

HAIGAZIAN UNIVERSITY

**Relation Between Internal Dynamics of Organizational Culture and Job
Satisfaction in the Lebanese Banking Sector**

By

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Satisfaction in the Lebanese Banking Sector**

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Dedication

I dedicate this work to my parents, who continuously encouraged me to continue higher studies. Their love and support have always been an incentive for me.

Acknowledgements

I feel grateful to many people who inspired me and helped me throughout the process of preparing this work.

My family members were among the first who provided me with the extraordinary emotional support and encouragement, especially my loving wife Rayan and sisters Zeinab and Khadija.

I owe especial appreciation to my advisor Dr. Sona Jerejian and my reader Dr. Najoie Nasr who did not hesitate to give advice or explain and teach.

I would also like to express my appreciation to the Faculty of Business Administration and Economics for their continuous work with me throughout my years at the university.

Abstract

Title: The Relation Between Internal Dynamics of Organizational Culture and Job Satisfaction in Lebanese Banking Sector

The purpose of this study is to measure the relation between the internal dynamics of organizational culture and job satisfaction in the Lebanese Banking Sector. According to the Association of Banks in Lebanon (2013) the banking sector in Lebanon plays a major role in the private sector, and in supporting the public sector, while job satisfaction has significant influence on employees' productivity (Vroom, 1964) and performance (Brown & Peterson, 1994; Singh et al., 1996). For the measurement of job satisfaction in this study, the 3-item questionnaire developed by Cellucci and Devries (1978) was used. For the assessment of the internal dynamics of organizational culture (Involvement and Consistency), a thirty items questionnaire done by Dr. Denison and applied in his organizational culture survey (Denison & Neale, 2000) was used. These models proved to be highly reliable and gave us meaningful results.

After gathering 191 responses from 6 different banks, the results revealed that most of the employees in Lebanese Banks were unsatisfied. Moreover, there is a significant relation between job satisfaction and involvement trait, while no significant relation reveals between job satisfaction and consistency trait. These results show that there is low level of involvement among bank employees which accounts for the low level of satisfaction among them. Future research is needed to investigate the relation between the external aspects of organizational culture and job satisfaction, and to specify the strategies needed to be applied by Banks to improve their cultures.

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CHAPTER ONE

Introduction

Individuals and groups, the building blocks of organizational culture, have been an interesting subject for scholars for a long time. Organizational culture has been one of the complex phenomenon that several researchers have investigated since the important research done by Pettigrew (1979). Pettigrew proved that organizational life could be analyzed and studied by examining the concepts of language, traditions, and symbolism in an organization. Understanding the role of organizational culture from a global perspective was an interesting subject for Hofstede in 1980, and he has encouraged management researchers to apply cross-cultural studies to deepen the understanding of this subject. These researchers and others (e.g., Deal & Kennedy, 1999; Frost, Moore, Louis, Lundberg, & Martin, 1985; Martin, 1992; Schein, 1985) have established an area of organizational theory that turned to be one of the most important subjects for management researchers to figure out and understand (Alvesson, 2002). Research on organizational culture verified the effects of organizational culture on employees' attitudes and behaviors (Flynn & Chatman, 2001; Kusluvan & Karamustafa, 2003), as well as on the overall company performance. Moreover, organizational culture was found to have a direct influence on both employees' satisfaction and commitment (e.g., Johnson & McIntyre, 1998; Lok & Crawford, 1999; Lund, 2003; Silverthorne, 2004).

Organizational culture shapes and affects the behavior of employees in the workplace. Also, employee's job satisfaction doesn't occur in isolation; it is affected by different factors in an organization, including its culture. Despite this clear impact of organizational culture on job satisfaction, studies that aim to understand the link between both are quite scarce, especially when

it comes to the banking sector. If such studies were found, very few would be taking place in the Arab region.

Organizational culture's effect on job satisfaction has always gained my attention since my first day in my job. Through my experience in applying different projects, implementing various plans, and working with different groups of employees, my interest in this subject increased, especially when I would witness the failure of different projects that involved dissatisfied employees. I believe that understanding the culture and its serious effects on employees' satisfaction is important for managers to attain successful and competitive advantage in the market.

The goal of this study is to investigate the impact of internal dynamics of organizational culture on job satisfaction of employees in the banking sector in Lebanon. In other words, we want to show the relationship between the level of involvement and consistency cultural traits and job satisfaction of the employees in Lebanese banking sector.

CHAPTER TWO

Literature Review

CULTURE

According to the American Heritage dictionary, “culture” is defined as the “totality of socially transmitted behavior patterns, arts, beliefs, institutions, and all other products of human work and thought characteristic of a community or population”. Moreover, the term “culture” exists through the studies done by social anthropologists in the late nineteenth and early twentieth century. Culture is defined as the values and norms that are applied by a group of people and transferred from one generation to another because they form an acceptable way of living for this group (Denison & Neale, 2000). Furthermore, culture represents the combination of values, principles, practices, and attitudes for any given societal group (Hofstede 2011; Mobley et al., 2005; Schein, 1984). Also, one of the main characteristics of culture is that it can change and be manageable (Cameron & Quinn, 2006); although changing cultures is a long term process, it creates a great advantage for group leaders and revolutionary people who can benefit from it to reshape the culture of the group or the society.

Organizational Culture

Organizational culture has been defined by many researchers as the shared principles, beliefs and behaviors among employees in the same organization (Deshpande & Webster, 1989; Ravasi & Schultz, 2006; Xiaoming & Junchen, 2012). According to Tharp (2009), there are major common characteristics that all definitions of organizational culture include. First, all definitions include the concept of sharing, which indicates that the existence and development of organizational culture need a group of employees even if the group is small. Consequently, every

new employee should learn and understand the culture of the organization (Baumgartner, 2009; Wilson, 2001). Second, the organization and employees' location, history, events, and working conditions play an important role in structuring the culture of the organization. This reveals an important challenge for researches to distinguish between organizational culture and employees' culture and the relation between them. According to Hofstede (2011), a statistical relation exists between organizational culture and the personality of employees and the measurement of the culture shouldn't be applied in stereotyping individuals. He added that more than 90 studies on culture failed to distinguish between social and individual cultural dimensions, and this leads to numerous errors in the interpretation and the application of these studies. Finally, many definitions highlight that organizational culture is a complex concept that includes many symbolic and cognitive levels.

Aspects of organizational culture. Organizational culture aspects are divided into visible and invisible. Realizing and understanding this division plays an important role in strengthening the organizational culture and improving its effectiveness. The attributes of the culture that can be easily observed and noticed form the visible aspects of the culture. The apparent level of organizational culture is represented through languages, attitudes, performance, history, traditions, clothes, public documents, and other visible symbols (Denison & Neale, 2000; Mobley et al., 2005; Schein, 1984). According to Schein (1984), gathering data for visible culture can be easily achieved through answering the question how the environment is created by its members and what are the observed behavioral patterns among them.

According to Mobley (2005) changing organizational culture requires more than switching visible aspects of the culture (logos, symbols, stories, and applying some new arrangements in the work space). As a matter of fact, it requires a deep analysis of the employees

shared values, beliefs, and assumptions; it requires deep understanding of the invisible cultural aspects in the organization. Consequently, improving the performance and profitability in any organization requires a deep analysis of the cultural principles that the organization relies on.

Importance of organizational culture. Several studies proved the relation between strong organizational culture and the success of the organization (Gordon & DiTomaso, 1992). According to Mobley (2005), a strong organizational culture is both stable and flexible at the same time. Vision, principles, values and mission should be stable in the organization, while the structure and operations should be flexible. In addition, strong culture requires a balance between fulfilling the needs of both the customers and the market and maintaining employees' satisfaction. Also, strong culture is realized to be the key for increasing organizational commitment and job incentive by the employees; this in return will affect their performance (Awadh & Saad, 2013). According to Mobley (2005), strong culture “makes it relatively easier to draw consensus among employees, to build a focus on important goals and objectives, to reduce potential conflicts, to cultivate a learning environment, and to lower staff turnover.” Moreover, leaders and managers play an important role in maintaining strong culture through providing the chance to their employees to cooperate effectively, be innovative, and share their ideas with the managers. This will increase their commitment toward organizational goals and success (Lynch, 2006; p. 21). As a result, in a highly competitive market, strong organizational culture provides a competitive advantage for the company in its market and consequently leads to organizational success (Acar & Acar, 2014; p. 18).

On the other hand, weak organizational cultures are characterized by rigidity, resistance to change, refusal to accept improvements, lack of competence, and difficulties in applying new goals (Grodnitzky; 2013). Weak organizational culture creates a gap between employees' goals

and organizational goals. In this situation, employees don't feel committed to the values and the norms in the organization (O'Reilly, Chatman, & Caldwell, 1991). Also, through time, organizational goals may become vague for the employees resulting in the failure of the organization. As a result, what matters is the ability of the organization to maintain and modify its culture to guarantee its existence and effectiveness in the market (Schein, 2004).

Organizational culture types

Many researchers marked different organizational culture types according to their perspective in describing the function of the organization. Below are the major cultural scopes and types that researchers study:

Market and Customer Based Culture:

This type of culture has many different names: The Work Hard/Play Hard Culture (Deal & Kennedy, 1982), Competition/ Confrontation Culture (Xenikou & Furnham, 1996), Entrepreneurial Culture (Daft, 2001), Adaptability Culture (Denison, 2004), and The Market Culture (Cameron & Quinn, 2006). According to Deal and Kennedy (1982), this type of culture is characterized by the ability of quick fulfillment for different customer needs. Xenikou and Furnham (1996) developed the major definition for this type of culture, and they founded that in such cultures managers aim to reach perfection and achievement. Organizations apply this type of culture in highly dynamic and changeable markets, and the employees are goal oriented (Cameron & Quinn, 2006). In addition, Daft (2001) suggests that Entrepreneurial Culture has direct internal effect on the organization, where it motivates changes and innovation, risk management, vision, team working, and the independence of the employees.

1- Bureaucratic Culture (Daft, 2001; Xenikou & Furnham, 1996):

This type of culture is also known as Hierarchical Culture (Cameron & Quinn, 2006) and Satisfaction Culture (Cooke & Lafferty, 1987). Centralized decision-making is the major characteristic in this culture, where the rules and supervision are high and employees' involvement is low. Moreover, this cultural type is applicable in fix business environment, and the major concern for the employees in this culture is organizational discipline, rank, and position, and superior view for the work done. In addition, this type of culture provides for the organization good coordination among the employees (Cameron & Quinn, 2006).

2- Involvement Culture (Daft, 2001; Denison, 2004):

This type of culture is also known as Openness to change/ Innovation Culture (Xenikou & Furnham, 1996). It refers to developing employees' capabilities, responsibility, and ownership. This type of culture is human oriented, and it focuses on sharing information and decisions with organizational members. Furthermore, this culture creates an incentive for achievement, task development, and innovations. Consequently, it will increase the commitment of the employees toward the organization.

3- Mission Culture (Daft, 2001; Denison, 2004):

Different understandings and definitions for this type exist among researchers.

According to Denison, this type refers to the long-term objectives and goals in any organization (Denison et al., 2006; Denison & Neale, 2000), while Daft (2001) suggests that it refers to satisfying customer needs outside the organizational environment. Denison believes that clear and precise mission for any organization plays an important role in enhancing short and long-term commitment of employees and consequently will affect their performance. On the other hand, Daft believes that this type of culture puts a limit on the performance of organizational members.

4- Risk Taking Culture:

This culture has different names: Adhocracy Culture (Cameron & Quinn, 2006), Tough-Guy, Macho Culture, and Bet-Your Company Culture (Deal & Kennedy, 1982). Innovation and risk taking are the major characteristics of this type of culture.

Deal and Kennedy (1982) divide risk taking into two levels:

- Employee level (Tough-Guy, Macho): where employees take risk to satisfy their personal ambitions and company goals.
- Organization level (Bet-Your Company): the organization is motivated in making planned decision in investing in risky business opportunities.

6- Task Oriented Culture (Xenikou & Furnham, 1996):

This type is also known the Process Culture (Deal & Kennedy, 1982). Its main focus is on the quality perfection of the products and services which is achieved through ambitious managers, and which leads to increase employees' satisfaction.

7- Clan Culture (Cameron and Quinn, 2006):

The major characteristic in this culture is the friendly and comfortable working culture in the organization, where organizational members feel as one family and superiors are perceived as mentors. Consequently, employees in this type of culture are mainly committed and satisfied in their job and in the organization.

Although we have different organizational types as mentioned above, the measurement of the value of each type depends on the goals of the organization and its way of functioning.

Measuring Organizational Culture

According to Mobley (2005), in the last decades, the measurement of different organizational cultural types from different perspectives and its effects on the performance and competitiveness in the organization became an interesting subject of investigation for several researchers (e.g. Buckingham & Coffman, 2000; Cameron & Quinn, 2006; Cooke & Lafferty, 1987; Denison & Neale, 2000; Glaser, Zamanou, & Hacker, 1987; Harrison, 1975; Hofstede, Neuijen, Ohayv, & Sanders, 1990; Mackenzie, 1995; Walker, Symon, & Davies, 1996). These measurements are mainly concerned in specifying the factors that affect organizational culture.

One of the famous approaches for measuring organizational culture is Organizational Culture Inventory (OCI) (Cooke & Lafferty, 1989; Cooke & Rousseau, 1988), and it was developed based on the perceptions and expectations regarding behavioral norms. In this approach, twelve organizational culture styles were specified and categorized into three main categories: constructive styles, passive/defensive styles, and aggressive/defensive styles. Another approach for measuring organizational culture was created in 1980 by Hofstede who focuses on national differences in work environment. Hofstede concluded from his cross-cultural study that organizational culture is formed of five dimensions: power distance, uncertainty avoidance, individualism versus collectivism, masculinity versus femininity, and long term versus short-term orientation (Hofstede, 2011). Moreover, based on the research conducted by Hofstede and Minkov in 2010, a sixth dimension was added to organizational culture: Indulgence versus Restraint (Hofstede & Minkov, 2010). Through these dimensions, the invisible aspects of organizational culture can be explained and analyzed; this will help in determining the employees' attitudes, behavior, and satisfaction in the work place.

On the other hand, Denison created the Organizational Culture Model and suggested that it is an effective tool that permits stakeholders, leaders, and employees to specify the influence that their culture has on the performance of the organization. Also, this gives them the opportunity to modify their culture to increase organizational effectiveness (Denison & Neale, 2000). Moreover, Denison cultural model suggests that culture is measured through four cultural traits: Involvement, Consistency, Adaptability and Mission, and each trait has three indices. On the contrary, Cameron and Quinn's (2006) developed the Organizational Culture Assessment Instrument (OCAI) that was established based on the competing values framework (CVF) in effective organizations. The four cultural types that (OCAI) suggested are: Clan, Adhocracy, Market, and Hierarchy.

One of the major issues that those researches studied is the relation between different organizational culture types and job satisfaction due to the major role that job satisfaction plays in increasing company performance and effectiveness.

Relation Between Job Satisfaction and Organizational Culture

Job satisfaction in general is employees feeling toward their job. From 1970s the relation between job satisfaction and organizational culture was an interesting topic for many researches (e.g. Arnold & Spell, 2006; Chang & Lee, 2007; Corbin, 1977; Hutcheson, 1996; Kline & Boyd, 1994; Koustelios, 1991; Jiang & Klen, 2000; Mansoor & Tayib, 2010; Mckinnon et al., 2003; McCormick & Ilgen, 1987; Navaie-Waliser et al., 2004; Rad et al., 2006; Robbins, 1983; Schneider & Reichers, 1983; Schneider & Synder, 1975;).

Many researchers have proved the relation between different cultural traits and organizational effectiveness. Consequently, job satisfaction differs from one nation to

another (Cameron & Whetten, 1983; Denison & Mishra, 1995). According to a comparison between Russian and US cultural traits done by Denison and Fey (2003), they proved that different national cultures between these two countries impact the influence of Organizational Culture Model Traits (Involvement, Consistency, Adaptability and Mission) on job satisfaction. Moreover, they founded that Involvement trait is more important in the Russian context than US because the latter is more individualistic. On the other hand, due to the stability of US economy, mission and consistency traits are more important in US than Russian companies, while Adaptability is the most effective trait on the overall performance of Russian firms because its economy is in transition stage. As a result, Denison and Fey (2003) proved that Involvement and Consistency are the major indicators for job satisfaction in US, while Involvement and Mission traits are the major indicators for job satisfaction in Russia.

Job Satisfaction

Job satisfaction is one of the major issues that researchers study in the organization (Li-Ping Tang & Talpade, 1999) mainly because it has significant relation with different variables that affect both organizational performance and life satisfaction of the employees (Yousef, 2000). Job satisfaction definitions vary due to the different perspectives that researchers understand it through. According to Hirschfeld (2000), job satisfaction is the degree to which employees like their jobs. Moreover, it is an emotional response by the employees resulting from the difference between pleasurable outcome and actual outcome (Cranny, Smith & Stone; 1992; Hirschfeld, 2000; Locke, 1976). On the other hand, many researchers associate job satisfaction with working environment and satisfaction. They suggest that job satisfaction depends on the utilization of employees' capabilities,

experiences, skills, and values in work environment that offer them in return opportunities and rewards (Cook, Hepworth, Wall & Warr, 1981; Dawis, 1992; Roberts & Roseanne, 1998). According to Cellucci and Devries (1978) job satisfaction is represented by the employee perception and evaluation of the job, and this perception is affected by the person's unique circumstances like needs, values and expectations. People will therefore evaluate their jobs based on factors, which they consider as being important to them. Cellucci formed two methods to measure job satisfaction. The first method is general questionnaire to evaluate the overall job satisfaction (which was used in this research). The other method that he suggested was a 20-item questionnaire, in which he separated into five aspects that form the measures of overall job satisfaction: Satisfaction with pay, promotion, co-workers, supervisors, and satisfaction with work itself (Vitell and Davis, 1990).

According to Locke (1976), understanding complex job satisfaction dimensions is essential in understanding job attitudes. Moreover, researchers divide the aspects of job satisfaction into two dimensions: intrinsic versus extrinsic (Hirschfeld, 2000; Spector, 1997; Weiss, Dawis, England & Lofquist, 1967). Intrinsic satisfaction focuses on the job tasks itself (e.g. variety, skill utilization, autonomy), while extrinsic satisfaction focuses on pay, working conditions and co-workers aspects that don't have major role in job tasks or content. Furthermore, any employee can be satisfied by one dimension and dissatisfied by the other, so job satisfaction is the complex balance between these emotional states.

Importance of Job Satisfaction

From organizational perspective, the effects of job satisfaction can be divided into two dimensions: external versus internal. The external effects of job satisfaction are related to its

consequences on employees' lives. According to Locke (1976), job satisfaction has a direct effect on the physical health, long life, and mental health of the employees. Coster (1992) adds that job satisfaction has a major role in the quality of the lives of the employees. On the other hand, the internal effects of job satisfaction are related to overall organizational performance. In fact, applying managerial strategies to improve job satisfaction leads to increase in the employees' job performance (Springer, 2011). In addition, many studies suggest that job satisfaction has a significant influence on organizational commitment (Fu et al, 2011; Malik et al., 2010; Qureshi et al., 2011; Samad & Selangor, 2005). Also, job satisfaction is related to employees' turnover intention (Jaramillo et al., 2006; Johnston et al., 1990; Low et al., 2001; Netemeyer et al., 2004; Sager et al., 1988), absenteeism (Seashore & Taber, 1975), productivity (Vroom, 1964) and performance (Brown & Peterson, 1994; Singh et al., 1996).

Background of the Lebanese Culture and Banking sector

According to Dirani (2006), although the Lebanese culture is "open and modern" culture, it still has too many differences compared to Western cultures. Lebanon is part of the Arab World, and it shares many of the local compositions and history with countries such as Syria, UAE, Qatar, Iraq and Egypt (Khakhar & Rammal, 2013). The Lebanese culture is mainly family oriented (Eickelman, 1981), friendly (Jabbra, 1989), and status conscious (Constantine, 2005). The Lebanese culture values the social conformity more than creativity and innovation (Jabbra, 1989). According to a recent application for Hofstede model on the Lebanese culture, Hofstede founded that the power distance rate is high (75); this means that organizational members expect and accept the unequal distribution of power, hierarchy style of management, high centralization of power, and autocrat managers. Regarding individualism, Lebanon scores 40, which means that the Lebanese society is a collective society where the Lebanese belong in groups (family, political

party, relationship) that take care of them and in return the member is loyal for the group. The management in such societies is the management of groups, and the hiring and promotion process depend on the group that the employee belongs to. Regarding masculinity, Lebanon rate is 65, which implies that Lebanon is a masculine society. In such societies, people live to work.

Accordingly, managers are expected to be decisive and assertive, aware of organizational competition and performance, and problem solvers through fighting them out. According to Constantine (2005), the Lebanese attitude in solving interpersonal problems tends to be through avoidance and non-integrating style. Regarding uncertainty avoidance, Lebanon scores 50, so no clear preference can be concluded. Regarding pragmatic, the Lebanese society scores 14 indicating that it's a normative society, where people respect traditions and try to achieve quick success or results. Regarding indulgence (the extent to which people try to control their desires and impulses), the Lebanese society scores 25 showing that the Lebanese society is restrained, and social norms are dominant on society members' behavior. Besides, Dirani (2006) suggests that Lebanese managers give little support to human resource development (HRD) and to managing the learning and knowledge process. Moreover, the Lebanese managerial style tend to be more assertive, highly authoritarian, rigid, and highly dependable on personal relationship and social position between managers and subordinates (Barakat, 1993).

As described by the Association of Banks in Lebanon (2013), the Lebanese banking sector has a distinguished history, and played a major role in the private sector, and in supporting and strengthening the public sector. According to Salloum et al. (2015), the Lebanese banking sector was able to crossover the 2008 financial crisis with “an insignificant amount of damage” because of the “well adapted management and the guidance of the country's central bank” (p. 21). According to Awdeh (2012), many Lebanese banks have worldwide network and spread over 31

countries in different regions in the world. Moreover, the global trust of Lebanese banks plays an important role in attracting many Arab citizens in the Arab region and Lebanese outside Lebanon to deposit their money in Lebanese banks for the last 40 years. According to Dirani (2009), the banking sector in Lebanon provides an excellent and accessible industry that represents the cultural norms and values in the Lebanese society. In fact, the banking industry, as many industries in the Lebanese market, is mainly a family owned business such as: Audi Bank, Jammal Trust Bank, Phoenicia Bank....

CHAPTER THREE

Research Framework and Methodology

Research Framework

One of the famous and reliable measurements for organizational culture is Denison Organizational Culture Model. The Denison Organizational Culture Survey is an effective tool that permits stakeholders, leaders, and employees to specify the influence that their culture has on the performance of the organization; this gives them the opportunity to modify their culture to increase organizational effectiveness. This model was founded after working more than 20 years to measure relevant beliefs and behaviors in the workplace rather than focusing on general emotional issues. Moreover, Denison's model provides managers and leaders with an understanding of the performance of bottom line employees (innovation, satisfaction, quality, sales growth, profitability, and market share). These performance areas are linked directly to cultural factors that may have positive or negative effect on performance (Denison & Neale, 2000).

Denison's cultural model suggests that culture is measured through four cultural traits: Involvement, Consistency, Adaptability and Mission. Denison defined three indicators of managerial practices for each trait, and then he developed his 60 items questionnaire that measures these traits. Furthermore, Denison's model focuses on two dimensions in the organization:

- 1- Internal focus: represented in involvement and consistency traits that form the internal dynamics in any organization. Consistency focuses on the effectiveness of internal operations in the organizations, while involvement measures the role of employees in decision-making and daily operations.
 - 2- External focus: represented in adaptability and mission traits that focus on the relation between the organization and external stakeholders. The response rate by an organization to the changes occurring to both customers and markets is measured through adaptability trait, while mission trait is linked to the goals and expected performance in the organization.
- Involvement: refers to developing employees' capabilities, responsibility, and ownership. In addition, it is comprised of three indicators, which are empowerment, team orientation, and capability development (Denison & Neale, 2000). According to Denison (2000), the sense of ownership and responsibility is created in organizations through focusing on empowering, participating, and developing employees' skills and experiences. Accordingly, this attention will increase employees' commitment to the organization. As a result, "high employee involvement affects performance in all areas, though its effect is weaker for Sales Revenue and Market Share" (Denison & Neale, 2000).

- Consistency: refers to the level of effectiveness the organization applies in coordinating and managing its operations in order to meet its goals and attain its strategic objectives. It consists of three indices, which are coordination and integration, agreement, and core values. In consistent organizations, the process of discussing any issue or idea between managers and employees depends on shared beliefs and principles that will finally lead the discussion to be productive and successful. According to Denison (2006), consistent organizations are characterized by a unique application for their business, highly committed and satisfied employees, and clear system for the rights and responsibilities.
- Adaptability: refers to the ability of the organization to respond to the changes in business environment and customer needs. The three indicators for adaptability in any organization are creating change, customer focus, and organizational learning. According to Denison (2006), adaptable organizations “take risks, and learn from their mistakes, and have capability and experience at creating change”. As a result, adaptable organizations are always in the process of developing their internal systems and improving their capabilities in order to maintain the survival and the growth of the organization and gain any market advantage.
- Mission: refers to the long – term objectives and goals in any organization (Denison et al., 2006; Denison & Neale, 2000). This trait consists of three indicators, which are strategic direction, goals and objectives, vision. Consequently, an organization that has a clear strategy that specifies the goals and the vision precisely will gain a great opportunity in redirecting its whole operation toward accomplishing its mission.

Besides, clear and precise mission for any organization plays an important role in enhancing short and long-term commitment of employees.

Research Questions:

The research questions guiding this study concern the level of job satisfaction in the banking sector in Lebanon and the relation between the internal dynamics of organizational culture and job satisfaction. According to previous literature reviews, below are my research questions:

- 1- What is the level of individual job satisfaction in the Lebanese banking sector?
- 2- What is the impact level of Organizational Culture internal dynamics on Job satisfaction in the Lebanese banking sector?

Hypotheses

Involvement Trait and Job Satisfaction: Many researchers have proved that the relation between different cultural traits with organizational effectiveness, and consequently job satisfaction, differs from one nation to another (Denison and Mishra, 1995; Cameron and Whetten, 1983). Moreover, a comparison for Russian and US cultural traits done by Denison and Fey (2003), proved that different national cultures between these two countries impact the influence of Organizational Culture Model traits (Involvement, Consistency, Adaptability and Mission) on job satisfaction. By comparing Lebanese culture indicators with US and Russia indicators we found that both Russian and Lebanese societies are collective societies, while US society is more individualistic. As a result, in collective society Denison and Fey expect a major role of involvement trait on job satisfaction.

- 1- **Hypothesis 1:** as involvement culture traits among employees in banks increases job satisfaction increases significantly.

- Hypothesis 1.1: as empowerment trait among employees in banks increases job satisfaction increases.
- Hypothesis 1.2: as team orientation trait among employees in banks increases job satisfaction increases.
- Hypothesis 1.3: as capability and development trait among employees in banks increases job satisfaction increases.

Consistency Trait and Job Satisfaction: According to Denison and Fey (2003) due to the stability of US economy, consistency trait is more important in US than Russia companies. By comparing the economy indicator in these two countries and Lebanon, we found that both Russian and Lebanese economies compared to US economy are not stable. In addition, Hofstede found that Lebanon scored 75 in power distance which means that organizational members expect and accept the unequal distribution of power, hierarchy style of management, high centralization of power, and autocrat managers. All these indicators may decrease the effect of consistency trait on job satisfaction in Lebanese banks.

Hypothesis 2: as consistency culture trait among employees in banks increases job satisfaction increases significantly.

- Hypothesis 2.1: as coordination and integration trait among employees in banks increases job satisfaction increases.
- Hypothesis 2.2: as agreement trait among employees in banks increases job satisfaction increases.
- Hypothesis 2.3: as core values trait among employees in banks increases job satisfaction increases.

Model specified as:

Involvement Trait:
Empowerment
Team Orientation
Capability Development

The independent variables are according to the internal dynamics of organizational culture that Denison model defined involvement and consistency traits. As shown in

Figure 1, each one of these traits has three indices that form the independent variables in the research. On the other hand, the dependent variable in this study is job satisfaction of the employees in Lebanese banks that is measured using a 3-item questionnaire developed by Cellucci and Devries (1978).

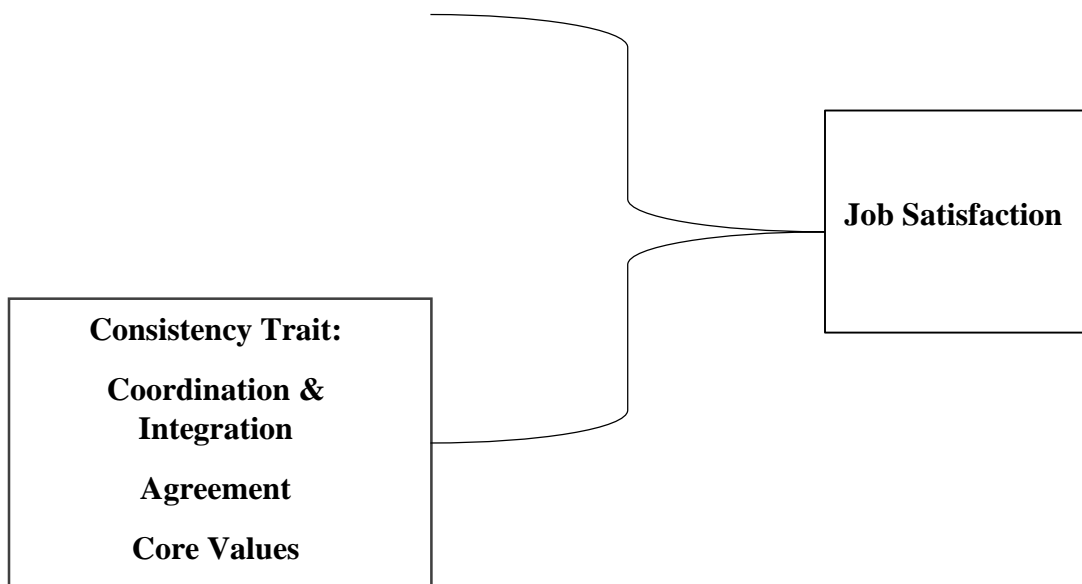


Figure 1. The dependent and independent variables of the research.

Measurement of construct

Job satisfaction, which is the dependent variable in this study, is measured using a 3-item questionnaire developed by Cellucci and Devries (1978). These items are rated based on Seven-point Likert scale (1= strongly disagree; 7= strongly agree). The Cronbach's alpha for this questionnaire is 0.696. The survey items used in this questionnaire:

I frequently think about quitting this job (reverse coded)

I am satisfied with the activities I perform every day

Generally speaking, I am very satisfied with this job.

Involvement and Consistency traits which are the independent variables in this study, are measured using a thirty items questionnaire done by Dr. Denison and was applied in his organizational culture survey (Denison & Neale, 2000):

Involvement Trait: it refers to developing employees' capabilities, responsibility, and ownership. The Cronbach's alpha for this questionnaire is 0.85.

- a- Empowerment:** The feel of ownership and responsibility towards the organization is common among employees, due to each employee having the authority, creativity, and responsibility to manage own work.

The survey items that are used to measure this index are:

- Most employees in this organization are highly involved in their work.

- Decisions in this organization are usually made at the level where the best information is available.
- Information is widely shared in this organization so that everyone can get the information s/he needs when it is needed.
- Everyone in this organization believes that s/he can have a positive impact.
- Business planning in our organization is ongoing and involves everyone in the process to some degree.

b- Team Orientation: the goals are achieved, and the work is done through the cooperation and team work among employees in the organization.

The survey items that are used to measure this index are:

- Cooperation and collaboration across functional roles are actively encouraged in this organization.
- Working in this organization is like being part of a team.
- Work is sensibly organized in this organization so that each person can see the relationship between his/her work and the goals of the organization.
- Teams are the primary building block of this organization.
- This organization relies on horizontal control and coordination to get work done, rather than hierarchy.

c- Capability Development: investing in developing employees' skills and capabilities is one of the main concerns in the organization to maintain competitiveness and satisfy changing business needs.

The survey items that are used to measure this index are:

- This organization delegates authority so that people can act on their own.

- The capability of the people in this organization is viewed as an important source of competitive advantage.
- This organization continuously invests in the skills of its employees.
- The "bench strength" of this organization is constantly improving.
- Problems often arise in my organization because we do not have the skills necessary to do the job.

Consistency Trait: it refers to the level of effectiveness the organizations apply in coordinating and managing its operations to meet its goals and attain its strategy objectives. Cronbach's alpha for this questionnaire is 0.72.

a- Coordination and Integration: good level of interaction between different functions and departments in the organization, and low interference for organizational boundaries facilitate the accomplishment of the work.

The survey items that are used to measure this index are:

- Our approach to doing business is very consistent and predictable.
- There is good alignment of goals across levels of this organization.
- People from different organizational units still share a common perspective.
- It is easy to coordinate projects across functional units in this organization.
- Working with someone from another part of this organization is like working with someone from a different company.

b- Agreement: critical issues that faces the organization are solved through the underlying level of agreement or through the ability to settle different opinions.

The survey items that are used to measure this index are:

- When disagreements occur, we work hard to achieve "win-win" solutions.
- This organization has a strong culture.
- There is clear agreement about the right way and the wrong way to do things in this organization.
- It is easy for us to reach consensus, even on difficult issues.
- We often have trouble reaching agreement on key issues.

c- Core Values: refers to the common set of values and principles among employees in the organization, which provided a clear set of expectations and identity for the organization.

The survey items that are used to measure this index are:

- There is a clear and consistent set of values in this company that governs the way we do business.
- This company has a characteristic management style and a distinct set of management practices.
- The managers in this company "practice what they preach."
- This organization has an ethical code that guides our behavior and tells us right from wrong.
- Ignoring the core values of this organization will get you in trouble.

The respondents will provide answers for the above questionnaire through Seven Point Likert scale, which ranges from 1 (Strongly disagree) to 7 (Strongly Agree)

Research Methodology and Sample Description

Regression analysis will be applied to identify the influence of the independent variables that are the six indices of involvement and consistency traits on job satisfaction among employees in Lebanese banks. According to Bartlett, Kotrlik, and Higgins (2001), at least five observations for every independent variable are required to avoid “making the results specific to the sample, thus lacking generalizability”. In addition, in factor analysis the minimum acceptable sample is 50 observations, but effective calculation among variables exists only when we have more than 100 observations.

In this study we have 6 independent variables and 30 questions to measure these variables. Consequently, the minimum number of observations is $5 \times 30 = 150$ observations. As a result, the sample size for my study will be around 200 observations (respondents) from employees work in Lebanese banks.

Finally, the data gathered through the responses for the questionnaire will be analyzed through the Statistical Package for the Social Sciences (SPSS).

SAMPLE SELECTION

The sample of my participants will be selected from 6 top banks in 2018 that are rated by corporate finance institute (CFI) according to these measures: customers' deposits, total assets, shareholders' equity, loans, and advances:

- 1- Bank Audi
- 2- BLOM Bank
- 3- Byblos Bank
- 4- Fransabank

5- Societe Generale de Banque au Liban (SGBL)

6- Bank of Beirut

The participants will be chosen randomly on different positions in the banks (from bottom line employees to top managers), and the minimum required participants is 25 employees on different positions, and the maximum accepted regular employees rate is 65%.

SURVEY ADMINISTRATION

The survey period shouldn't be more than three weeks. I will distribute the questionnaire through contacting the HR of the targeted banks.

On the other hand, since the questionnaire will be used in the Lebanese context, where it hasn't been applied before, a pilot study will be carried on to ensure the feasibility of the instrument before using it on a larger scale.

ETHICAL CONSIDERATIONS

Due to the sensitivity of the data that will be gathered from my participants and to avoid any issues with the targeted banks, several ethical issues will be taken into consideration:

- Anonymity of the respondents.
- No personal information questions exist in the questionnaire.
- Confidentiality of the collected data.
- Defining the purpose of the questionnaire clearly.

CHAPTER FOUR

Findings

Respondents Profile (Review Appendix 1)

Descriptive statistics are used to analyze the data gathered from the surveys. The total number of respondents is 191 employees, 68.6% of them are males and 31.4% are females; 47.6% of the respondents are between 35 to 44 years old (Respondents Profile - Review Appendix 1). These numbers agree with the annual report published by the Association of Banks in Lebanon for the year 2017 (Association of Banks in Lebanon [ABL], 2017). In addition, 41.9% of the respondents have professional degrees (special diplomas and certificates), and 57.1% of the respondents hold different positions like: Teller, Accountant, Collector, Auditor, Risk Analyst, Loan Officers, Financial Analyst, while 37.7% of them are First level manager (Head of Department) and 5.2% are Middle level managers (Branch Manager).

Further, regarding the dependent variable (Job Satisfaction), we found that JS_1 (I frequently think about quitting this job) has the highest mean of 3.55 with a standard deviation of 1.843. In reference to Involvement trait, we found that ICD14 (The number of employees ready to fill available managerial positions is increasing) has the highest mean of 4.05 with a standard deviation of 1.457. Regarding Consistency trait, we found that CC11 (Our approach to doing business is very consistent and predictable) has the highest mean of 4.35 with a standard deviation of 1.571.

As stated in the research questions, one of the goals of this study is to test the level of individual job satisfaction in the Lebanese banking sector. It was found that most of the employees in the banking sector are unsatisfied; this is shown by the mean for AVJS which is 3.525 (below the neutral indicator which is 4) with a standard deviation of 1.77. In addition, it was shown that low levels of Involvement and each of its subscales “empowerment, team orientation, and capability development” exists among employees; the mean for AVINV is 3.74 with standard deviation 1.26; the mean for AVEMP is 3.75 with standard deviation of 1.425; the mean for AVTO is 3.78 with standard deviation of 1.44; the mean for AVCD is 3.68 with standard deviation of 1.38. On the other hand, it was found that the levels of consistency trait and its subscales among employees tend to neutrality; the mean for AVCONSISTENCY is 3.94 with standard deviation of 0.75; the mean for AVCCI is 4.12 with standard deviation of 1.26; the mean for AVCA is 3.97 with standard deviation of 1.26; the mean for AVCCV is 3.73 with standard deviation of 1.32.

Regarding the Demographic effect on our variables (**Review Appendix 1.1**), we found that significant difference was found between genders when it came to job satisfaction ($t\text{-sig} = 0$). The mean of satisfaction of Males is 4.033 with standard deviation of 1.86, whereas the Females' satisfaction mean is 2.39 with standard deviation of 0.701. These results are compatible with the findings of the study conducted by Alf Crossman and Bassem Abou Zaki (2003) who found that Males are more satisfied than Females with the facets of the work itself, promotion and co-workers in the Lebanese banking sector.

Moreover, we found significant difference between different employee positions when it came to job satisfaction ($t\text{ sig} = 0.034 < 0.05$) where the lowest mean for job satisfaction is for first line managers (Department Managers) which is 3.42 with standard deviation of 1.714, while the

highest mean is for middle level managers (branch managers) 4.93 (positive satisfaction) with standard deviation of 1.897. On the other hand, we didn't find any significant difference between different age categories within job satisfaction. This result is compatible with the findings of the study done by Crossman and Abou Zaki (2003).

On the other hand, we found significant difference between genders of bank employees ($t\text{-sig}=0 < 0.05$) when it came to involvement level, each of its subscales "empowerment, team orientation, and capability development." Furthermore, we found that males are more involved, empowered, team oriented, and capable than females in the Lebanese banking sector. This result is compatible with many reports that indicate that Lebanese women despite gaining many rights, they still face discrimination at many levels (USAID, 2012; World Bank, 2015). Also, we found that significant difference exists within employee's position when it related to involvement level ($t\text{-sig}=0.023<0.05$) and team orientation ($t\text{-sig}=0.011<0.05$). Moreover, we found that the highest means of involvement and team orientation are for the middle level managers (Branch Manager) which is 4.8 with standard deviation of 1.17 (involvement) and 5.1 with standard deviation of 1.14 (team orientation). This indicates that the levels of involvement and cooperation to reach bank goals centered mainly at middle level managers (Branch Managers) position, while it's lower for regular employees and first level managers. In addition, we found significant difference between age of employees when it came to involvement level ($t\text{-sig}=0.049<0.05$) and team orientation ($t\text{-sig}= 0.029<0.05$). In fact, we found that employees between 45-54 years old have the highest means for involvement trait 4.29 (standard deviation= 1.32) and for team orientation 4.54 (1.38).

Furthermore, we didn't find any significant difference between the gender of the employees when it came to consistency trait and its subscales "coordination & integration, agreement, and core values". In addition, we found significant difference between employee positions when it came to consistency trait ($t - sig = 0.011 < 0.05$), where the highest mean is for regular employees which is 4.08 with standard deviation of 0.778. Moreover, we found significant difference between the age of employees when it related to consistency ($t - sig = 0.005 < 0.05$) and to agreement trait ($t - sig = 0.02 < 0.05$). In fact, we found that employees between 18 and 24 years record the highest level for consistency which is 4.176 with standard deviation of 0.67, while employees between 25 and 34 years record the highest mean for the level of agreement which is 4.187 with standard deviation of 1.283.

Scale Reliability

Cronbach's alpha (α), which is also known as coefficient of reliability, was used for the estimation of the internal consistency of the scale. This test is mostly used when we have multiple Likert questions in a questionnaire that form a scale, and we need to determine if the scale is reliable. It measures the extent to which a set of items are related to each other. Therefore, Cronbach's alpha increases as the inter-correlations among items increases. The agreed lower limit for Cronbach's alpha is 0.7. The Cronbach's alpha for the different variables in our study is as follows:

- 1- Job Satisfaction: the Cronbach's alpha for the dependent variable job satisfaction is $0.981 > 0.7$, which means that our scale measuring job satisfaction is reliable; therefore, we took the average of the 3 items to represent job satisfaction.

- 2- Involvement trait (empowerment, team orientation, and capability development): the Cronbach's alpha for our first independent variable (involvement trait) is $0.948 > 0.7$, and the Cronbach's alpha for each of the 3 items that form involvement trait are as follow:

Cronbach's alpha for empowerment: $0.916 > 0.7$

Cronbach's alpha for team orientation: $0.91 > 0.7$

Cronbach's alpha for capability development: $0.893 > 0.7$

All these indicators reveal that our scale in measuring involvement trait and its subscales is reliable, so we took the average of the items that measures each of these variables to represent each of them.

- 3- Consistency trait (coordination & integration, agreement, and core values): the

Cronbach's alpha for our second independent variable (consistency trait) is $0.756 > 0.7$, and the Cronbach's alpha for each of the 3 items that form consistency trait are as follow:

Cronbach's alpha for coordination and integration: $0.877 > 0.7$

Cronbach's alpha for agreement: $0.894 > 0.7$

Cronbach's alpha for core values: $0.85 > 0.7$

All these indicators reveal that our scale in measuring consistency trait and its subscales is reliable, so we took the average of the items that measure each of these variables to represent each of them.

Hypothesis Testing

Regression analysis, which is a powerful statistical method to examine the relationship between two or more variables of interest, was applied to identify the influence of the independent variables that are the six indices of involvement and consistency traits on job satisfaction among employees in the targeted Lebanese banks:

H1: as involvement culture traits among employees in banks increases job satisfaction increases:

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.879 ^a	.772	.771	.84678

a. Predictors: (Constant), AVINV

Regression Model 1 indicates that AVINV explained 77.2% of the total variance in JS.

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	-1.086	.192	-5.651	.000
	AVINV	1.234	.049	.879	.000

a. Dependent Variable: AVJS

We can represent the regression equation as:

$$Y = -1.086 + 1.234 (X1)$$

Y: Job Satisfaction of the employees.

X1: Involvement level of the employees

Since the significance of the t-value for the variable is 0.000 that is lower than 0.050.000 that is lower than 0.05 we conclude that there is a statistically significant positive linear relationship between AVINV and JS.

H1.1: as empowerment trait among employees in banks increases job satisfaction increases.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.806 ^a	.649	.647	1.05121

a. Predictors: (Constant), AVEMP

Regression Model 1 indicates that AVEMP explained 64.9% of the total variance in JS.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.227	.215		-1.059	.291
	AVEMP	1.000	.054	.806	18.692	.000

a. Dependent Variable: AVJS

We can represent the regression equation as:

$$Y = -0.227 + X_1$$

Y: Job Satisfaction of the employees.

X₁: Empowerment level of the employees.

Since the significance of the t-value for the variable is 0.000 that is lower than 0.05 we conclude that there is a statistically significant positive linear relationship between AVEMP and JS.

H1.2: as team orientation trait among employees in banks increases job satisfaction increases.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.783 ^a	.614	.612	1.10260

a. Predictors: (Constant), AVTO

Regression Model 1 indicates that AVTO explained 61.4% of the total variance in JS.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.114	.225		-.506	.614
	AVTO	.962	.055	.783	17.332	.000

a. Dependent Variable: AVJS

We can represent the regression equation as:

$$Y = -0.114 + 0.962 X_1$$

Y: Job Satisfaction of the employees.

X₁: Team Orientation level of the employees.

Since the significance of the t-value for the variable is 0.000 that is lower than 0.05 we conclude that there is a statistically significant positive linear relationship between AVTO and JS.

H1.3: as capability development trait among employees in banks increases job satisfaction increases.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.757 ^a	.573	.571	1.15951

a. Predictors: (Constant), AVCD

Regression Model 1 indicates that AVCD explained 57.3% of the total variance in JS.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.042	.239		-.176	.860
	AVCD	.971	.061	.757	15.922	.000

a. Dependent Variable: AVJS

We can represent the regression equation as:

$$Y = -0.042 + 0.971 X_1$$

Y: Job Satisfaction of the employees.

X₁: Capability Development level of the employees.

Since the significance of the t-value for the variable is 0.000 that is lower than 0.05 we conclude that there is a statistically significant positive linear relationship between AVCD and JS.

H1.123: as TO, CD, and EMP traits increases JS increases:

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.880 ^a	.774	.771	.84718

a. Predictors: (Constant), AVCD, AVTO, AVEMP

Multiple Regression Model 1 indicates that AVCD, AVTO, and AVEMP explained 77.4% of the total variance in JS.

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	-1.078	.192	-5.604	.000
	AVEMP	.480	.067	.386	.000
	AVTO	.422	.063	.343	.000
	AVCD	.329	.067	.256	.000

a. Dependent Variable: AVJS

We can represent the regression equation as:
 $Y = -1.078 + 0.48 X_1 + 0.422 X_2 + 0.329 X_3$

Y: Job Satisfaction of the employees.
X1: Empowerment level of the employees.
X2: Team Orientation level of the employees.
X3: Capability Development level of the employees.

Since the significance of the t-values for all variables are 0.000 that is lower than 0.05 we conclude that there is a statistically significant positive linear relationship between AVEMP, AVTO, and AVCD with JS.

H2: as consistency culture trait among employees in banks increases job satisfaction increases.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.021 ^a	.000	-.005	1.77386

a. Predictors: (Constant), AVCONSISTENCY

Regression Model 1 indicates that AVCONSISTENCY doesn't explained any of the total variance in JS.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.720	.692		5.377	.000
	AVCONSISTENCY	-.049	.172	-.021	-.286	.775

a. Dependent Variable: AVJS

We can represent the regression equation as:

$$Y = 3.720 - 0.049X$$

Y: Job Satisfaction of the employees.

X1: Consistency level of the employees.

Since the significance of the t-value for the variable is 0.775 that is higher than 0.05 we conclude that its statistically insignificant to assume a positive linear relationship between AVCONSISTENCY and JS.

H2.1: as coordination and integration trait among employees in banks increases job satisfaction increases.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.015 ^a	.000	-.005	1.77404

a. Predictors: (Constant), AVCCI

Regression Model 1 indicates that AVCCI doesn't explained any of the total variance in JS.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	3.437	.441		7.795	.000
AVCCI	.021	.102	.015	.209	.835

a. Dependent Variable: AVJS

We can represent the regression equation as:

$$Y = 3.437 + 0.021X$$

Y: Job Satisfaction of the employees.

X1: Coordination and Integration level of the employees.

Since the significance of the t-value for the variable is 0.835 that is higher than 0.05 we conclude that its statistically insignificant to assume a positive linear relationship between AVCCI and JS.

H2.2: as agreement trait among employees in banks increases job satisfaction increases.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.039 ^a	.002	-.004	1.77288

a. Predictors: (Constant), AVCA

Regression Model 1 indicates that AVCA explained 0.2% of the total variance in JS.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.745	.427		8.767	.000
	AVCA	-.055	.102	-.039	-.540	.590

a. Dependent Variable: AVJS

We can represent the regression equation as:

$$Y = 3.745 - 0.055 X_1$$

Y: Job Satisfaction of the employees.

X₁: Agreement level of the employees.

Since the significance of the t-value for the variable is 0.59 that is higher than 0.05 we conclude that its statistically insignificant to assume a positive linear relationship between AVCA and JS.

H2.3: as core values trait among employees in banks increases job satisfaction increases

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.012 ^a	.000	-.005	1.77411

a. Predictors: (Constant), AVCCV

Regression Model 1 indicates that AVCCV doesn't explained any of the total variance in JS.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.588	.387		9.280	.000
	AVCCV	-.017	.098	-.012	-.171	.864

a. Dependent Variable: AVJS

We can represent the regression equation as:

$$Y = 3.588 - 0.017 X_1$$

Y: Job Satisfaction of the employees.

X₁: Core Values level of the employees.

Since the significance of the t-value for the variable is 0.864 that is higher than 0.05 we conclude that its statistically insignificant to assume a positive linear relationship between AVCCV and JS.

H2.123: as CA, CCV, and CCI increases JS increases significantly.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.042 ^a	.002	-.014	1.78212

a. Predictors: (Constant), AVCCV, AVCCI, AVCA

Multiple Regression Model 1 indicates that AVCCV, AVCCI, and AVCA explained 0.2% of the total variance in JS.

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	3.711	.703	5.279	.000
	AVCCI	.018	.103	.170	.865
	AVCA	-.053	.104	-.508	.612
	AVCCV	-.013	.099	-.132	.895

a. Dependent Variable: AVJS

We can represent the regression equation as:
 $Y = 3.711 - 0.018 X_1 - 0.053 X_2 - 0.013 X_3$

Y: Job Satisfaction of the employees.
 X1: Coordination and Integration level of the employees.
 X2: Agreement level of the employees.
 X3: Core Values level of the employees.

Since the significance of the t-values for the variables are 0.865, 0.612, and 0.895 which are higher than 0.05 we conclude that its statistically insignificant to assume a positive linear relationship between AVCCV, AVCCI, and AVCA with JS.

Hypothesis Testing Summary:

Table 1		
<i>Summarization of the Hypothesis Testing Results</i>		
Hypothesis	Test Used	Results
H1: as involvement culture trait among employees in banks increases job satisfaction increases.	Regression analysis	t-sig=0.00<0.05 Supported
H1.1: as empowerment trait among employees in banks increases job satisfaction increases.	Regression analysis	t-sig=0.00<0.05 Supported
H1.2: as team orientation trait among employees in banks increases job satisfaction increases.	Regression analysis	t-sig=0.00<0.05 Supported
H1.3: as capability and development trait among employees in banks increases job satisfaction increases.	Regression analysis	t-sig=0.00<0.05 Supported
H1.123 and job satisfaction	Multiple linear regression	t-sig=0.00<0.05 Supported

H2: as consistency culture trait among employees in banks increases job satisfaction increases	Regression analysis	t-sig=0.775>0.05 Not Supported
H2.1: as coordination and integration trait among employees in banks increases job satisfaction increases.	Regression analysis	t-sig=0.835>0.05 Not Supported
H2.2: as agreement trait among employees in banks increases job satisfaction increases.	Regression analysis	t-sig=0.59>0.05 Not Supported
H2.3: as core values trait among employees in banks increases job satisfaction increases.	Regression analysis	t-sig=0.864>0.05 Not Supported
H2.123 and job satisfaction	Multiple linear regression	AVCCI: t-sig=0.865>0.05 AVCA: t-sig=0.612>0.05 AVCCV:

		t-sig=0.895>0.05 Not Supported
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Table 1 Hypotheses Results

CHAPTER FIVE

Discussion

From our findings, we conclude that the overall level of job satisfaction is low, which presents an alert for both banks and employees. Low levels of job satisfaction have a direct negative effect on the physical health, mental health, and quality of the lives of the employees (Locke, 1976; Coster, 1992). In addition, they affect employees' turnover intention (Jaramillo et al., 2006; Johnston et al., 1990; Low et al., 2001; Netemeyer et al., 2004; Sager et al., 1988), absenteeism (Seashore & Taber, 1975), productivity (Vroom, 1964) and performance (Brown & Peterson, 1994; Singh et al., 1996).

Regarding the first set of hypotheses and its sub hypotheses, we proved that involvement trait and each of its subscales "empowerment, team orientation, and capability development" have significant positive effect on job satisfaction. As a matter of fact, one of the factors that creates this significant relation between involvement and job satisfaction is the collective type of the Lebanese culture, where every member belongs in groups (family, political party, relationships) that take care of them and in return the member is loyal for the group. The management in such societies is the management of groups, and the hiring and promotion process depends on the group that the employee belongs to. According to Dirani (2009) the employees in such cultures are encouraged to explore their need for belonging. In this type of cultures involvement trait has a major effect on job satisfaction (Denison & Fey, 2003).

These results provide a major evidence about the major effect for low levels of involvement and each of its subscales "empowerment, team orientation, and capability development" on the satisfaction of the Lebanese banking employees. Low level of

involvement indicates that among bank employees there is a low level of ownership and responsibility towards the organization, a low level of cooperation and teamwork to achieve bank's goals, and a low level of concern by banks middle managers (Branch Manager) in developing employee's skills and capabilities. According to Dirani (2009), high level of hierarchy management style exists in the Lebanese banks, where the internal working process in banks can be summarized by the fact that employees in different levels receive instructions from their direct managers and apply them without any cooperation. To emphasize, one of the major indications for the significant relation between involvement and job satisfaction is that the employees are motivated to share responsibility in forming and implementing goals and the vision of their banks with their managers. Consequently, they need to know and feel the importance of their work in fulfilling their enterprise goals and vision. Moreover, this relation shows that the employees are eager to change the way they had worked for years even if it forced them to increase their capabilities and skills.

Regarding the second set of hypotheses and its sub hypotheses, we failed to prove that consistency trait and each of its "coordination and integration, agreement, and core values" have significant effect on job satisfaction. The main factor that can explain this result is the instability of the Lebanese economy, where at 2018 the Lebanon nominal debt to gross domestic product (GDP) is 152 percent which is the third highest in the world, and the International Monetary Fund has warned that Lebanon needs immediate fiscal adjustment to make its public debt sustainable (Natasha Turak, 2018). This economic instability mainly caused by the internal and regional political instability that seriously affected the economic activities in Lebanon (Awdeh, 2012). According to Denison and Fey

(2003), consistency trait has significant effect on job satisfaction in a stable country like USA (, whereas it has lower effect in unstable countries like Russia. This result reveals that having good level of interaction between different functions and departments in the organization, ensuring low interference with organizational boundaries, having the ability to settle different opinions in critical issues, and providing a clear set of expectations for the organization has no significant effect on increasing job satisfaction for the employees in the Lebanese banking sector.

This result can be explained if we differentiate between the immediate need for the bank employee and his/her not immediate, secondary need. By referring to some of the involvement trait measures, we found that, among bank employees, there is a low level of ownership and responsibility towards the organization due to as Denison explains the low level of authority, creativity, and responsibility given to the employee; these low levels form the direct needs of the employee. So when the employee is asked about the different scales for H2.2 and H2.3 that aim to measure the way critical issues are solved in the organization, and their effect on job satisfaction, also that aim to measure the effect of providing a clear set of expectations and identity for the organization, on job satisfaction, the employee will not care, because these address not his/her immediate needs. Therefore, the organization needs to increase the level of ownership and responsibility of the employee towards the organization, because only then, the employee will be able to think significantly about these issues and their effect on satisfaction. This situation is compatible to a case study done by Denison and Fey (2003) on a Russian company called AGA, where they asked lower level employees whether they agreed with management's decisions, many replied, "Right now, people really have no choice other than to agree". In addition, they

found that in another Russian company called Lift the employees understand the main goal for consistent core values of the firm as to be maintaining the integrity of the authority structure.

Furthermore, this result can alert to a serious problem with coordination and integration originated from the differing mindsets across functions. Based on the literature review, “coordination and integration” is identified when different departments and units of the organization can work properly together to achieve mutual goals. The hierarchy style of management and high centralization of power, may play a major role in the way of perception for common goals by the employees in different levels; consequently, the employee can’t find any relation between these goals with job satisfaction, especially that these goals for the employee mean more work, and he/she don’t gain any direct benefits from these works.

Recommendations

Based on the findings of the study, we highlight the importance of employees’ process of engagement in the Lebanese banking sector. Responding to the needs of the employees along with planning and applying a process to increase the levels of employees’ involvement is a necessity, especially that several studies have proved the relation between organizational performance and employees’ involvement and satisfaction.

In this regard, in order to increase the level of involvement in decision making, an “open door” policy is recommended to be applied by different managerial levels in the banks. Consequently, the employees would come back repeatedly asking their direct manager to “decide” on an issue that had officially been delegated to them, the manager would respond by asking for the pros and cons of different alternatives but, in the end, try to make the subordinate decide.

This ongoing discussion allows higher managers to question the pros and cons of the different options suggested by the employee who is left to take the final decision. Importantly, this step would be viewed as a matter of authority and responsibility delegated to the employees at different levels.

Limitations and Future Research

- 1- We didn't have any responses from top-level managers to our questionnaire. This was expected because high level managers have hardly time to respond to a survey questionnaire.
- 2- We recommend for future research studying the effect of "external dimensions" (explained by Denison as Adaptability and Mission) of culture on job satisfaction in the Lebanese Banking Sector to have a more complete image for the different types of cultures that may be affecting job satisfaction.
- 3- Also, we recommend for future research more focus on other traits of culture such as, for example, "learning culture" and their effect on banks' employees behaviors and satisfaction.

Appendix

Appendix 1: Descriptive Statistics:

Gender

	Frequency	Percent	Valid Percent	Cumulative Percent
Female	60	31.4	31.4	31.4
Valid Male	131	68.6	68.6	100.0
Total	191	100.0	100.0	

Age

	Frequency	Percent	Valid Percent	Cumulative Percent
18-24 years old	28	14.7	14.7	14.7
25-34 years old	91	47.6	47.6	62.3
Valid 35-44 years old	49	25.7	25.7	88.0
45-54 years old	23	12.0	12.0	100.0
Total	191	100.0	100.0	

Education Level

	Frequency	Percent	Valid Percent	Cumulative Percent
Bachelor's degree	55	28.8	28.8	28.8
Doctorate degree	1	.5	.5	29.3
Valid Master's degree	55	28.8	28.8	58.1
Professional degree	80	41.9	41.9	100.0
Total	191	100.0	100.0	

Employee Position

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Employee (teller, Accountant, Collector, Auditor, Risk Analyst, Loan Officers, Financial Analyst)	109	57.1	57.1	57.1
first level manager (Head of Depatement)	72	37.7	37.7	94.8
Middle level Manager (Branch Manager)	10	5.2	5.2	100.0
Total	191	100.0	100.0	

Max Mean (JS)

		The number of employees ready to fill available managerial positions are increasing.
N	Valid	191
	Missing	0
Mean		4.05
Median		4.00
Mode		4
Std. Deviation		1.457
Minimum		1
Maximum		7

Max Mean (Inv)

		Our approach to doing business is very consistent and predictable.
N	Valid	191
	Missing	0
Mean		4.35
Median		4.00
Mode		6
Std. Deviation		1.899
Minimum		1
Maximum		7

Appendix 1.1: Demographic effect on Job Satisfaction, Involvement, and consistency:

Independent Samples Test (Gender)

		t-test for Equality of Means				
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
AVJS	Equal variances assumed	6.616	189	.000	1.64881	.24922
	Equal variances not assumed	8.832	183.902	.000	1.64881	.18670

	Gender	N	Mean	Std. Deviation	Std. Error Mean
AVJS	Male	125	4.0533	1.85997	.16636
	Female	60	2.3944	.70107	.09051

Report

AVJS

EmployeePositionNumeric	Mean	N	Std. Deviation
1	3.4618	109	1.75618
2	3.4259	72	1.71363
3	4.9333	10	1.89737
Total	3.5253	191	1.76957

ANOVA (Age)

		Sum of Squares	df	Mean Square	F	Sig.
AVJS		14.149	3	4.716	1.519	.211
		580.812	187	3.106		
		594.961	190			

Independent Samples Test (Gender)

		t-test for Equality of Means				
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
AVINV	Equal variances assumed	6.564	189	.000	1.16664	.17773
	Equal variances not assumed	8.152	185.781	.000	1.16664	.14311
AVEMP	Equal variances assumed	6.099	189	.000	1.24198	.20362
	Equal variances not assumed	7.150	169.343	.000	1.24198	.17369
AVTO	Equal variances assumed	5.725	189	.000	1.19059	.20798
	Equal variances not assumed	6.727	170.190	.000	1.19059	.17698
AVCD	Equal variances assumed	5.304	189	.000	1.06735	.20122
	Equal variances not assumed	5.875	148.211	.000	1.06735	.18169

Report

Gender		AVINV	AVEMP	AVTO	AVCD
Male	Mean	4.1033	4.1420	4.1573	4.0107
	N	131	131	131	131
	Std. Deviation	1.29679	1.44722	1.47992	1.38682
Female	Mean	2.9367	2.9000	2.9667	2.9433
	N	60	60	60	60
	Std. Deviation	.67714	.92241	.93603	1.04871
Total	Mean	3.7368	3.7518	3.7832	3.6754

N	191	191	191	191
Std. Deviation	1.26007	1.42526	1.44139	1.37992

ANOVA (Employee Position)

		F	Sig.
AVINV	Between Groups	3.870	.023
AVEMP	Between Groups	2.907	.057
AVTO	Between Groups	4.608	.011
AVCD	Between Groups	2.205	.113

Report

EmployeePositionNumeric		AVINV	AVTO
1	Mean	3.6801	3.7339
	N	109	109
	Std. Deviation	1.22695	1.38726
2	Mean	3.6750	3.6750
	N	72	72
	Std. Deviation	1.27078	1.48587
3	Mean	4.8000	5.1000
	N	10	10
	Std. Deviation	1.17883	1.14018
Total	Mean	3.7368	3.7832
	N	191	191
	Std. Deviation	1.26007	1.44139

ANOVA (Age)

		F	Sig.
AVINV	Between Groups	2.667	.049

AVEMP	Between Groups	1.875	.135
AVTO	Between Groups	3.079	.029
AVCD	Between Groups	1.926	.127

Report

Age Numeric		AVINV	AVTO
	Mean	3.9905	4.0071
1	N	28	28
	Std. Deviation	1.18394	1.38829
	Mean	3.5421	3.6264
2	N	91	91
	Std. Deviation	1.23024	1.37282
	Mean	3.6939	3.5918
3	N	49	49
	Std. Deviation	1.26461	1.53186
	Mean	4.2899	4.5391
4	N	23	23
	Std. Deviation	1.32247	1.37964
	Mean	3.7368	3.7832
Total	N	191	191
	Std. Deviation	1.26007	1.44139

Independent Samples Test (Gender)

		t-test for Equality of Means				
		t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference
AVCONSISTENCY	Equal variances assumed	-.507	189	.613	-.05907	.11655
	Equal variances not assumed	-.517	120.247	.606	-.05907	.11426
AVCCI	Equal variances assumed	.555	189	.579	.10906	.19636
	Equal variances not assumed	.576	125.251	.566	.10906	.18941

AVCA	Equal variances assumed	-.618	189	.538	-.12107	.19601
	Equal variances not assumed	-.588	102.081	.558	-.12107	.20587
AVCCV	Equal variances assumed	-.805	189	.422	-.16519	.20521
	Equal variances not assumed	-.821	120.237	.413	-.16519	.20119

Report

GenderNumeric		AVCONSISTEN CY	AVCCI	AVCA	AVCCV
1	Mean	3.9232	4.1557	3.9389	3.6748
	N	131	131	131	131
	Std. Deviation	.75969	1.29574	1.20202	1.33758
2	Mean	3.9822	4.0467	4.0600	3.8400
	N	60	60	60	60
	Std. Deviation	.72042	1.17624	1.37153	1.26855
Total	Mean	3.9417	4.1215	3.9770	3.7267
	N	191	191	191	191
	Std. Deviation	.74619	1.25736	1.25534	1.31520

ANOVA (Employee Position)

		Sum of Squares	df	Mean Square	F	Sig.
AVCONSISTENCY	Between Groups	4.916	2	2.458	4.581	.011
	Within Groups	100.875	188	.537		
	Total	105.791	190			
AVCCI	Between Groups	4.216	2	2.108	1.338	.265
	Within Groups	296.166	188	1.575		
	Total	300.382	190			
AVCA	Between Groups	5.791	2	2.895	1.854	.159
	Within Groups	293.628	188	1.562		
	Total	299.419	190			

AVCCV	Between Groups	7.869	2	3.935	2.306	.102
	Within Groups	320.784	188	1.706		
	Total	328.654	190			

Report

AVCONSISTENCY

EmployeePositionNumeric	Mean	N	Std. Deviation
1	4.0765	109	.77703
2	3.7398	72	.67489
3	3.9267	10	.60813
Total	3.9417	191	.74619

ANOVA (Age)

		Sum of Squares	df	Mean Square	F	Sig.
AVCONSISTENCY	Between Groups	6.930	3	2.310	4.370	.005
	Within Groups	98.861	187	.529		
	Total	105.791	190			
AVCCI	Between Groups	9.213	3	3.071	1.972	.120
	Within Groups	291.169	187	1.557		
	Total	300.382	190			
AVCA	Between Groups	14.840	3	4.947	3.251	.023
	Within Groups	284.578	187	1.522		
	Total	299.419	190			
AVCCV	Between Groups	3.080	3	1.027	.590	.623
	Within Groups	325.574	187	1.741		
	Total	328.654	190			

Report

AgeNumeric	AVCONSISTEN CY	AVCA
1 Mean	4.1762	4.1857
1 N	28	28
1 Std. Deviation	.67066	1.08447
2 Mean	4.0579	4.1868
2 N	91	91

	Std. Deviation	.74138	1.28298
	Mean	3.6803	3.7102
3	N	49	49
	Std. Deviation	.73598	1.22751
	Mean	3.7536	3.4609
	N	23	23
4	Std. Deviation	.71504	1.21271
	Mean	3.9417	3.9770
Total	N	191	191
	Std. Deviation	.74619	1.25534

Appendix 2: Scale Reliability

Reliability Statistics (JS)

Cronbach's Alpha	N of Items
.981	3

Reliability Statistics (Inv)

Cronbach's Alpha	N of Items
.948	15

Reliability Statistics (IEMP)

Cronbach's Alpha	N of Items
.916	5

Reliability Statistics (ITO)

Cronbach's Alpha	N of Items
.910	5

Reliability Statistics (ICD)

Cronbach's Alpha	N of Items
.893	5

Reliability Statistics (CON)

Cronbach's Alpha	N of Items
.756	15

Reliability Statistics (CCI)

Cronbach's Alpha	N of Items
.877	5

Reliability Statistics (CA)

Cronbach's Alpha	N of Items
.894	5

Reliability Statistics (CCV)	
Cronbach's Alpha	N of Items
.850	5

Appendix 3: Questionnaire

Dear Participants,

As part of my MBA thesis, I am conducting a survey about job satisfaction in the Lebanese banking sector.

The questionnaire consists of 4 sections each section focuses on different area. In the first section, the main focus is on individual work-related issues. The second section, focuses on different issues at the organizational level. The third section, focuses on the interrelation ship between individual and organizational level issues. The fourth section, is related to some demographic information. Finally, the time needed to fill this questionnaire is about 10 minutes.

All your responses will remain strictly confidential, and will be reported as general statistics in the thesis.

Your personal information regarding your name, address, and the bank you are working in are NOT required.

I appreciate giving me time to fill out the link questionnaire.

Your cooperation and support are highly appreciated,

Sincerely,

Hassan Safieddine

Individual Work-Related Section

Please show your level of agreement on the following statements from 1 strongly disagree to strongly agree 7.

I frequently think about quitting this job

I am satisfied with the activities I perform every day

Generally speaking, I am very satisfied with this job

Organizational Level Section

Please show your level of agreement on the following statements from 1 strongly disagree to strongly agree 7.

Most employees in this organization are highly involved in their work

Decisions in this organization are usually made at the level where the best information is available.

Information is widely shared in this organization so that everyone can get the information s/he needs when it is needed.

Everyone in this organization believes that s/he can have a positive impact.

Business planning in our organization is ongoing and involves everyone in the process to some degree.

Cooperation and collaboration across functional roles are actively encouraged in this organization.

Working in this organization is like being part of a team.

Work is sensibly organized in this organization so that each person can see the relationship between his/her work and the goals of the organization.

Teams are the primary building block of this organization.

This organization relies on horizontal control and coordination to get work done, rather than hierarchy.

This organization delegates authority so that people can act on their own.

The capability of the people in this organization is viewed as an important source of competitive advantage.

This organization continuously invests in the skills of its employees.

The number of employees ready to fill available managerial positions are increasing.

Problems often arise in my organization because we do not have the skills necessary to do the job.

Relation Between Individual and Organizational Level Section

Our approach to doing business is very consistent and predictable.

There is good alignment of goals across levels of this organization.

People from different organizational units still share a common perspective.

It is easy to coordinate projects across functional units in this organization.

Working with someone from another part of this organization is like working with someone from a different company.

When disagreements occur, we work hard to achieve "win-win" solutions.

This organization has a strong culture.

There is clear agreement about the right way and the wrong way to do things in this organization.

It is easy for us to reach consensus (agreement), even on difficult issues.

We often have trouble reaching agreement on key issues.

There is a clear and consistent set of values in this company that governs the way we do business.

This company has a characteristic management style and a distinct set of management practices.

The managers in this company "practice what they preach (lecture)."

This organization has an ethical code that guides our behavior and tells us right from wrong.

Ignoring the core values of this organization will get you in trouble.

Demographic Section

Gender

Age (18-24 years old, 25-34 years old, 35-44 years old, 45-54 years old, 55-64 years old, 65 years old and above)

Education Level (5th grade to high school diploma/ Some college credit, no degree/ Bachelor's degree/ Master's degree/ Professional degree/ Doctorate degree)

Level of Management: Employee (teller, Accountant, Collector, Auditor, Risk Analyst, Loan Officers, Financial Analyst)/ First level manager (Head of Department)/ Middle level Manager (Branch Manager)/ Top level Manager (Chairman, Director Member).

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