



Exploring the Relationship between Organizational Culture, Organizational Commitment and Performance in Commercial Banks in Two African Countries

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ABSTRACT

Although the relationship between organizational culture, organizational commitment and organizational performance has been thoroughly researched in most developed countries, not much research has been conducted in developing countries, especially in Africa. Thus, being sparked by the erratic performance, an on-line survey was conducted among to reflect the above relationships. With respect to organizational employees from a commercial bank in two African countries, to test 12 (twelve) hypotheses which were postulated commitment, the study focused on the three antecedents, namely, normative, affective and continuance commitment, rather than the composite concept. Upon analysis of the data from a non-probability sample of 265 respondents using structural equation modelling, it was ascertained that there is no relationship between the three antecedents of organizational commitment and the performance of employees in both the combined, as well as in the individual bank samples. However, although no relationship existed between organizational culture and employee performance, a strong positive relationship was ascertained between organizational culture and organizational performance. Considering that the findings do not necessarily concur with much of what has been reported in the literature, the implications of the findings on the performance of the sampled banks as well as for future research, are discussed.

Keywords: Culture, Performance, Commitment, Commercial Banks, Developing Country

JEL Classification: M14

1. INTRODUCTION

One of the main challenges facing organizations particularly in the service industry, is having committed and competent employees, who give of their best towards the achievement of organizational objectives. Andrew (2017), asserts that when a bond is developed between employees and the organization, employees will perform better as they are more committed, and this commitment is important for organizations to remain competitive. Tompos and Ablonczy-Mihályka (2018) claimed that studying culture in the workplace has become relevant, due to the fact that cultural diversity within organizations has become common. Other researchers opine that cultural diversity has positive implications for the workplace, including sustainability

and competitive advantage (Urbancová et al., 2020). Tompos and Ablonczy-Mihályka (2018), assert that leaders and managers must meet the conditions that make cultural diversity conducive for the productivity of employees and overall performance of the organization.

According to the annual financial reports of the commercial banks in Lesotho and Eswatini, it was evident that in 2017, both banks experienced a decline in financial performance compared to the previous reporting period. Although in 2018, both these banks showed an improvement in financial performance, in 2019, both the performance of both banks declined, thus prompting the need to understand whether this inconsistent performance is attributed to the culture or employee commitment (Financial Reports

2017-2019). This study will therefore assess the relationship between organizational culture, organizational commitment and performance at one commercial bank in each of the above African countries. More specifically, the study will critically examine the effects of the three antecedents of organizational commitment on employee and organizational performance.

2. LITERATURE REVIEW

Schein (2010) as cited by Tomya and Saenchaiyathon (2015), referred to culture as “a pattern of basic assumptions, which are important for management as they create success or failure for an organization.” Jardioui et al. (2019) view culture as “shared values” and “ways of working” for individuals in an organization. Several frameworks have developed to understand and study culture and according to Rukh and Qadeer (2018), the Cultural Values Framework (CVF) provides an accurate assessment of culture mainly in the private sector in both developed and developing economies. In a study on key cultural constructs using the CVF model, Pinho et al. (2013), confirm that organizational culture affects organizational performance.

According to Dauber et al. (2012), organizational culture can be classified into three approaches, which include the “dimensions” approach, where organizational culture is linked to other constructs and adopts a multidisciplinary approach. This approach is adopted in this study, since it includes the relationship between organizational culture, organizational commitment and performance (Homburg and Pflesser, 2000).

Pinho et al. (2013) highlighted that organizational commitment is made up of three dimensions which include the employee’s involvement, emotional attachment and identification with the organization. According to Syakur et al. (2020), commitment is the ability to build long term relationships where certain employees would stay longer than others who did not commit to relationships. Martini et al. (2018), assert that employee commitment is also referred to as organizational commitment, as it relates to an employee’s attitude or loyalty towards the organization. Prihantoro (2012), argued that employee performance can be influenced by organizational commitment. According to Andrew (2017), a positive relationship between organizational commitment and job performance, is required for companies to enhance their performance, and to strengthen the employees’ commitment towards the organization. Nikpour (2017) asserts that some of the factors that support organizational commitment include emotional commitment, continuance commitment and normative commitment. According to Nguyen et al. (2020), when employees trust an organization, they are likely to be more committed to the organization; thus, trust is also viewed as a antecedent of commitment.

Kaplan and Kaplan (2018) identified three factors influencing organizational commitment, namely, strong belief and acceptance of the organization’s values; the willingness to exert effort on behalf of the organization; and a desire to remain a member of the organization. Kaplan and Kaplan (2018), identified these factors as, fulfilling set goals; service quality; acceptance of change; and

fulfilling extra tasks, and these factors supported both the theories they identified and the conceptual framework they developed.

Willingness to exert effort on behalf of the organization is associated with performance. Pinho et al. (2013), posit that organizational performance is a recurring theme that is investigated by management, with little consensus on how performance is defined. Organizational performance is the collective performance of individual employees, whereas employee performance is the evaluation of the results of an employee’s behaviour against the accomplishment of a given task (Berberoglu, 2018). Organizations are always trying to improve their performance in order to achieve their goals and objectives, and is often lead by intelligent, energetic and agile leaders, who inform and develop the culture to remain competitive (Mujanah et al., 2019). These researchers further postulate that development of a strong culture prepares organizations in times of uncertainty and also improves organizational performance.

Sukanebari and Konya (2020), assert that the accomplishment of work in an organization is achieved through its employees, so if organizations are to improve performance, employee commitment becomes necessary as it promotes individual employee performance. Singh et al. (2018) identified several factors affecting organizational performance and these included organizational leadership. According to Raharjo et al. (2018), some of the important antecedents of employee performance include, organizational commitment, job design and job satisfaction. Thus, presenting the view that when employees are more committed to their jobs, they will be more involved in the activities of the organizations, that may result in organizational performance.

Lay et al. (2020), highlight that organizational culture influences the employee’s behaviour and organizational performance. According to Martini et al. (2018), the employee’s performance is also influenced by internal factors that include competency, work commitment, job satisfaction; internal organization that relate to the organizational culture. Several researchers (Limpanitgul et al., 2017; Lau et al., 2017; Saha and Kumar, 2018; Lee and Cho, 2018), explored the relationship between organizational culture and affective commitment, and reported that organizational culture did not have a direct influence on affective commitment. However, Adam et al. (2018), concluded that organizational culture has a significant and positive effect on organizational commitment. In order to further explore the relationship between organizational culture and affective commitment with respect staff in an African bank setting, it is postulated as follows:

H1a: Organizational culture has a significant positive impact on the affective commitment of bank staff in Eswatini.

H1b: Organizational culture has a significant positive impact on the affective commitment of bank staff in Lesotho.

Pakpahan (2018) studied the impact of organizational culture on normative commitment, and reported that organizational culture is positively associated with the normative commitment of employees. Limpanitgul et al. (2017), found that organizational culture significantly strengthens the effect of empowerment on normative commitment. Normative commitment was also found

to be depend on organizational culture (Arokiasamy and Tat, 2019; Batugal, 2019). In order to further understand the relationship between organizational culture and normative commitment, it is hypothesised that:

H2a: Organizational culture has a significant positive impact on the normative commitment of bank staff in Eswatini.

H2b: Organizational culture has a significant positive impact on the normative commitment of bank staff in Lesotho

Some researchers (Yaseen et al., 2018) reported that organizational culture had a significant positive relationship with continuance commitment. However, other researchers (Limpanitgul et al., 2017; Raharjo et al., 2018; Lundkvist and Amedi, 2019) reported that no relationship existed between organizational culture and continuance commitment among employees. Thus, in order to explore the relationship between organizational culture and continuance commitment with respect to the African bank employees, it is hypothesized as follows:

H3a: Organizational culture has a significant positive impact on the continuance commitment of bank staff in Eswatini.

H3b: Organizational culture has a significant positive impact on the continuance commitment of bank staff in Lesotho.

Raharjo et al. (2018), affirmed that affective commitment has a significant positive effect on employee performance, a view which is also supported by several researchers (Hafiz, 2017; Ribeiro et al., 2019). In order to explore these relationships further in the context of bank employees in Eswatini and Lesotho, it is hypothesised that:

H4a: Affective commitment has a significant positive impact on the performance of bank employees in Eswatini.

H4b: Affective commitment has a significant positive impact on the performance of bank employees in Lesotho.

Researchers (Martini et al., 2018; Karem et al., 2019), highlight that normative commitment can also affect employee performance. However, Kaplan and Kaplan (2018), revealed that there is no relationship between normative commitment and employee work performance. Since there are different views on the relationship between commitment and performance, in order to explore the relationship further in the context of the staff from two African banks, it is hypothesised that:

H5a: Normative commitment has a significant positive impact on the employee performance of a bank in Eswatini.

H5b: Normative commitment has a significant positive impact on the employee performance of a bank in Lesotho.

Raharjo et al. (2018), found that morale is the dominant indicator of commitment, whilst low error rate was the dominant indicator of employee performance. These researchers demonstrated that there is a positive relationship between commitment and employee performance. Martini et al. (2018) confirmed that continuance commitment has a significant positive effect on employee performance. These findings were also supported in studies conducted by Memari et al. (2013). However, some other researchers (Cesario and Chambel, 2017; Kaplan and Kaplan, 2018) concluded that there is no relationship between continuance commitment and employee work performance. Thus, in order to explore the relationship further, it is hypothesised that:

H6a: Continuance commitment has a significant positive impact on the employee performance of a bank in Eswatini

H6b: Continuance commitment has a significant positive impact on the employee performance of a bank in Lesotho

Andrew (2017), reported that there is a strong and positive relationship between employee commitment and organizational performance and that all three commitment contributes equally to organizational performance. Other researchers such as Nikpour (2017), also concluded that organizational commitment mediates the relationship between organizational culture and organizational performance. However, Nguyen and Tu, (2019) revealed that there is no correlation between affective commitment and organizational performance. To explore the relationships further and in an African bank context, it is hypothesised that:

H7a: Affective commitment has a significant positive impact on the organizational performance of a bank in Eswatini

H7b: Affective commitment has a significant positive impact on the organizational performance of a bank in Lesotho

Many studies, including that of Raharjo et al. (2018) and Mujanah et al. (2019), confirm that organizational commitment has a positive relationship with employee performance. However, although Kaplan and Kaplan (2018), hypothesised that normative commitment has a positive effect on work performance; they concluded that normative commitment had no significant impact on work performance. In order to further explore the relationship between normative commitment and organizational performance, it is hypothesised that:

H8a: Normative commitment has a significant positive impact on the organizational performance of a bank in Eswatini

H8b: Normative commitment has a significant positive impact on the organizational performance of a bank in Lesotho

Sukanebari and Konya (2020), highlighted that employees with high continuance commitment will work hard to achieve the organization's goals and objectives. These researchers concluded that a significant and positive relationship exists between continuance commitment and the antecedents of organizational performance, which include effectiveness, efficiency and profitability. Ekienabor (2018) also confirmed the relationship between continuance commitment and organizational performance. In order to explore this relationship further and in an African bank context, it is therefore hypothesised that:

H9a: Continuance commitment has a significant positive impact on the organizational performance of a bank in Eswatini

H9b: Continuance commitment has a significant positive impact on the organizational performance of a bank in Lesotho

Some researchers (Raharjo et al., 2018; Mujanah et al., 2019), assert that organizational culture can result in the achievement of organizational objectives. Raharjo et al. (2018) argued that if an organization has a good culture, employees will be more satisfied, which will ultimately result in improving their performance. Yamali (2018), argued that since employees are the backbone of

an organization, they contribute to an organization's development, and that the organizational culture assists employees to identify with the organization. Adam et al. (2018), also established that organizational culture has a significant positive effect on employee performance and argued that organizational culture plays a key contributing role that directly influences employee performance.

However, Pawirosumarto et al. (2017) posited that that organizational culture does not significantly influence employee performance. In order to explore the relationship further, and in an African context, it is hypothesised that:

H10a: Organizational culture has a significant positive impact on employee performance at a bank in Eswatini

H10b: Organizational culture has a significant positive impact on employee performance at a bank in Lesotho

From an early study undertaken by Denison (1990) on the relationship between corporate culture and performance, it was concluded that participative corporate cultures outperformed cultures that were non-participative. Several other researchers (Nikpour, 2017; Mujanah et al., 2019), assert that organizational culture has a positive impact on organizational performance, and that this impact is as a result of organizational culture impacting employee performance. However, Yesil and Kaya (2013), revealed that organizational culture did not impact the financial performance of the organization. Thus, the literature is somewhat conflicting and therefore in order to explore this relationship further, it is hypothesised that:

H11a: Organizational culture has a significant positive impact on the organizational performance of a bank in Eswatini.

H11b: Organizational culture has a significant positive impact on the organizational performance of a bank in Lesotho.

Mujanah et al. (2019), reported a positive relationship between perceived organizational support and employee performance. Hameed and Anwar, (2018), concluded that human capital has a direct relationship with organizational performance. In order to further explore these relationships, it is therefore hypothesised, that:

H12a: Employee performance has a significant positive impact on the organizational performance in a bank in Eswatini

H12b: Employee performance has a significant positive impact on the organizational performance in a bank in Lesotho

3. METHODOLOGY

This research is conducted by using the survey method as postulated by Funminiyi (2018). A positivist research paradigm was adopted since the study focused on testing relationships between research constructs to deduce conclusions. A quantitative approach was also deemed most suitable to meet the study objectives and test the proposed hypotheses (Nayak and Singh, 2021). Furthermore, a cross sectional design was deemed appropriate since it is analytical in nature and establishes relationships (Zangiroلامي-Raimundo et al., 2018).

A non-probability convenience sampling method was used to select the research sample. The target population included all

staff that were employed in the two international banks in Lesotho and Eswatini. The researcher received the email addresses of the respondents from the IT Division of these respective banks. The MD of these banks sent out a notification informing staff about the research and encouraged participation. It was evident from the HR reports that there were 272 staff in the Lesotho bank and 290 in Eswatini. The determination of a valid and acceptable sample size was based on Cochran's (1977) correction sample size formula for categorical data (Bartlett et al., 2001). The overall sample size of 228,13, was rounded up to 229 respondents (Bartlett et al., 2001). The reason for using the correctional formula was as a result of the sample size exceeding 5% of the population size, (Cochran, 1977). Therefore, based on the combined population of 562, a sample size of 228.13, rounded off to 229 was deemed acceptable for this study, (Bartlett et al., 2001; Cochran, 1977).

The questionnaire employed in this survey consisted of seven sections. Section A required that respondents supply their biographical and background information. Sections B, C, D, E and F focused on the research constructs of the study, which were operationalized in accordance with previous research after minor modifications (Owino, 2014). A six-item scale was adapted and adopted from Terzioglu et al. (2016) to measure 'organizational culture. A six-item scale was also adapted and adopted from Malhotra and Mukherjee (2004), to measure "continuance commitment;" "normative commitment" and "affective commitment." A five-item scale was adapted and adopted from Shahzadi et al. (2004) to measure employee performance. Finally, "organizational performance, was measured using a six-item scale adapted from Rahman (2001). All items were measured on a 5-point Likert scale which was anchored by 1 = strongly disagree to 5 = strongly agree, to express the degree of agreement with each statement. Lower scores reflected respondents' disagreement with the statements, while higher scores reflected their agreement. Thus, the scores implied the mean scores, which reflected the respondents' level of agreement or disagreement with the constructs (Nunan et al., 2017).

A pilot study was conducted among 10 participants from each country and six questionnaires were returned from Eswatini and five from Lesotho. The pilot study revealed critical information relating to the confusion of understanding of particular words. There was also sensitivity around racial clustering and this was subsequently removed from the questionnaire. Although these questionnaires were validated in many previous studies (Terzioglu et al., 2016; Malhotra and Mukherjee, 2014; Shahzadi et al., 2004; Rahman, 2001), the pilot study revealed that when applied in a different cultural context, the questions may not be that easily understood by the respondents. Thus, necessary amendments were made to the wording of the statements.

The online survey was conducted by creating and emailing separate links for Eswatini and Lesotho. The survey was conducted over 30 days, and on the 30th day, after discussions with a statistician, it was decided that the response was sufficient. The data was coded in an Excel spreadsheet before analysis. Descriptive and inferential statistics analysis were carried out using the SPSS software (Ong and Puteh, 2017). Structural Equation Modelling (SEM), was

used since it is an important process to evaluate the goodness of fit of the proposed model, (Shi et al., 2019). Confirmatory factor analysis was conducted to assess reliability and validity of the measurement instruments, and thereafter, the path analysis was performed in order to test the proposed hypotheses. The chi-square (χ^2) distribution allowed the researcher to evaluate the fitness of the measurement model. However, since according to Shi, Lee, Maydeu-Olivares (2019), the chi-square is not always sufficient in assessing a model fit, other goodness fit model indices were developed to provide usefulness of the hypothesised model and to further determine the feasibility of the solution and explain the data observed (Shi et al., 2019). These included Bentler's (1990) comparative fit index (CFI), Root Mean Square Error of Approximation (RMSEA) (Cangur and Ercan (2015), and Bollen's (1989) Incremental fit index ((IFI) (Moss, 2016).

Reliability was assured using Composite Reliability (CR) (Hajjar, 2018; Mendi and Mendi, 2015; Peterson and Kim, 2013). Since the alpha coefficient (α) is not a 'desirable' estimate of reliability of a scale, due to for example, under-estimating reliability (Peterson and Kim 2013), CR has therefore become the alternative reliability estimate. The factor loadings of the default model were used to calculate the CR values which are aligned to the views of Hajjar (2018) and Mendi and Mendi, (2015). O'Hair et al., (1998) posited that the threshold for CR values should be above the 0.70, which is consistent with Othman and Rahim (2019) and Zaid et al. (2019). The CR threshold to be met was $0.6 \leq X < 0.7$ for all the factor loadings.

Convergent validity was assessed based on the composite reliability (CR) value and if the CR value is greater than 0.80, then the standards for convergent reliability have been met (Zaid et al., 2019). Convergent validity was examined by observing the inter-correlation between measurement items and the research constructs. Therefore, in the current study, if the CR value was greater than the average variance extracted value (AVE), then the convergent validity standards have been met. In order to compute the AVE values, the formula suggested by Rochefort et al. (2018) was used. In order to justify the existence of convergent validity, the AVE needs to be greater than 0.5 and the CR greater than 0.7.

Discriminant validity was examined by measuring the Maximum shared square variance (MSV) and discriminant validity is attained when the AVE is greater than .50 and greater than the MSV (Balakrishnan and Griffiths, 2017). The AMOS software was used for SEM, since it tests traditional models using Confirmatory Factor Analysis (Kline et al., 2013).

In the second stage of the model testing, the structural model was examined and centered on the suggested Goodness-of-fit (GOF) metrics, and the model that fits both theoretical standards and GOF was chosen for SEM analysis (Oke et al., 2012). The general model fit in both measurements, and the structural model is examined using goodness-of-fit indices including Chi-square ratio which controls the model complexity, Comparative fit index (CFI), Normed Fit Index (NFI), Tucker Lewis Index (TLI), Relative fit Index (RFI), Incremental Fit Index (IFI) and Root Mean Square Error of Approximation (RMSEA) (Dishman et al., 2015).

The model specification was carried out as the first procedure in CFA (Shek and Yu, 2014) and the model fit estimates were evaluated (Jackson et al., 2009:10). With reference to the model fit, indicators recommended include Chi-square/degrees of freedom and Goodness of Fit Index (GFI), Adjusted Goodness of Fit Index (AGFI) (Jackson et al., 2009), Normed Fit Index (NFI), Incremental Fit Index (IFI), Tucker-Lewis Index (TLI), Composite Fit Index (CFI) and the Random Measure of Standard Error Approximation (RMSEA) as recommended (Schreiber, Nora, Stage, Barlow, King, 2006). Based on the aforementioned, there were no adjustments to the proposed conceptual model, therefore the proposed model became the tested and accepted model.

Path modelling as part of the SEM procedure was carried out in order to demonstrate and test the theoretical underpinnings of the study and the significance of the relationships between the model constructs (Jenatabadi and Ismail, 2014). The measurement model was evaluated by examining the p-values, as well as standardised regression coefficients (Nunkoo and Ramkissoon, 2012).

4. RESEARCH FINDINGS

From the combined (303) responses received, 18 questionnaires were excluded because the respondents did not fully complete the survey, which resulted in 265 responses being analysed. In summary, the response rate from Lesotho was 51.3%, whilst Eswatini represented a response of 48.7%, which translates into 136 and 129 respondents respectively.

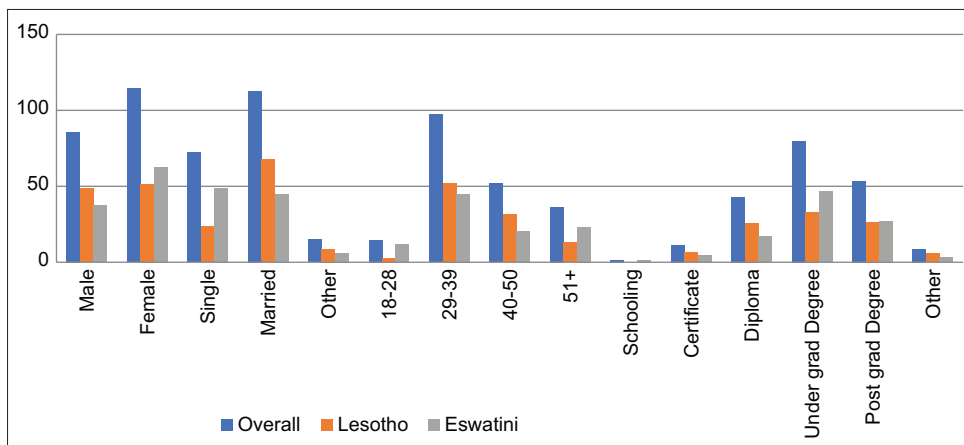
Figure 1 reveals that that the majority (57%) of the respondents were female however, in Lesotho, 48% were male respondents and 52% female, whilst in Eswatini at 37.2% were male and 62.8% were female. Figure 1 also reflects that the majority (56.6%) of the respondents were married.

It is also evident from Figure 1, that the majority (35.1%) of the respondents were in admin/clerical positions, followed by 24.2% who were in junior management positions. Notably, in Eswatini, the majority (48%) of the respondents were single. Participants in the age 29–39 category were in the majority (48.7%), and this is more or less consistent in both Eswatini (45%) and Lesotho (52%). Those respondents aged between 18 and 28 were in the minority, with a response rate of 7.2% for Lesotho (2.9%) and Eswatini at (11.6%).

Figure 2 reveals a consolidated view of the education level and employment tenure of the respondents. It is evident that the majority (39.6%) of the respondents had an undergraduate degree, followed by 26.8% who had a post graduate degree. It is also evident from Figure 2, that the majority (30.9%) of the respondents were with their current employer for between 1 and 5 years and 20.4% had indicated that they were with their current employer for between 11 and 20 years.

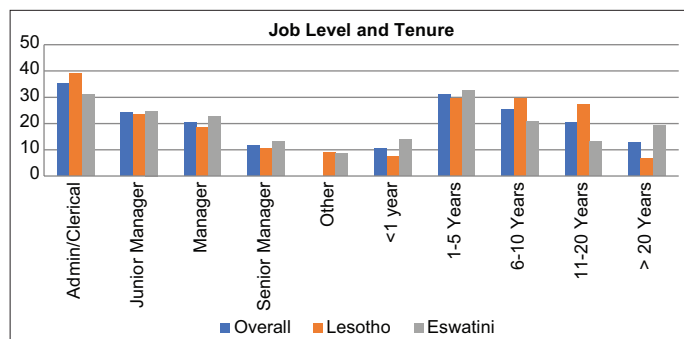
The 6 research constructs and the factor loadings from the final measurement model and the items/statements that were retained in order to ensure reliability and validity are reflected in Table 1. It is evident that from the initial measurement model (MM), several

Figure 1: Gender, marital status, age and education



Source: Primary data

Figure 2: Distribution of respondents by tenure and position



Source: Primary data

items/statements were dropped in order to reach construct validity and also to improve the model fit to reach an acceptable model fit. Once the appropriate overall fit was established, the next step was to assess reliability and validity, based on previous literature (Willoughby et al., 2017; Devine and Hughes, 2016).

Once an appropriate overall model fit was established (Kuo et al., 2021; Streiner, 2006), the next step was to assess reliability and validity (Othman, Hussein, Salleh and Wahid, 2014; Sun, 2005; Brown, 2019). According to Table 1, the CR is greater than 0.7 for all the constructs measured, with the highest CR (.903) being for AC being, and the lowest AVE (.755) being for CC. Therefore, from a reliability perspective the results indicate an acceptable internal consistency, since according to Kok and Mojapelo (2020); Diedenhofen and Musch (2016), composite reliability (CR) is attained when the composite reliability index is >.7.

From Table 1, it is also evident that the factor loadings for all items are >.5, which further evidences that reliability is attained for this study (Hair et al., 2014). Discriminant validity was used to assess the Average Variance Extracted (AVE) values for each construct compared to the shared variance. The standardised regression weights were used to calculate AVE using the formula provided. The AVE is expected to be greater than 0.5, as this is deemed an acceptable threshold, however an AVE that is above 0. is also

regarded as marginally acceptable (Kok and Mojapelo, 2020; Chinomona and Cheng, 2013).

It is evident from Table 1, that whilst the AVE is greater than 0.5, the CR is greater than the AVE, which implies that convergent validity is attained in this study. In addition, the AVE value for each construct was higher than the maximum shared squared variance (MSV) and average variance extracted (AVE) values, thus providing further evidence of discriminant validity (Abualoush et al., 2018; Hair et al., 2017).

Having derived the model estimates, the model fit was then retested (Jackson et al., 2009:10). The general model fit in both measurements, relates to reliability and validity and the path analysis was examined using various goodness-of-fit indices (Duzcu et al., 2019; Miharja et al., 2020). Table 2 reflects the indices used to determine the fit of the structural model.

The next phase of data analysis using SEM involved path analysis (Moncaleano and Ludlow, 2018; Beran and Violato, 2010). The measurement model was evaluated by examining the p-values, the mean scores as well as standardised regression coefficients, since in conducting path modelling, a particular responsibility is to explain standardised regression coefficients as well as the predictive ability (Rudsari and Gharibi, 2021). Figure 3 reflects all the paths based on SEM that was undertaken to examine the theoretical foundations of the study and the significance of the relationships between and among the research constructs.

Table 3 reflects the decision on the various hypotheses that were postulated in this study.

5. DISCUSSION

The positive relationship between organizational culture and commitment reported in this study was also supported by previous researchers (Lau et al., 2017; Lee and Cho, 2018; Lee et al., 2018). However, in the study of Lee et al. (2018), psychological contract was used as mediating variable. Dwinfour et al. (2017), also concluded that organizational culture has a significant and

Table 1: Factor loadings of constructs

Construct	Measured variables	Factor loadings	
Organizational culture (OC)	oc3	The organization supports the participation of co-workers	0.665
	oc4	Overall communication (across departments and levels) in the organization is effective and efficient	0.847
	oc5	The organization's collaboration system is efficient and effective	0.851
	oc6	My organization supports/promotes creativity and innovation	0.730
		Composite reliability (CR)	0.858
		Average variance extracted (AVE)	0.604
Continuance commitment (CC)	cc2	It would be very hard for me to leave my organization right now, even if I wanted to	0.897
	cc3	Too much in my life would be disrupted if I decided I wanted to leave my organization now	0.649
		Composite reliability (CR)	0.755
		Average variance extracted (AVE)	0.613
		Maximum shared square variance (MSV)	0.340
Normative commitment (NC)	nc1	I feel an obligation to remain with my current employer	0.671
	nc2	Even if it were to my advantage, I do not feel it would be right to leave my organization now	0.804
	nc3	I would feel guilty if I left my organization now	0.818
	nc5	This organization deserves my loyalty	0.723
		Composite reliability (CR)	0.842
		Average variance extracted (AVE)	0.572
Affective commitment (AC)	af1	I would be happy to spend the rest of my career with this organization	0.731
	af2	I really feel as if this organization's problems are my own	0.622
	af3	I feel a strong sense of belonging to my organization	0.886
	af4	I feel emotionally attached to this organization	0.815
	af5	I feel like I am part of the family at my organization	0.823
	af6	This organization has a great deal of personal meaning for me	0.788
		Composite reliability (CR)	0.903
Employee performance (EP)	ep1	I am dedicated and take my responsibilities seriously	0.833
	ep2	I have the professional skills and technical knowledge to do my job efficiently	0.882
	ep3	I do my work according to specific policies and procedures	0.732
		Composite reliability (CR)	0.858
		Average variance extracted (AVE)	0.669
		Maximum shared square variance (MSV)	0.049
Organizational performance (OP)	op1	Profitability has increased in the past three years in our organization	0.883
	op2	Income from business activities has increased in the past three years in our organization	0.892
	op3	At our organization the number of customers has increased in the past three years	0.647
	op4	In the past 3 years our market share has improved	0.721
		Composite reliability (CR)	0.869
	Average variance extracted (AVE)	0.628	
	Maximum shared square variance (MSV)	0.172	

Source: Research data

Table 2: Model fit indices

Fit Indices	Model Fit values	Criteria
χ^2/df (P-value)	1.735 (<0.001)	<5
IFI	0.954	>0.9
CFI	0.953	>0.95
RMSEA	0.053	<0.08

Source: Research Data

positive relationship with commitment, but the study neglected to define the type of commitment, which could have left the respondents interpreting commitment from their own frame of reference. Saha and Kumar (2018), also focused on the moderating role which organizational culture had on affective commitment, and the results revealed that organizational culture had a positive effect on affective commitment.

The findings of this study with respect to the positive relationship between organizational culture and normative commitment, were consistent with that reported by several other researchers

(Pakpahan, 2018; Arokiasamy and Tat, 2019; Batugal, 2019, Limpanitgul et al., 2017, Martini et al., 2018). Limpanitgul et al. (2017), concluded that even though organizational culture was used as a moderating variable between empowerment and normative commitment, it was found to significantly strengthen the relationship.

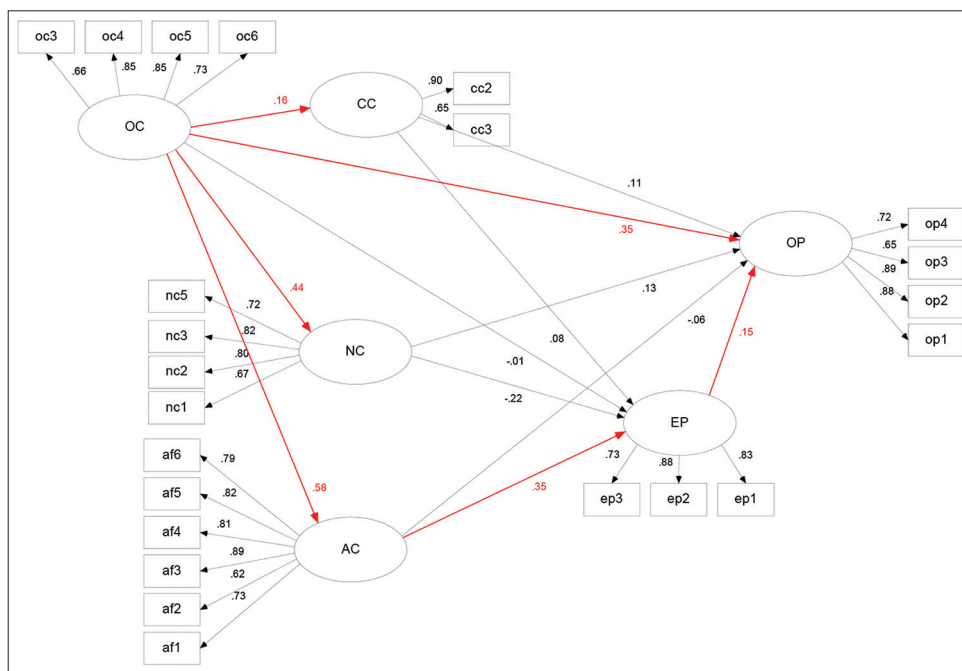
With reference to the objective to evaluate the influence of organizational culture on continuance commitment, this study confirmed that overall there is a significant positive relationship between organizational culture and continuance commitment, ($p < 0.028^*$). The findings also revealed that overall, there is a significant relationship between affective commitment and employee performance. The overall findings are consistent with that reported by several researchers, (Raharjo et al., 2018; Nurbiyanti and Wibisonope, 2014; Parinding, 2015; Hafiz, 2017; Kaplan and Kaplan, 2018). Martini et al. (2018) also confirmed that affective commitment has a positive relationship with employee performance.

Table 3: Decision on the hypotheses

Independent variable	↘	Dependent variable	Standardised Regression coefficient	p-value	Hypothesized Relationship (Decision on the hypotheses)
OC		CC	0.159	<.028*	Significant Accepted
OC		NC	0.444	<.001*	Significant Accepted
OC		AC	0.582	<.001*	Significant Accepted
OC		EP	-0.006	0.946	Insignificant Rejected
CC		EP	0.075	0.436	Insignificant Rejected
NC		EP	-0.220	0.110	Insignificant Rejected
AC		EP	0.355	0.006*	Significant Accepted
OC		OP	0.354	<.001*	Significant Accepted
CC		OP	0.112	0.205	Insignificant Rejected
NC		OP	0.134	0.284	Insignificant Rejected
AC		OP	-0.058	0.621	Insignificant Rejected
EP		OP	0.154	0.019*	Significant Accepted

Source: Primary data

Figure 3: Structural model



Source: Primary Data

In this study it was ascertained that normative commitment had no influence on employee performance, whereas some researchers (Martini et al., 2018; Batugal, 2019; Karem et al., 2019) confirmed that normative commitment has a positive relationship with employee performance. Nevertheless, these findings are consistent with that reported by Kaplan and Kaplan (2018).

In assessing the relationship between employee performance and continuance commitment, it was found that there is no relationship between continuance commitment and employee performance. However, several researchers (Raharjo et al., 2018; Martini et al., 2018; Memari et al., 2013; Nydia, 2012), confirmed a positive relationship between employee performance and continuance commitment. Nevertheless, the findings of this study are consistent

with that of Kaplan and Kaplan (2018), who also reported that there is no relationship between continuance commitment and employee performance.

This study also revealed that there is no relationship between affective commitment and organizational performance. Although Andrew (2017), reported that there is a strong and positive relationship between the three antecedents or organizational commitment and organizational performance, the findings of this study are also consistent with that of Nguyen and Tu, (2019) where there was no correlation or relationship between affective commitment and organizational performance.

With respect to the influence of normative commitment on organizational performance, similar to Kaplan and Kaplan's (2018) study, in this study no relationship was evident between normative commitment and organizational performance. Mousa and Puhakka (2019) found a positive association between normative commitment and organization inclusion, however they highlighted that higher organizational inclusion results in higher performance, engagement and collaboration of employees, and lower levels of turnover, absenteeism and withdrawal behaviour from employees.

This study revealed that overall, there is no significant relationship between continuance commitment and organizational performance. However, Sunkanebari and Konya (2020) reported that employees with high levels of continuance commitment indicated that they would work harder to achieve the organization's goals and objectives. Furthermore, Sunkanebari and Konya (2020), reported that a positive and significant relationship exists between organizational performance and continuance commitment. Berberoglu (2018), confirmed that employees with high levels of continuance commitment stay because they "need to" and this psychological association could be detrimental to organizational performance. Employees who may also have high levels of stress but remain in the organization and this further contribute to compromised organizational performance (Berberoglu, 2018).

The findings with respect to the relationship between organizational culture and employee performance revealed that there is no relationship between these two variables. Although this finding was supported by Pawirosumarto et al. (2017), these researchers alluded to a positive relationship being evident between leadership style and employee performance. This finding is also in line with that of Raharjo et al. (2018); who postulated that organizations with a good culture are likely to experience higher employee performance. Harlina et al. (2013) also concluded that organizational culture has a significant impact on employee performance.

The findings of this study also showed that there is a significant relationship between organizational culture and organizational performance, which is also supported by Rashid et al. (2003). Pinho et al., (2013), only confirmed partial support for a positive relationship between organizational culture and organizations performance.

The overall findings revealed that there is a significant relationship between employee performance and organizational performance.

This positive finding was supported by Mujanah et al. (2019). However, their study focused on the employees' perception of organizational support that related to how an organization cares for the well-being of its people. Furthermore, Hameed and Anwar (2018) also confirmed a positive relationship between human capital, representing people's inspiration, aptitudes, accomplishments, qualifications, adaptability and abilities to organizational performance, and organizational performance.

6. CONCLUSION

The aim of the study was to assess the relationship between organizational culture, the antecedents of organizational commitment, employee performance and organizational performance. A conceptual model was proposed by engaging with the theoretical and conceptual literature relevant to the study and postulating a set of 12 hypotheses. Data was collected from a sample of employees from a bank in Lesotho and another in Eswatini and the data were analysed individually as well as jointly.

In summary, it emerged that there is a significant relationship between organizational culture, affective and normative commitment. However, a positive relationship between organizational culture and continuance commitment was only apparent from the Lesotho sample data. It was also evident that although there was a significant relationship between affective commitment and employee performance in the combined sample data, there was no relationship between these variables in sampled data of the individual banks. Furthermore, the relationship between normative and continuance commitment was also insignificant for both bank samples.

It also became apparent that there is no relationship between the three antecedents of organizational commitment and the performance of employees in both the combined sample as well as in the individual bank samples. No relationship was also established between organizational culture and employee performance in both the combined sample as well as the individual bank samples. However, there was a significant and positive relationship between organizational culture and organizational performance in the combined bank sample, as well as the Lesotho bank sample, but not for the Eswatini bank sample.

The results for the relationship between employee performance and organizational performance were also significant and positive for the combined sample as well as the sample from the bank in Eswatini.

It may be concluded that respondents with strong affective and normative commitment resonate with the organizational culture therefore share in the organization's vision, feel secure and are encouraged to collaborate and contribute their ideas across the departments and division in the respective organizations. Respondents from Lesotho are more likely to continue their employment relationship with the bank. However, the respondents from the bank in Eswatini alluded to there being alternative and more viable opportunities elsewhere in the market.

The negative relationship between the antecedents of commitment and employee performance implies that whilst the respondents remain with the organization because they resonate with the organizational culture, they are not fully committed to optimal performance. Participants do not regard organization culture as a key contributor to success, and more specifically to how their contributions translate into organizational success. Employees are not committed to performing their given tasks, and this may raise other personal challenges that relate to the stress and well-being of these respondents, which may compromise the sustainability of the organization.

It is further concluded that respondents in both the sampled banks, have no emotional connection to their respective organizations and therefore may exit the organization at the first available opportunity. Lau et al. (2017), also highlighted that employees with low levels of affective commitment have no emotive attachment to stay with the organization and are therefore more likely to exit the organization. Therefore, it can be concluded that there is no relationship between organizational performance and affective commitment in this study.

With respect to the bank in Eswatini, visible and transformative leadership is required to focus on cultural awareness sessions to create employee buy-in to sustain the long-term success of the banks. The focus should be on a high-performance culture, and the management teams need to ensure alignment of individual goals to organization goals. With respect to the bank in Lesotho, whilst it encouraging to note that employees are committed to the organization's culture, management needs to ensure that employees remain with the organization, because they are capable of achieving organizational success, and not because they have no other alternatives for employment. Engagement sessions need to be developed that translate strategy into individual objectives and outcomes and the achievement of these outcomes should be consistently monitored. The social exchange relationship needs to be closely examined to determine whether employees stay with the organization because they feel obliged to or because they have no alternatives of employment elsewhere, which further hinders profitability. An understanding of the impact of organizational culture on performance and the antecedents of organizational commitment will be very important for HR practitioners in the banking industry to develop appropriate business strategies to improve the performance of these and other similar institutions. It is encouraging to note that although the findings relating to organizational culture and normative commitment are aligned and supported by the previous studies cited in literature, it would be interesting to undertake further studies with organizational culture as a mediating or moderating variable, to determine whether similar or different findings would become evident.

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