, values, and main ways of working and establishing shared beliefs (Cameron & Quinn, 1999). These elements provide a notion of the complexity of organisational culture and a significant number of typologies and conceptualisations in the literature have been proposed. This paper utilises the Competing Values Framework (CVF) developed by Quinn and Rohrbaugh (1981, 1983). The framework, shown in Figure 1, has been empirically validated and accepted to precisely identify the type of cultures dominant in an organisation (Kwan & Walker, 2004). Building on this framework, Cameron and Quinn (1999) developed the Organisational Culture Assessment Instrument (OCAI) to classify types of organisational culture. The OCAI consists of market, clan, adhocracy and hierarchy cultures.

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Figure 1: The Competing Values Framework (Quinn and Rohrbaugh, 1981, 1983)



2.2 Job Satisfaction

Job satisfaction is a complex construct with different definitions. Spector (1997: 2) defined job satisfaction as 'how people feel about their jobs and different aspects of their jobs'. There are a number of theories of job satisfaction in the literature; one of the earliest is Herzberg's (1959) Two Factor Theory which states that there are two basic factors that affect job satisfaction and motivation. These two factors are hygiene and motivating factors. Hygiene factors include: supervision, salary, company policy and administration, relationship with and peers, working conditions, personal life, and security. On the other hand, the motivating factors arise from the job itself and include: recognition, responsibility, achievement, and the work itself. Another well-known model is Locke's (1976) Affect Theory. This theory suggests that job satisfaction is determined by a discrepancy between what one wants in a job and what they actually have. This theory suggests that dissatisfaction will occur when a person receives less than what they want and vice versa.

Hackman and Oldham (1976) proposed the Job Characteristics Model, which states that there are five core job characteristics including skill variety, task identity, task significance, autonomy, and feedback which impact three critical psychological states known as experienced meaningfulness, experienced responsibility for outcomes, and knowledge of the actual results. These three states, in turn, affect work outcomes such as job satisfaction. The last model is Adam's (1965) Equity Theory which argues that employees compare their input-outcome ratio with the input-outcome ratio of relevant other persons in the organisation. Dissatisfaction may occur when a fellow employee receives more from the same organisation.

2.3 Turnover Intention

The importance of job satisfaction is underscored by its negative relationship with turnover intention. According to Bohlander and Snell (2009: 93), employee turnover 'refers simply to the movement of employees out of an organisation'. Turnover can have devastating effects on organisations and individuals. It reduces productivity, disrupts teams, raises costs, and results in lost knowledge. Its negative impact on individual includes losing seniority, high expectations may not materialise and disruption of social life (Mobley & Fisk, 1982; Roseman, 1981). Turnover can be classified into two general types, voluntary and involuntary (Price & Mueller, 1986).

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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. Most studies focus on voluntary turnover rather than involuntary turnover as it is more controllable and meaningful for organisations (Price, 1977). Therefore, turnover intention refers to the intention to leave a job voluntarily. Karin and Birgit (2007: 711) defined it as 'the intention to voluntarily change companies or to leave the labour market altogether'. Turnover intention has been identified as the most important predictor of voluntary turnover (Griffeth, Hom, & Gaertner, 2000).

2.4 National Culture and Organisational Outcomes

Research has shown that national cultural has a profound influence on organisations (Adair, Okumura, & Brett, 2001). In fact, studies have shown that national culture affects new product development (Nakata & Sivakumar, 1996), the effectiveness of global branding strategies (Roth, 1995), the adoption of information systems (Twati & Gammack, 2006), corporate social disclosures (Webster & White, 2009) and leader-member exchange and organisation citizenship behaviours (Testa, 2009).

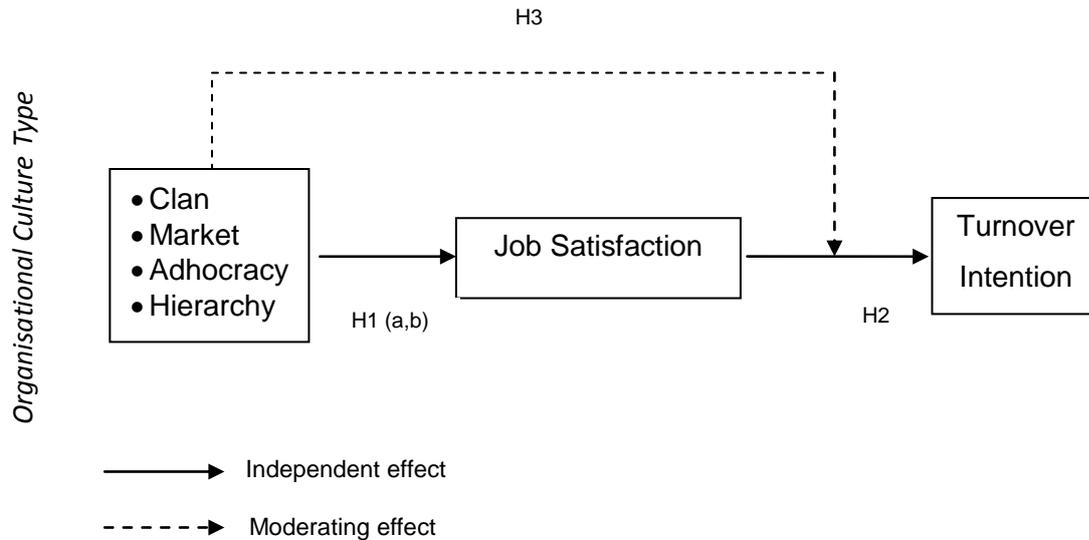
The studies cited above provide empirical evidence that national culture plays a major role in shaping organisational behaviour. Indeed, cultural differences can provoke cultural conflicts between best practices and the country they are applied in. Therefore, it is fundamental to investigate the applicability of western developed models of management in different cultural contexts to avoid these problematic situations.

3. Development of Framework and Hypotheses Formulation

Previous research has shown that organisational culture does have an impact on different employee attitudes such as job satisfaction and turnover intention. Peters and Waterman (2004) suggested that organisational culture can exert significant influence on several organisational aspects, such as job satisfaction. Goodman, Zammuto, and Gifford (2001) presented a study that looked at the impact of organisational culture on the quality of work life. They found that hierarchical cultures are negatively associated with job satisfaction while clan cultures are positively associated with job satisfaction.

Williams and Hazer (1986) found that job satisfaction is an important antecedent of turnover intention. They also showed that it is negatively correlated with turnover intention. Several empirical studies have supported these findings in different job types, such as hospital workers (Ding & Lin, 2006), human service employees (Mor Barak, Nissly, & Levin, 2001), engineering staffs (Ostroff, 1992), and IT personnel (Guimaraes & Igbaria, 1992). 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. They concluded that clan and adhocracy culture types were negatively associated with turnover intention while hierarchical culture type was positively associated with turnover intention. Job satisfaction was positively associated with clan and market culture types. Despite these related studies, there is still a need to explore and understand the interactions among all of these variables. Therefore, this paper will address this gap by investigating the role of organisational culture in the interactions between job satisfaction and turnover intention as shown in the conceptual framework in Figure 2.

Figure 2: Conceptual Research Framework



Lund (2003) investigated the impact of organisational culture on job satisfaction among marketing professionals in the USA. The results revealed that job satisfaction was positively associated with clan and adhocracy cultures, and negatively associated with market and hierarchy cultures. Lok and Crawford (2004) also examined the influence of organisational culture on job satisfaction among Hong Kong and Australian managers. The results showed that innovative and supportive cultures, such as clan and adhocracy cultures had positive effects on job satisfaction. Bureaucratic culture such as hierarchical culture showed no significant relationship with job satisfaction. Hence,

Hypothesis 1a: Clan and adhocracy culture types are positively correlated to job satisfaction.

Hypothesis 1b: Market and hierarchical culture types are negatively correlated to job satisfaction.

Job satisfaction has been reported to be negatively correlated with turnover intention (Ding & Lin, 2006; Guimaraes & Igbaria, 1992; Ostroff, 1992; Williams & Hazer, 1986). In a meta-analysis of 25 articles, Mor Barak et al. (2001) showed that job satisfaction is considered as the strongest predictor of turnover intention among child welfare, social work, and other human service employees.

Lambert and Hogan's (2009) study of turnover intention among correctional employees in the USA supported the previous study. The results indicated that job satisfaction had an inverse relationship with turnover intention. Hence,

Hypothesis 2: Job satisfaction is negatively correlated to turnover intention.

Organisational Culture is often regarded as an important moderator of employee behaviours, beliefs, attitudes, and intentions (Carr & Jones, 2001). Several studies provided empirical evidence of this moderating role, for example, Kacmar, Witt, Zivnuska, and Gully (2003) showed that organisational culture can play a moderating role in leader-member relations. Following this line of research, the following hypothesis is formulated:

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Hypothesis 3: Organisational culture (clan, adhocracy, market, hierarchy) moderates the relationships between job satisfaction and turnover intention.

4. Methodology

4.1 Participants and Data Collection

The study used a questionnaire survey conducted between December 2011 and February 2012. The sampling frame of this study included the employees of retail banks operating in the capital city, Riyadh. According to the 2010 annual report of the Saudi Monetary Agency (SAMA, 2010), the city of Riyadh comprises over 30% of total number of branches operating across the country. As the study utilized 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 and Bougie 2009). Therefore, the sample size of 912 employees was considered to be appropriate. The participants were composed of frontline staff and middle managers. Public Relations managers in these banks were contacted to obtain their approval to distribute the surveys to the potential participants.

Total 912 surveys were distributed along with the consent letter. The participants were given two weeks before a follow-up call was made. Overall, 267 surveys were returned. Due to missing data, nine surveys were eliminated, yielding a net return of 258 surveys, that is a 28% response rate.

The sample of employees surveyed provided 74% male respondents and 26% female respondents. A majority of respondents were between 26 to 31 years of age (51%), had less than 5 years of experience (48%), had at least a bachelor degree (57%), and earning between 4,000 to 7,999 Saudi Riyal of monthly income (56%). Table 1 is a summary of the characteristics of the sample.

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Table 1: Demographic Profile of study sample

Item	Demographic	Description	Frequency	Percent
1	Gender	Male	192	74.4
		Female	66	25.6
		Total	258	100
2	Age	20-25	54	21.1
		26-31	131	51.2
		32-37	43	16.8
		38-43	22	8.6
		44-49	5	2.0
		50-55	1	.4
	Total	256	100	
3	Years of experience	1 - less than 5	125	48.4
		5 - less than 10	91	35.3
		10 - less than 15	25	9.7
		15 - less than 20	12	4.7
		20 - less than 25	5	1.9
	Total	258	100	
4	Educational level	Secondary/technical school	16	6.2
		Diploma	70	27.1
		Higher diploma	21	8.1
		Bachelor	148	57.4
		Master	3	1.2
		Other	0	0
	Total	258	100	
5	Monthly salary in Saudi riyal 1 AUD\$ = 3.86 Saudi riyals (as of 10/04/2012)	Less than 4,000	7	2.7
		4,000 - 7,999	143	55.9
		8,000 - 10,999	60	23.4
		11,000 - 14,999	30	11.7
		15,000 - 19,999	6	2.3
		20,000 - 29,999	10	3.9
	Total	256	100	

4.2 Measures of Constructs

This paper employed both descriptive and correlational research designs. Correlation and hierarchical regression analysis were conducted to reveal the relationships among the variables using SPSS Statistics 20. Each of the items included in this study's survey was measured on a five-point Likert scale ranging from "strongly disagree" to "strongly agree".

Organisational culture was measured using the Organisational Culture Assessment Instrument (OCAI) developed by Cameron and Quinn (1999). The OCAI results determine the dominant type of organisational culture by categorising the construct into four sub-scales: *clan*, *market*, *adhocracy*, and *hierarchy culture types*.

The Cronbach's alpha for *clan culture* was 0.80, *market culture* was 0.70, *adhocracy culture* was 0.79, and *hierarchical culture* was 0.75. An alpha level of 0.70 or above is generally considered to be acceptable (Cronbach 1951).

The Job Satisfaction Survey (JSS) developed by Spector (1985) was used to assess employees' job satisfaction. The JSS assesses overall satisfaction, along with nine

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facets of job satisfaction: pay, promotion, supervision, benefits, contingent rewards, operating procedures, co-workers, nature of work, and communication. The Cronbach's alpha of the JSS was 0.87.

Finally, turnover intention was measured by the turnover intention scale developed by Crossley, Grauer, Lin, and Stanton (2002). The scale consisted of 5 items. The Cronbach's alpha of turnover intention scale was 0.90.

Demographic variables of age, gender, years of experience, educational level and monthly salary, were controlled for because of their possible impact on the level of job satisfaction and turnover intention.

5. Findings

Sample means, standard deviations, and internal consistencies are reported in Table 2. The overall mean scores indicate that respondents identified their organisational culture to be dominantly market type. Respondents perceived hierarchical culture type as the next most dominant in their banks, followed by clan and adhocracy culture type respectively. None of the control variables showed any significant effects on job satisfaction and organisational culture types.

Hypothesis 1a was tested using zero-order correlation as shown in Table 2. That means job satisfaction is positively and significantly correlated to clan culture ($R_{258} = .64, p < .01$) and to adhocracy culture ($R_{258} = .58, p < .01$). This hypothesis was supported at the zero-order correlation level.

Hypothesis 1b was tested using zero-order correlation as shown in Table 2. The zero-order correlation found that job satisfaction is positively and significantly correlated to Market culture ($R_{258} = .41, p < .01$) and to hierarchical culture ($R_{258} = .57, p < .01$). This hypothesis was rejected at the zero-order correlation level. Hypothesis 2 sought to examine if job satisfaction is significantly and negatively correlated to turnover intention among bank employees in Saudi Arabia. The zero-order correlation found that turnover intention is negatively and significantly correlated to job satisfaction ($R_{258} = -.53, p < .05$). This hypothesis was accepted at the zero-order correlation level.

Table 2: Mean, Standard Deviation and Zero-order Correlation

Scales	Mean	SD	1	2	3	4	5	6
1. Clan Culture	3.43	.86	<i>.80</i>					
2. Market Culture	4.09	.64	.57 **	<i>.70</i>				
3. Adhocracy Culture	3.31	.79	.79 **	.55 **	<i>.79</i>			
4. Hierarchical Culture	3.66	.73	.75 **	.71 **	.69 **	<i>.75</i>		
5. Job Satisfaction	2.93	.51	.64 **	.41 **	.58 **	.57 **	<i>.87</i>	
6. Turnover Intention	3.14	1.03	-.37 **	-.13 *	-.34 **	-.25 **	-.53 **	<i>.91</i>

* $P < .05$ ** $P < .01$ $n = 258$, Cronbach alpha italicized diagonally

Hierarchical multiple regression was used to test hypothesis 3 to assess the ability of organisational culture to moderate the relationship between job satisfaction and turnover intention. Regression, with interaction terms of independent and moderator variables, is suggested as an appropriate method for this study (Baron & Kenny 1986). We conducted hierarchical regression in two steps. First, control variables (e.g. gender, age, experience, education and income) and job satisfaction were entered in

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Step 1. In Step 2, we regressed turnover intention on each of the four organisational culture types (e.g. clan, market, adhocracy and hierarchical) and the interaction between job satisfaction and each of the organisational culture types (e.g. clan, market, adhocracy and hierarchical). This step is crucial in unveiling moderating effects. The results are reported in Table 3.

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Table 3: Hierarchical Regression of Organisational Culture and Job Satisfaction on Turnover Intention

Turnover Intention																
	Culture type-Clan Culture				Culture type-Adhocracy Culture				Culture type-Market Culture				Culture type-Hierarchy Culture			
	B	se	Beta	ΔR^2	B	Se	Beta	ΔR^2	B	se	Beta	ΔR^2	B	se	Beta	ΔR^2
				0.006				0.005				0.019*				0.015
(Constant)	25.5	6.61			27.0	6.76			14.2	9.29			17.3	8.15		
Gender	-1.55	0.66	-0.13*		-1.46	0.67	-0.12*		-1.50	0.66	-0.13*		-1.51	0.66	-0.13*	
Age	-0.10	0.46	-0.02		-0.10	0.47	-0.02		0.01	0.46	0.00		-0.02	0.46	-0.00	
Experience	0.05	0.52	0.01		0.04	0.52	0.01		-0.02	0.51	-0.00		-0.04	0.52	-0.01	
Education	-0.37	0.29	-0.07		-0.38	0.29	-0.08		-0.45	0.29	-0.09		-0.40	0.29	-0.09	
Income	0.20	0.34	0.04		0.24	0.34	0.05		0.22	0.33	0.05		0.24	0.33	0.05	
Job Satisfaction	-0.08	0.07	-0.25		-0.08	0.08	-0.26		0.03	0.11	0.10		0.01	0.09	0.02	
Culture Type	0.38	0.38	0.31		0.46	0.42	0.35		1.32	0.55	0.63*		1.01	0.44	0.70*	
¹ Culture Type * Job Satisfaction	-0.01	0.00	-0.57		-0.01	0.01	-0.60		-0.01	0.01	-1.04*		-0.01	0.01	-1.12*	

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

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The results of the clan culture model were nonsignificant. No interaction effect was found between clan culture and job satisfaction on turnover intention. The same conclusion holds for the adhocracy and hierarchy culture models. The results were nonsignificant and no interaction effects were observed.

A significant interaction effect was detected between market culture and job satisfaction. The R^2 change associated with the interaction term was 0.019 ($p < .05$). In other words, the interaction between market culture and job satisfaction explained an additional 1.9% of the variance in turnover intention.

6. Conclusion and Limitations

This study investigated the moderating effect of organisational culture types on the relationship between job satisfaction and turnover intention. The relationship between job satisfaction and turnover intention is well established in the western context. However, the impact of organisational culture on this relationship has not been empirically established especially in different cultural contexts as Saudi Arabia. It was hypothesised that each of the four organisational culture types will relate significantly to job satisfaction and therefore have a significant effect on turnover intention. Only market culture significantly moderated the relationship between job satisfaction and turnover intention.

Contrary to previous studies, market and hierarchy culture types did not correlate negatively with job satisfaction. These two culture types, generally characterised by stability and control, were expected to elicit significantly lower levels of job satisfaction. However, the results of this study did not fully confirm these findings. Although market and hierarchy culture types were positively correlated with job satisfaction, they were less correlated than clan and adhocracy culture types. These conflicting results may be explained by the model of national culture proposed by Hofstede (1980, 1991). Based on research among IBM employees in over 70 countries, Hofstede (1980) conceptualised culture and its associated values into four primary dimensions. The four dimensions he identified were: power distance, individualism, masculinity, and uncertainty. The Arab World, including Saudi Arabia, was ranked very high on the power distance and uncertainty dimensions at 80 and 68, respectively, compared to 35 for both dimensions in the United Kingdom. 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.

The findings on the clan and adhocracy culture types were in agreement with the existing literature on organisational culture and job satisfaction. Employees reported higher levels of job satisfaction in clan and adhocracy culture types.

This study was conducted in Saudi Arabia to examine the nature of organisational culture in Saudi banks. The results suggest that Saudi bank employees perceive the organisational culture of their organisations in a way that may be influenced by their national culture of Saudi Arabia. This led to different and sometimes negative

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organisational outcomes such as job satisfaction levels. The impact of national culture is very important since employees' behaviours and attitudes may be influenced by their national cultures. It is, therefore, essential when studying the organisational culture of a given organisation, to study the national culture of the society in which it operates (Adler & Gundersen, 2008). In Hofstede's (1984) study of employees of a multinational corporation, 50 percent of the differences in employees' attitudes and behaviours was explained by national culture.

The study will assist practitioners in understanding organisational culture and its impact on job satisfaction and turnover intention. Understanding the role of organisational culture can help managers to determine where to strive to help improve employees' job satisfaction which, in turn, leads to reduced employees' turnover.

For Saudi organisations, this study is important in assessing and building the appropriate organisational culture that entails the highest levels of job satisfaction and the lowest levels of turnover intention among employees in Saudi Arabia in particular and the Arab World in general.

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 Western HR best practices to a different cultural context like Saudi Arabia is not simple, because it may result in different, undesirable outcomes.

This study has several important limitations. First, the empirical study was conducted on frontline staff of retail banks in one city, Riyadh, which makes it difficult to generalise its findings to other population groups. Second, using self-administered questionnaires increases the chance of subjectivity when completing these questionnaires. Finally, the study adopted a cross-sectional design which involves data at a single point in time. Therefore, a future longitudinal design would be able to capture the actual employee turnover.

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