

The Relationship between Organizational Culture and Employee Performance in Malaysian Commercial Banking Sector: The Role of Self-Efficacy as a Mediator

¹Wang Yuxin, ²Zahir Osman, ³Valliappan Raju, ⁴Siew Poh Phung

Post Graduate Centre, Limkokwing University of Creative Technology, Malaysia

Abstract

This study examines the mediating effect of self-efficacy on the relationship between organizational culture and employee performance in Malaysian commercial banking sector. The variables under study are organizational culture, self-efficacy and employee performance. The data collection approach used a web-based questionnaire that was generated and distributed to 450 commercial banks' employees in Klang Valley, Malaysia. The 321 collected data were analyzed by using Partial Least Squares-Structural Equation Modelling (PLS-SEM) technique to analyze the proposed research hypotheses. The results showed that self-efficacy significantly mediates the relationship between organizational culture and employee performance in Malaysian commercial banking sector. The findings of this study contribute extensive inputs into the human resource management theory and enlarge the emergent literature on employee performance in Malaysian commercial banking sector.

Keyword: *Malaysian Commercial Banking Sector; Employee Performance; Self-efficacy; Organizational Culture.*

1. Introduction

Commercial banking industry is quite important in Malaysia, which is same as the other developing economies. It is significant to the Malaysian economy as well, as the banking sector controls more than 70% of the capital flow and the total assets of the financial system (Sufian et al., 2016). In recent years, the global environment has continued to change, and fierce competition between companies has made it inevitable for companies to improve their corporate competitive advantages to gain a foothold in the industry (Ndubisi, 2006). Employees are the core force of corporate competition, thus improving employee performance is one of the methods to enhance sustained competitive advantage of organizations (Davis & Simpson, 2017). Therefore, studying how to improve the performance of commercial banking employees is of great significance to the banking industry and the Malaysian economy. Malaysia is a country with diverse cultures, and the organizational culture is very essential to Malaysian employees who have different cultures (Raju, 2018). Therefore, the focus of this study is to assess the mediating effect of self-efficacy on the relationship between organizational culture and

employee performance in Malaysian commercial banking sector.

2. Literature Review

Social cognitive theory is an educational theory developed by Bandura, an American psychologist, in the late 1970s, which developed rapidly in the 1990s. In social cognitive theory, an individual's behaviours, beliefs or motivations interact with the environment and forms a triangular structure (Bandura, 1988). In 2002, Bandura discussed social cognitive theory in a cultural context, and illustrated that in different cultural environments, self-efficacy have different influence on people, which would have various of impact on individual behaviours as well (Bandura, 2002). As it can be seen from the Figure 1, that individual behaviours (outcomes expectations), cognitive factors and environment factors are interactive between each other. Self-efficacy is a cognitive construct described by Bandura, beliefs in which can affect people's feeling, thoughts, motivation and behaviours. These beliefs generate various consequences through four primary processes, including processes of cognition, motivation, emotion, and selection process (Bandura, 2010). Employees' performance is all the results of an individual, which includes the expected outcomes and unexpected outcomes (Webers & van den Hoogen, 2013). Thus, in this investigation, employees' performance is regarded as the result of behaviour factors. For countries, there are regional and ethnic differences in culture, while for organizations, different organizations have different cultures. According to the previous study, organizational culture is regarded as the specific cultural concepts, value systems, ethics, traditions, customs, habits and production concepts which formed in the long-term production and operation of the organization (Alvesson, 2012). Therefore, organizational culture can be regarded as a cultural environment of an organization. At present, scholars have not yet reached a unified conclusion on the definition of employees' performance. While in this research, employee performance is mainly defined as the outcomes and achievements accomplished at work (J., 2014). In addition, performance can be divided into three different aspects: organizational level, group level, and individual level (Nielsen et al., 2009). In this investigation, it focuses on individual level performance, employee performance (Raju & Poh Phung, 2020). The employees' performance depends on their degree of accomplishment of particular goals or tasks, and thus, previous studies have assessed people's thoughts, attitudes and beliefs about work results to determine the productivity of inputs (Awadh & Alyahya, 2013). Many scholars defined organizational culture as a set of values and beliefs promote awareness of understandings about organisational functioning (Jardioui et al., 2020; Schein, 2010). Optimizing the value of employees is considered to be a rational asset, where organisations must create a culture that promotes the development of new information and sharing, so as to innovate and improve the working environment (Shahzad et al., 2012). A great corporate culture has four essential characteristics which are closely related to work performance: (1) Workplace norms, which according to the degree of work performed and the degree of collaboration between management and workers; (2) Clear guidelines and policies, which is mainly to improve employees efficiency,

inter-group collaboration ability, and customer support, etc.; (3) Observing the relationship between the programme and the individual; (4) Work performance, which is coordinate to improve work performance, design, and produce the quality and speed of goods and services) (Shahzad et al., 2012). While self-efficacy refers to that individuals believe in their abilities and to achieve positive results in a particular activity, and have confidence to control themselves and their surroundings (Bandura, 2010). Referring to Bandura's research, self-efficacy affects people's choices and behaviour. When interacting with the outside world, individuals with lower self-efficacy are more likely to notice their own flaws and to dwell on future problems, which are not as severe as they believe, which is more likely to create social distress, because it would concentrate more on future mistakes and negative outcomes rather than on how to make successful use of the abilities to accomplish goals (Bandura & Cervone, 1983). Previous studies have found that if employees and managers of an organization have the same set of values, beliefs and standards commitments, it will produce positive results (Denison, 1984). These researchers tend to place certain types of interpersonal relationships of employees at the core of organizational culture, which included involving in decision-making, giving them certain discretion, developing overall relationships, etc. (Alvesson, 2012; Ouchi & Wilkins, 1985). In addition, many scholars believe that organizational culture is related to employee performance, organizational performance and economy performance (Okoro, 2010; Sorensen, 2002). In Ojo's research, it is proved that the positive correlation between organizational culture and employee performance, and the investigation was conducted in Nigerian banking industry that over 57.7% of respondents strongly agree that corporate culture has effect on employee job performance (Ojo, 2009). In the description of previous studies, organizational culture consists of a common and shared norms and beliefs of behaviours that form their actions, which is essential to operations of organizations due to its strong fundamental principles that govern employee actions (Simosi, 2012). Therefore, it will influence individuals' cognition and behaviours. In Kim's research, organizational culture has significant and positive effect on self-efficacy by investigating 252 newly hired employees working in a service organization in Greece (Kim & Jang, 2018). It is consistent with social cognitive theory, that environmental factors have some influence on individual or cognitive factors (Chin & Mansori, 2018).

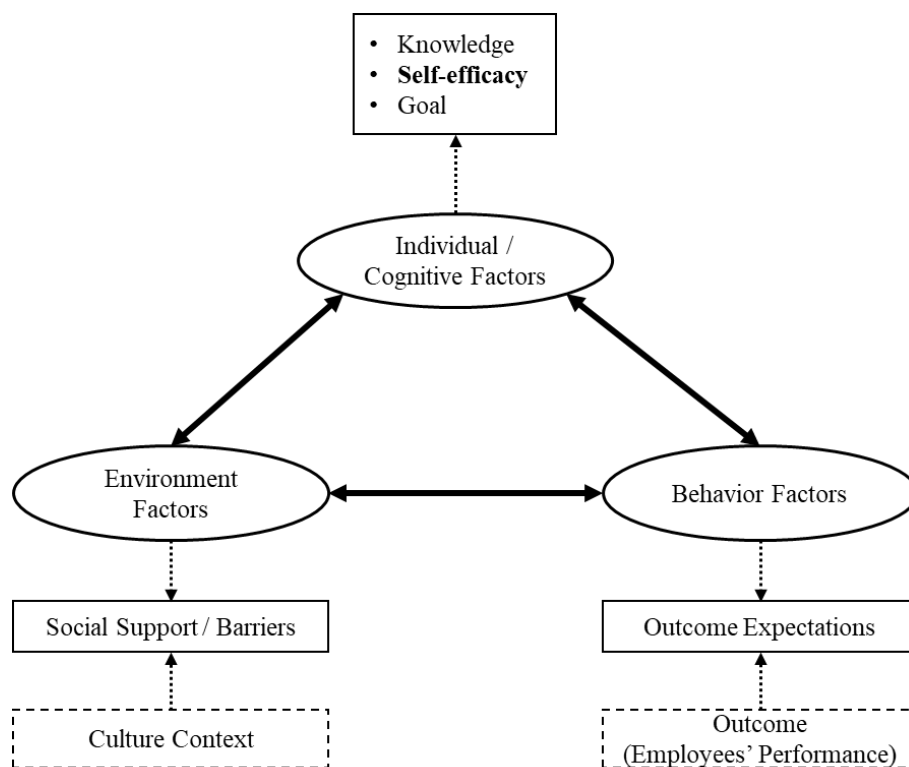


Figure 1: Determinants in Social Cognitive Theory (Chin & Mansori, 2018)

According to the definition of self-efficacy, it is considered to be confidence in the self-capability of the target tasks (Bandura, 2010). In the previous studies and investigations, many researchers have verified the relationship between self-efficacy and employees' performance, especially in banking industry. For example, Carter et al. investigated the relationship between self-efficacy and financial service employee performance in Australia, and they found the positive and significant relationship between them (Carter et al., 2018). Self-efficacy is one's faith in respect to his or her own abilities to accomplish behavioural goals, which is the sum of someone feelings of individual, and thus self-efficacy is more indicative of potential behaviour than past performance (Bandura, 2010). It was proved to have mediating effect in many investigations (Afzal et al., 2019; Jacobsen & Bøgh Andersen, 2017). Previous studies have set self-efficacy as a mediator when investigated predictors of employee performance (Raju & Phung, 2020). For instance, in Jiang and Chen's research, 257 samples were investigated for evaluating the mediating effect of self-efficacy between organizational learning and job performance (Jiang & Chen, 2013). According to the social cognitive theory as in Figure 1, self-efficacy is evaluated as a cognitive factor, which may have mediating effect between environmental factors (organizational culture) and behaviour outcome (employee performance).

Hypotheses of Research

Based on the above conceptual development and research model (Figure 2), the following hypotheses are proposed:

H1: There is positive and significant relationship between organizational culture and employee performance.

H2: There is positive and significant relationship between organizational culture and self-efficacy.

H3: There is positive and significant relationship between self-efficacy and employee performance.

H4: Self-efficacy mediates the relationship between organizational culture and employee performance.

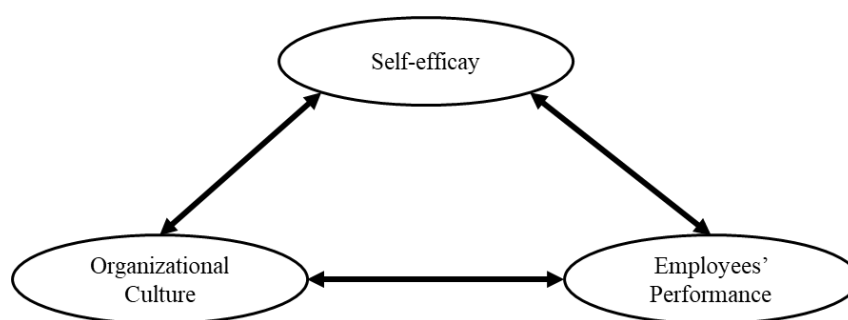


Figure 2: Research Model

3. Research Methodology

Banks' employees of the local commercial banks in Klang Valley were selected for this study. In this study, primary data were collected by using a survey questionnaire. The survey questionnaire was developed by evaluating broad past studies to achieve appropriate measurements that being utilized and have a strong reliability and validity. This study employed a convenience sampling technique which is non-probability sampling. Altogether, 18 observed variables constitute the measurement of the dependent variable of 5 items for employee performance, independent variable 5 items for organizational culture, and 7 items for mediating variable of self-efficacy. This study employed a five-point Likert scale from strongly disagree to strongly agree to make most of the response rate and response quality and reduce the "level of frustration" of the respondents (Babakus & Boller, 1992; Sachdev & Verma, 2004). 450 questionnaires were distributed and 321 were returned. This represents a 71.33% response rate and it was sufficient to run data analysis by using the SEM technique. After data screening, cleaning, and deleting the outliers, 307 questionnaires were found to be utilizable and ready for data analysis. In this study, Smartpls3 was adopted to do multivariate data analysis and proposed hypotheses testing. To evaluate the model measurement and structural model procedures, the PLS-SEM technique was utilized due to its estimation ability (Hair et al., 2010).

4. Data Analysis

Common method Bias

The collinearity statistics in Table 1 showed variance inflation occurrence factors (VIF) were greater than 3.3 implied that this indicated no issue of collinearity and it also points out the model is not having a common method bias problem. Therefore, if the VIFs at all factor-level produced from a full collinearity test are equal or higher than 3.3, it indicates that the model does face any common method bias problem (Kock, 2015).

Table 1: Collinearity Statistics (VIF)

	EP	OC	SE
EP		1.412	1.462
OC	1.461		1.424
SE	1.379	1.336	

Measurement Model

To measure constructs' validity and reliability, the measurement model was used by utilizing PLS-SEM Algorithm (Figure 1). Hair, Hult, Ringle, and Sarstedt, (2017) suggested that both reliability and validity were crucial elements to apply in the analysis of PLS-SEM to verify the goodness of the outer model. Table 2 indicated the figure of 0.851 to 0.905 which suggested the first-order constructs composite reliability, hence achieved the threshold of 0.70 (Hair et al., 2017). Further, the results demonstrated that the convergent validity for all latent variables were met with the average variance extracted (AVE) ranged from 0.625 to 0.647 which were all greater than 0.50 (Hair et al., 2017). Items cross-loading were analyzed to further confirm discriminant validity validation in this study. The result suggested that all items' loadings were greater than their corresponding cross-loadings (Table 2). The discriminant validity was then ascertained further by evaluating the Hetrotrait-Monotrait (HTMT) ratio of correlation introduced by Henseler, Ringle & Sarstedt (Henseler et al., 2015). The ratio result of the HTMT analysis in Table 3 depicted that all ratios met the HTMT criterion which was less than 0.85 (Kline, 2015) and as a result, showed no issue with discriminant validity. Therefore, this study confirmed the reliability and validity of the latent variables (Hair et al., 2017).

Table 2: Construct Reliability, Validity & Cross Loadings.

Constructs	Items	Loadings	CA	rho_A	CR	AVE
Employee Performance	EP1	0.753	0.851	0.856	0.893	0.625
	EP2	0.823				
	EP3	0.787				
	EP4	0.786				
	EP5	0.803				
Organization Culture	OC1	0.789	0.890	0.891	0.916	0.647

	OC2	0.830				
	OC3	0.804				
	OC4	0.835				
	OC5	0.807				
	OC6	0.758				
Self-Efficacy	SE1	0.787	0.905	0.908	0.925	0.638
	SE2	0.838				
	SE3	0.835				
	SE4	0.735				
	SE5	0.743				
	SE6	0.788				
	SE7	0.858				

Table 3: Hetrotrait-Motrait(HTMT) Ratio

	EP	OC
EP		
OC	0.605	
SE	0.677	0.837

Structural Model

For this study, the path coefficient and the R^2 value were analyzed to evaluate the structural model as suggested by Hair, Sarstedt, Ringle, & Mena (Hair et al., 2012), and to confirm the significance of path coefficients, PLS bootstrapping with 500 sub-samples was utilized. For the results of hypotheses testing, path coefficients, t-values, and p-values were shown in Table 4, In table 4, H1 predicts a positive relationship between organizational culture and employees performance and the result shows that there is a positive and significant influence of organizational culture on employees' performance ($\beta = 0.189$, $t = 2.571$, $p=0.001$); as a result, H1 is supported. The result of H2 also proves there is a significant and positive relationship between organizational culture and self-efficacy ($\beta = 0.754$, $t = 24.276$, $p=0.000$); thus supporting H2. H3 also confirmed that self-efficacy has a positive and significant influence on employee performance ($\beta = 0.458$, $t = 7.164$, $p=0.000$), hence, H3 is supported. H4 result also proves that there is a positive and significant mediating effect of self-efficacy on organization culture and employee performance relationship (indirect effect= 0.346, $t = 6.586$, $p=0.000$); therefore H4 is supported. Furthermore, the zero is not straddled between lower-level confidence of the interval (LLCI) and upper-level confidence of the interval (ULCI) which also further confirms the significant mediating effect.

Table 4: Hypotheses Testing Results

	Beta	Sample Mean (M)	STDEV	T Statistics	P Values
H_1 : OC \rightarrow EP	0.189	0.191	0.073	2.571	0.01(Supported)
H_2 : OC \rightarrow SE	0.754	0.755	0.031	24.276	0.00(Supported)

H_3 :SE -> EP	0.458	0.459	0.064	7.164	0.00(Supported)
	Beta	T Statistics	P Values	LLCI2.5%	ULCI97.5%
H_4 :OC -> SE -> EP	0.345	6.586	0.00	0.238	0.442(Supported)

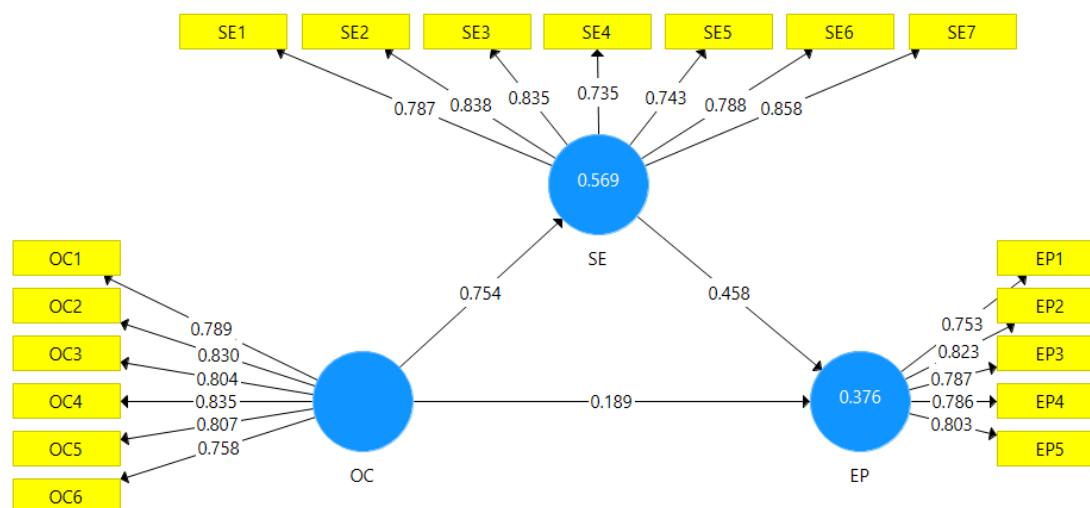


Figure 3: Research Model Run by SmartPLS

5. Discussion

The results from data analysis undoubtedly demonstrate that self-efficacy influences the relationship between organizational culture and bank's employee performance. It is rather an interesting sign from the data analysis results that many employees in local commercial banks believe that organizational culture does have an impact on their performance when working in their banks. Thus, the local commercial banks in Malaysia need to put greater emphasis on the organizational culture in their banks in order for the employees to achieve greater performance in their work. This is deemed to be right because the performance of the employees can be improved significantly if the employees can have the right organizational culture even though the employees are facing challenging work. Local commercial banks need to provide an ecosystem where can accommodate proper organization culture to be positively function and to contribute the best performance by the employees. The work environment atmosphere in the bank is very much determined by the organizational culture that takes place in the bank's organization. When the organizational culture is very conducive for the employees in the bank, it will influence self-efficacy positively and significantly as shown by the results from data analysis. Therefore, the commercial banks in Malaysia should strategize on how to implement effective strategies so that it will enhance and compliment the impact of organization culture on the banking employees' performance. This is very crucial to guarantee the sustainability of the local commercial banks in the future and accomplish their stakeholders' needs especially their customers.

As mentioned earlier, bank employee's performance and banks' organization culture in Malaysia is positively and significantly mediated by self-efficacy. There are a few

implications from this study can be drawn. Firstly, it indicates that local commercial bank leaders in Malaysia should strengthen their organizational culture so that it can bring positive changes to their employees' works. The right organizational culture can bring a lot of positive things in their organizations especially with regards to their work where involve the banks' customers (Raju, 2018). By enhancing the organization's culture per se is not adequate, the employees' self-efficacy must be improved together. The reason is, by strengthening the self-efficacy; the banks can obtain a greater impact of organization culture on employees' performance. The above statistical analysis results strongly demonstrate that through a direct relationship between organizational culture and employees' performance, the relationship is found to be positive and significant. With the introduction of self-efficacy as a mediator, the relationship was further improved. The total indirect effect of organization culture to self-efficacy and from self-efficacy to employees' performance was $0.754 * 0.458 = 0.345$. Because of that, the leaders of local commercial banks in Malaysia must make sure that the organizational culture in their organizations will be given serious attention. This is because it can bring up the performance of their employees in their organization in discharging their duties, especially to the banks' customers. After all, it is the central part of their organizations for the employees to feel comfortable to work in performing their duties. Simultaneously, leaders in local commercial banks must be able to promote and uplift the self-efficacy of their staff when they work. Leaders of local commercial banks in Malaysia must take steps to formulate policies and strategies to improve the performance of their employees by incorporating the right organizational culture and employees' self-efficacy.

Limitation and Future Direction

Convenience sampling was used in data collection for data analysis in this study which is one of the weaknesses. However, there are some advantages to adopting a convenience sampling technique, much less difficult to get the respondents, even though there is a constrain such as unable to make generalizations. Another limitation is the time constraint to accomplish the academic requirement paper. This paper was arranged in line with academic research endeavours which there were a limitation of time (Chetty & Phung, 2018). As a result, there was the least of time to collect data to make it potential for compilation of data and analysis. Given that, it is recommended that for future research, the study should be performed by utilizing a longitudinal study to have an extended period for data collection. This will allow an improved conclusion and detailed implications can be drawn out. Wider constructs that affect bank employees' performance should be given much attention such as peer support and organizational commitment.

Conclusion

The essential point of this study is on organizational culture, self-efficacy, and employees' performance of local commercial banks in Malaysia. The results have demonstrated that there is a mediating effect of self-efficacy on organizational culture

and employees' performance. It was statistically exposed that all the four hypotheses developed in this study are positive and significant. Banks' leaders must be able to influence the performance of their employees by initiating and promote a healthy culture in their organizations. Positive changes in banking organization culture must be promoted at the workplace (Raju & Phung, 2019). Employees must always keep their self-efficacy at the highest level to be creative and innovative in their work which eventually will bring their performance to the highest level in discharging their duties in the bank.

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