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Organisational Culture and Employee Turnover in Saudi Arabian Banks

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Abstract:
The purpose of the paper is to investigate the influence of organisational culture on employees' intention to leave while assessing the mediating effect of job satisfaction and organisational commitment on the relationship. Using a cross sectional survey of 258 Bank employees in Saudi Arabia, the study employed regression and mediation analysis to analyse the data. Using Cameron & Freeman's (1991) Competing Values Framework (CVF), paper analyses the organisational culture-turnover relationship. The results show that first, job satisfaction is strong to moderately correlated with organisational cultures categorised as clan, adhocracy and hierarchy. Second, organisational commitment is moderately correlated with clan and adhocracy culture. Third, job satisfaction and organisational commitment mediate the culture-turnover link. The findings contribute to organisational culture theory and its impact on employee turnover in context of Saudi Arabia. Further, how the cultural context of the country can also impact on employee expectations of organisational practices.

Keywords: Organisational culture, job satisfaction, organisational commitment, turnover intention, mediation analysis, Bankingsector, Saudi Arabia

1. Introduction

Employee turnover can be a key organisational problem. The intention to leave isa predictor of ultimate turnover(Lucas, Atwood, & Hagaman, 1993) and can be attributed to organisational problems as well as better job opportunities. Evidence from Saudi Arabia suggests thatswitching job due to organisational issuesis particularly true for expatriate employees who see their Saudi job as a transition and move on when they face problems. Whereas Saudi local employees often leavewhen theyadvance into better jobs (Al-Ahmadi, 2014). This paper focuses on turnover in Saudi Arabian bankingwhere the government's Saudisation program (jobs for Saudis) has been particularly successful due to local preference(Mashood, Verhoeven, & Chansarkar, 2009).The Saudi banking sectorcurrently compromises of twentybanks, a mix of wholly-owned Saudi banks and partially-owned foreign banks following the Saudisation period in the 1970s(SAMA, 2013).

The retention of skilledemployees is a key issue in knowledge intensive industries such as banking.This is particularly true in Saudi Arabia where the government is focusing on Saudisation but the quantity of high quality labour is often in short supply.The influenceof organisational culture on employee turnover in the Saudi Arabiancontext is under researched. Yet there is evidence from other areas that employees are often dissatisfied if they find themselves at odds with the organisational culture. To understand organisational culture we draw on Quinn and Rohrbaugh (1981) Competing Values framework (CVF) and the organisational culture types of clan, adhocracy, market and hierarchy. This paper explores each culture type and its influence on turnover intention of bank employees in Saudi Arabia. It also includes the mediation effect of job satisfaction and organisational commitment on the relationshipthat is not yet documented in prior research.

This paper is novel in a number of ways. First, we situate the study in the Kingdom of Saudi Arabia, an Islamic county, with particular economic, social, religious, and cultural values and described as having a 'high cultural context' (Hofstede, 1991). Second, while the impact of organisational cultureon employee attitude (Cameron & Quinn, 2011) and cultural settings(Chen & Francesco, 2000; Viswesvaran & Deshpande, 1996; Walumbwa, Orwa, Wang, & Lawler, 2005) are well documented, context-specific cultural influence on turnover researchislimited todemographic characteristics such asage, gender, education and tenure (Chen & Francesco, 2000). Exploring such issues within Saudi Arabian bankingopens up new questions and considerations in respect to organisational culture. It raises a question as the extent to which organisational culture affects the turnover intention. Further, while the literature focus is on turnoverintention which is influenced by organisational commitment and job

satisfaction(Holt, Rehg, Lin, & Miller, 2007), this paper investigates how turnover is influenced by each culture type (eg clan, adhocracy, market and hierarchy), a study rarely documented in prior research as yet.

Third, an individual's decision to stay or leave is influenced by a range of factors. These include job satisfaction (Harter, Schmidt, & Hayes, 2002; Regts & Molleman, 2013; Tang, Kim, & Tang, 2000);organisational commitment (Brunetto, Teo, Shacklock, & Farr, 2012; Leong, Furnham, & Cooper, 1996; Marques et al., 2014; Suliman & Al-Junaibi, 2010);work environment; personal issues and alternative employment opportunities (Al-Ahmadi, 2014; Aletraris, 2010).This studyundertakesan overarching framework linkingorganisational culture, job satisfaction, organisational commitment and turnover intention that the previous studies haven't dealt with.

Finally, this paper proposes a broader model of employee turnover intention by incorporating organisational culturetypes as antecedents. Weaim to document, explore and analyse the relationship betweenorganisational culture andturnover,while assessing themediating influence of job satisfaction and Organisational commitment to see how the relationship is likely to be affected.Using this integrated model, the associated relationships between these dimensions areinvestigated through survey data in the context of the Banking sector inthe Kingdom of Saudi Arabia (KSA). KSA is chosenbecause no prior studieshave consideredthe organisationalculturalinfluence on these three dimensions. The paper is structured as follows. First, we review the literature that identifies the studies having relationships between job satisfaction, organisational culture, organisational commitment and turnover intention leading to development of hypotheses. The mediating role of job satisfaction and organisational commitment are discussed. Second, we outline the research method. Third, results are presented and finally we discuss our findings. Finally, we draw on conclusions,and identify studyimplications and limitations.

2. Literature Review

Organisational culture refers to the belief systems and value orientations that an employee learns within an organisation, leading them to enculturate new members of the organisation in how to perceive and think (Schein, 1992).Numerous studies demonstrate the importance of organisationalculture on organisations and employees(Cameron & Quinn, 2011; Cooper & Quinn, 1993; Fey & Denison, 2003). Culture is identified as a determinant of commitment (Mathew & Ogbonna, 2009), and job satisfaction (Van Der Westhuizen, Pacheco, & Webber, 2012), and positively associated with eachother (Cameron & Quinn, 2011; Goodman, Zammuto, & Gifford, 2001; Lok & Crawford, 2004; Peter & Waterman, 2004; Silverthorne, 2004). Job satisfaction can be defined as the positive or negative feelings that employees possess about their job(Spector, 2003). Organisational commitment refers to an employee's relationship with the organisation and has implications for decisions to remain(Meyer & Allen, 1997). Turnover intention refers to an employee's intention to voluntarily leavean organisation or the labour market altogether(Karin & Birgit, 2007).We now look at the inter-relationship among the variables and develop hypotheses.

2.1. Job Satisfaction and Organisational Commitment

The seminal work and model of job satisfaction was developed by Locke (1969), where job values (e.g. job challenges and securities etc.)were used as antecedents in predictingemployees' job satisfaction(Van Der Westhuizen et al., 2012).Authorshaveidentifieda number of antecedentsand consequences of job satisfaction (JS). For example, JS is influenced by training and education (Griffeth, Hom, & Gaertner, 2000; Yu & Egri, 2005), an ethical climate(Cullen, Parboteeah, & Victor, 2003; Schwepker, 2001), a supportive and innovative culture(Lok & Crawford, 2004), role stressors(Johnston, Parasuraman, Futrell, & Black, 1990), and career development (Guimaraes & Igbaria, 1992).When employees are satisfied they will have strong commitment to their organisation (Testa, 2001).

Organisational commitment (OrgCom) is a work attitude that is directly linked to employee engagement and thedecision to continue organisational membership(Meyer & Allen, 1997; Silverthorne, 2004).Meyer and Allen (1991)identified three dimensions of commitment - affective, normative and continuance - thatrepresent attachment, obligation and necessity (Iverson & Buttigieg, 1999; Mathew & Ogbonna, 2009). While it can be argued thatorganisational commitment (OrgCom)precedes JS (Vandenberg & Lance, 1992), other evidence suggests the relationship is reciprocal(Mathieu, 1991; Meyer, Stanley, Herscovitch, & Topolnytsky, 2002).Indeed, there is extensive literature on the correlations between JS and OrgCom(seeElanain 2009). However, the causal order between these two variables remains a subject of ongoing argument among researchers (Namasivayam & Zhao, 2007).In this paper we considertherelationship as reciprocal.

There have been a number of studies on organisational commitment in a Middle Eastern context. For example a Turkish study indicated that satisfaction with work and promotion was a predictor of affective and normative commitment among employees (Wasti, 2003).Mosadeghrad, Ferlie, and Rosenberg (2008)examinedhospital employees in Iran; Al-Aameri (2000)studied nurses in Saudi Arabia (KSA) andAzeem (2010) explored service organisations in Oman. All concludedasimilar positive relationship between the two dimensions. Furthermore, building on Meyer and Allen (1991)'s three-dimensional model of OrgCom,Al-Ahmadi's (2014) study on KSA nurses identified apositive correlation between these two dimensions, andalso as a predictor of organisational performance.

We investigatethese links in the context of KSA bank employees. Evidence froma study on bank tellers by Shore and Martin (1989) suggests that commitment is more strongly associated than satisfaction with turnover.However, from the above discussion our hypothesis (H1) is:

- H1: Job satisfaction and organisational commitment are positively associated and reciprocal in nature.

2.2. Job Satisfactionand Turnover Intention

Studies on employee turnover (TO) has a long history(March & Simon, 1958). Turnover can be understood as the systematic evaluation and choice that individuals make about the current job and organisation and the resulting decision to continue or leave(Holt et al., 2007). Hence TO can occur as a result ofemployee job dissatisfaction with their current job (Harter et al., 2002; Regts & Molleman, 2013; Tang et al., 2000).The intention to quit is initiated through a process in which unsatisfied employees

compare the rewards and costs related to their current job, evaluate their investmentsin relation to alternative employment,and leave the organisation(Holt et al., 2007).While some studies suggest that dissatisfied employees are more likely to leaveeven withlow correlation between JS and TO(Tang et al., 2000). A meta-analysis of 42 studies published in 1990s demonstratedJS's highestnegative relationshipwithTO(Griffeth et al., 2000).

The literature on TO has focused largely on its antecedents, with the exception of organisational performance as a consequence(Kwon, Chung, Roh, Chadwick, & Lawler, 2012; Wood, Van Veldhoven, Croon, & de Menezes, 2012). Evidence suggests that JS (both intrinsic and extrinsic)has a significant influence on employee turnover. Intrinsicsatisfaction refers to satisfaction with elements of the job(e.g. nature of work, contingent rewards and promotion), while organisational factors (e.g. work conditions, supervision, pay etc.) comprise elements of extrinsic satisfaction (Martin, Thomas, Charles, Epitropaki, & McNamara, 2005). Many studies suggestthat intrinsic factors exert greater influence on the turnover decision than extrinsicfactors (Tang et al., 2000). Hofstede, Bond, and Luk (1993)argueJSas the most importantpredictor and isnegatively associated with TO. Hence, hypothesis 2 (H2)is:

- H2: Job satisfaction and turnover intention are negatively associated.

2.3. Organisational Commitmentand Turnover Intention
A key antecedent to employee TO is OrgCom and evidence suggests that OrgComhas a significant negativerelationshipwith TO(Brunetto et al., 2012; Chen & Francesco, 2000; Lok & Crawford, 1999; Yousef, 2000).Through a reviewof over 200 commitment studies, Mathieu and Zajac (1990)foundthat OrgComnegativelyinfluencedTO. Hence, employees are less likely to quit their jobs if they show highlevel of commitment to their organisation. Tett and Meyer (1993),examined155 studies on TO and claimed thatOrgComwas apredictor of TO. Another longitudinalstudy (Johnston et al., 1990)also confirmed this negative relationship.

While the relationships between three components of commitment (e.g. affective, continuance, and normative)and TOare reported as negative(Meyer et al., 2002), affective commitment is more strongly associated with TO than normative andcontinuance commitment.In a recent study on Australian police officers, Brunetto et al. (2012)showed a negative relationship between affective commitment and police officers' intention to quit. Further, this inverse relationship was also reportedfor directors of childcare centres in the USA(Amin, Zaman, & Amin, 2011) and oil industry employees in Saudi Arabia(Suliman & Al-Junaibi, 2010). In summary, most studies have shown OrgCom'snegative influence on turnover intention.Hypothesis 3 (H3) is:

- H3: Organisational commitment and turnover intention are negatively associated.

2.4. Organisational Culture types and Turnover Intention
Organisational culture (OC) is crucial for understanding organisational variables such as JS (Lund, 2003; Van Der Westhuizen et al., 2012), and OrgCom(Mathew & Ogbonna, 2009). The literature often equates organisational culture to climate, or treats both interchangeably. We adhere to the term 'culture' because it has been argued that 'influence of culture goes much deeper than merely studying the organisational variables (e.g. commitment and satisfaction of employees) in service organisations'(Mathew & Ogbonna, 2009, p. 657). We refer to organisational culture as individuals' beliefs (how things work) and values (what is important) that help them understand organisational functioning (Deshpande & Webster, 1989). Furthermore, OC, with shared ideologies, expectations and attitudes, has been explored as an antecedent to several other organisational variablessuch as; organisational performanceand effectiveness (Cameron & Quinn, 2011; Deal & Kennedy, 2000); individual attitudes and behaviours (MacIntosh & Doherty, 2010) and quality of work life(Goodman et al., 2001).

While the literature provides evidenceof the influence of OC on JS(Mathew & Ogbonna, 2009) and some aspects of the OC-JS relationship with particular importance to values and beliefs (McCaul, Hinsz, & McCaul, 1995; Mueller, Wallace, & Price, 1992), we argue that there are limited studies explaining the relationships in the context of organisational culture types.Exceptionsincludes a study bySilverthorne (2004)who identified supportive, innovative and bureaucratic culture types and argued that bureaucratic culture resulted in the lowest level of satisfaction and commitment; supportive culture as the highest; and innovative culture in the middle.Kangas, Kee, and McKee-Waddle (1999),in a study of nurses, argued that JS and TO were influenced by a supportive culture, that encouraged self-governance, education, and opportunities for professional growth. In this paper we follow the studies by Lund (2003) and Goodman et al. (2001) and utilise Cameron & Freeman's, (1991) Competing Values framework and culture types. These include clan (i.e. emphasising flexibility and internal orientation), adhocracy(i.e. focusing on innovation and adaptability), market(i.e. focusing on goal achievement and outperforming competitors) and hierarchy (i.e. emphasising control and efficiency).Lund (2003)found a positive relationship of job satisfactionwith clan & adhocracy culture; and a negative relationship with hierarchy and market culture. Goodman et al. (2001)revealedthat hierarchy culture was negatively associated with JS and OrgCom while clan culture was positively related to both.
From the discussion above, ourhypothesis 4 (H4)statesthat:

- H4(a, b): Organisations dominated by clan and adhocracy culture are more likely to have positive employee job satisfaction.
- H4(c, d): Organisations dominated by market and hierarchy culture are more likely to have negativeemployee job satisfaction.

We also argue that it is essential to include OCin assessing OrgCom.For example Lok and Crawford (2001)foundOrgCom was negatively influenced by antecedents such as bureaucratic culture (characterised as an autocratic working environment), and hierarchical culture (decision making and the lack of employee empowerment). When the authors extended their studyto Australia and Hong Kong(Lok & Crawford, 2004), innovative and supportive cultures were positively associated with OrgCom and the impact of OrgComwas greater among Australian managers than their Hong Kong counterparts.Hence, the hypotheses 5 (H5)are:

- H5 (a, b): Organisations dominated by clan and adhocracy culture are more likely to have   positivecommitment.

- H5(c, d): Organisations dominated by market and hierarchyculture are more likely to have negative commitment.

2.5. Job Satisfaction and Organisational Commitment as Mediators

The previous discussion highlights the fact that JS and OrgComare important dimensions in organisational studies, and TOissignificantly influenced by these two keyantecedents.The question iswhether thisis affected by other organisational variables such as organisational culture. We argue that organisational culture can drive employee behaviours and actions in whether they decide to leave or stay. As Silverthorne, (2004) argues the impact of organisational culture on work-related attitudes and variablessuch as job satisfactionand organisational commitment is significant.Therefore, organisational culture is likely to influence turnover through job satisfaction and organisational commitment.Chiu and Francesco (2003)examined the mediating role of job satisfaction and commitment on turnover intention on a sample of Chinese managers.

Considering the direct relationships between OC and JS; OC and OrgCom; JS and TO; and OrgCom andTO;wepredict that OC will be directly and indirectly associated with TO.In case of indirect relationships, the issuesthat need to be considered are the nature of the mediating variables. In particular whether there is any variable through which such effects can be mediated. In examining the mediators on the OC-TO nexus, we identified some useful studies, for example, where JS was a mediatorbetween job design and performance indicators(Wood et al., 2012), and Barling, Kelloway, and Iverson (2003)'s study on high-quality jobs (composed of extensive training, variety, and autonomy) exerted a direct effect on injuries and an indirecteffect through the mediating influence of JS. Furthermore, we found that OrgCommediated the relationship between leadership behaviour and job performancein a study inUAE setting (Yousef, 2000), and Leong et al. (1996) examined the effect of OrgCom as a mediator of the stress-outcome relationship in a study of public sector organisations in South East Asia.

While Barling et al. (2003) recommended JS to be considered as a mediator in future studies and studies on JS and OrgComdimensionshave been widely acknowledged, we believe that there is currently no empirical research that has investigated these two dimensions as mediators.Moreover, we argue that in the case of direct relationships, organisational cultural traits (i.e. values, beliefs and behavioural norms) affect the employees in an organisation leading to their decision to stay or leave. Hence we argue that OC types and TO are directly associated (positive/negative) with each other.

Finally, we also know that national culture can affect organisational culture and employees within(Hofstede, 2001). It is of interest to examine the organisational culture types and their impact in the Saudi Arabian context. Hence we utilise Cameron and Freeman (1991)'s model of organisational culture, and the four types of culture - clan, adhocracy, hierarchy and market. Thismodel is adopted from Quinn and Rohrbraugh's (1981) competing value framework developed to examine organisational culture. Cameron and Quinn (2011) claim that CVF is empirically derived and tested, and we believe that the CVF can assist in understanding a range of dimensions. Moreover, the choice of CVF (focusing on culture types) in this study is motivated by its lack of application in the Saudi Arabian context. Also previous studies have rarely focused on bank employees. Hence, the hypotheses 6 & 7 (H6 & H7)can be stated as:

- H6: Job satisfaction mediates the relationship between culture types (i.e. clan, adhocracy, market and hierarchy) and turnoverintention.
- H7: Organisational commitment mediates the relationship between culture types (i.e. clan, adhocracy, market and hierarchy) andturnover intention.

This section demonstrated inter-relationships between the organisational variables such as OC, JS, OrgCom and the way they affect TO. We posit that JS and OrgCom mediate the relationship between OC and TO. To explore and examine the association (positive/negative)between all these dimensions, an integrated hypothesized model is presented in Figure 1.All the proposed hypotheses are indicated along the arrows. What follows is a discussion of measures and method adopted for this study.
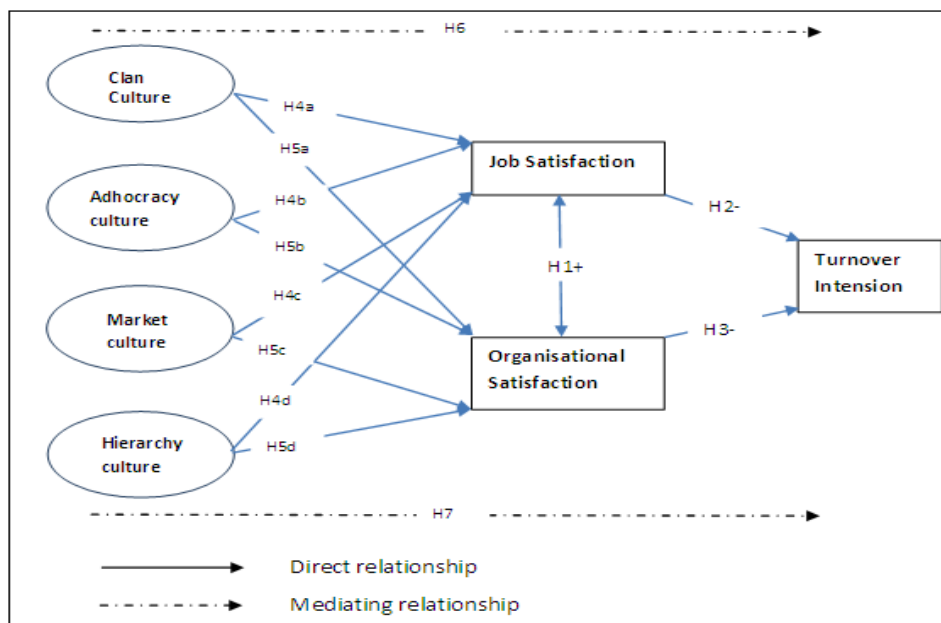

Figure 1: The Hypothesized Model

3. Measures

We used previously validated scales to operationalize the constructs used in this study. *Organisational culture* (OC) utilisedCameron and Quinn (1999)'s 24-itemscale onOCAI (Organisational Culture Assessment Instrument) that includes items ofthe four culture types:clan, adhocracy, hierarchy, and market. *Jobsatisfaction* (JS)was measured using Spector (1997)'s36-item scale. *Organisational commitment* (OrgCom) measured employees' commitment to their banks using Meyer and Allen (1997)'s18-item organisational commitmentquestionnaire (OCQ) scale.*Turnover intention* (TO), the dependent variable, was measured using afive-item scalefor intention to quit fromCrossley, Grauer, Lin, and Stanton (2002). The four measures were combined with demographic itemssuch as age, experience and qualifications into a single survey consisting of five sections and distributed to the respondents. A 5-point Likert scale ranging from one being 'strongly disagree' to five being 'strongly agree' was used to collect survey data.

4. Methodology

The population for this study were employees of retail banks in Riyadh, KSA. In 2010, there were 12 retail banks operating in KSA (SAMA, 2013). The employee population was estimated to be 47560 in1669 branches nationally. In Riyadh alone the employee population was estimated as 15416 in 505 branches, representing about 32% of the national bank employee population (SAMA, 2013). Riyadh is the largest capital city of KSA with a population of over 5 million people. The sample in this study was a convenient sample of 912 employees from the 12 retail banks in different locations across the city of Riyadh, and represents six per cent of the employee population.

	Category	Frequency	Percent
Nationality	Saudi	253	98.1
	Non-Saudi	5	1.9
Age	20 to 25 years	54	20.9
	26 to 31	132	51.2
	32 to 37	44	17.1
	38 to 43	23	8.9
	44 to 49	4	1.6
	> 50 years	1	0.3
Gender	Single	106	41.1
	Married	137	53
	Divorced	15	5.9
Marital Status	Single	106	41.1
	Married	137	53
	Divorced	15	5.9
Years of experience	< 5 years	124	48
	5 to less than 10	90	34.9
	10 to less than 15	26	10.1
	15 to less than 20	13	5.1
	> 20 years	5	1.9
Job title	Branch manager	27	10.5
	Supervisor	88	34.1
	Customer service	24	9.3
	Sales	18	7
	Senior teller	22	8.5
	Teller	59	22.8
	Other	20	7.8
Education	Secondary/Technical	15	5.8
	Diploma	70	27.1
	Higher diploma	21	8.1
	Bachelor degree	150	58.1
	Master degree	2	0.9
Monthly salary (Saudi riyal)*	< 4000	8	3.1
	4000 to 7999	144	55.8
	8000 to 10999	59	22.9
	11000 to 14999	31	12
	15000 to 19999	6	2.3
	> 20000	10	3.9
Bank category	Islamic local banks	85	32.9
	Non-Islamic local banks	79	30.6
	Non-Islamic partially owned foreign banks	94	36.4
Total			100

Table 1: Respondent demographic profile (N=258)
*1 Saudi Riyal (SAR) = \$AU 0.25; \$US 0.266

The survey was carried out in two waves. In the first wave, a self-reported survey was mailed tothe identified sample, consisting of the questionnaire, a cover letter, and a stamped self-addressed return envelope.In the second wave, they were followed up a month later following Dillman (1978)'s procedure of email reminders and phone calls. In response, 267 questionnaires were returned with nine unusable cases due to missing responses. After excluding those unusable questionnaires, the final sample size was 258, representing a response rate of 28 per cent.Following Armstrong and Overton (1977)'s non-response bias analysis,the profile of early (60%) and late (40%) respondents on demographic characteristics (gender, experience and education) showed no significant difference between two groups. Therefore, non-response bias is deemed not to affect results of the investigation.Harman's one-factor test (Podsakoff, MacKenzie, Lee, & Podsakoff, 2003)was employed to test the effect of common method bias. When the items were loaded into an unrotated factor analysis, the result yielded 22 factors (with eigenvalues > 1), which explained 74 per cent of the variances. Generation of more than one factor indicatedthat common method bias was unlikely to be present.

The sample comprised of 74% male and 26% female respondents, of which 53% were married, 41% single and 6% divorced (Table 1). The vast majority of respondents were of Saudi nationals (98%) indicating theSaudisation was successful in banking sector.Most of the respondents (72%)were between the age of 20-31 years followed by 28% between 32-49 years and 1% between 50-55 years.Almost half of the respondents (48%) had less than 5 years of work experience with the current bank,followed by 35% with less than 10 yearsof experience. The respondents those who fall within 31 years and less than five years of work experience are very likely to quit banks for better jobs. The respondents comprised of supervisors (34%), tellers (23%)and branch managers (11%). Most of the respondents (58%) were educated to Bachelor's level. More than half of the respondents (56%) earned a monthly salary of SAR 4000 to 7999followed by 23% who earned between SAR 8000 to 10999. (1 Saudi Riyal (SAR) = $US 0.266).

Inter-item correlation coefficients between the scale items, mean (M) and standard deviation (SD) are shown in Table 2.The correlation coefficients range from 0.13 to 0.90 (p<.01 & .05) and within the threshold value 0.9 (Hair, Black, Babin, & Anderson, 2010). The highest correlation coefficient 0.9 resulted between the components and their aggregated construct (e.g. clan culture and organisation culture (0.9); affective and organisational commitment (0.9)). If inter-item coefficients are greater than 0.9, the two independent variables are essentially measuring the same entity and known as multicollinearity(Hair et al., 2010). Hence, multicollinearity does not appear to be an issue in this sample.Market culture was not significantly correlated (-0.12, p>0.05) with turnover intention.This could be due to the fact that respondentsdid not see their bank's culture as externally focused, competitive, target oriented and productivityfocused enoughto differentiate themselves from other banks.The diagonal values in parenthesis are alpha reliability coefficients(Cronbach, 1951)ranging from 0.72 to 0.92,and exceed the minimumthreshold value of 0.6 for acceptable reliability(Nunally, 1978). Thus,exploratory factor analysis (EFA) and the alpha coefficients assured that the scale items clustered clearly into their respective constructs and sub-constructs. Further, confirmatory factor analysis (CFA) was carried out and the goodness-of-fit indices of measurement models, thereof, indicated the model fit.The scale items, therefore, were not suffering from unidimensionality issue.

Variables	M	SD	1	2	3	4	5	6	7	8	9	10	11	12	13	14
1.Organisational Culture	3.62	.65	(.92)													
2.Clan Culture	3.43	.86	.90**	(.80)												
3.Adhocracy Culture	3.31	.79	.87**	.77**	(.79)											
4.Market Culture	4.07434.07	.58	.82**	.57**	.59**	(.74)										
5.Hierarchy Culture	3.66	.63	.90**	.75**	.67**	.72**	(.75)									
6.Job Satisfaction	2.83	.55	.59**	.58**	.53**	.39**	.55**	(.78)								
7.Pay&Promotion	2.39	.83	.45**	.45**	.41**	.30**	.40**	.71**	(.76)							
8.NatureofWork	3.67	.92	.49**	.51**	.35**	.34**	.47**	.50**	.17**	(.81)						
9.Contingent Rewards	2.39	.85	.39**	.34**	.37**	.28**	.36**	.74**	.38**	.15*	(.75)					
10.Operating Conditions	2.86	.82	.22**	.21**	.24**	.11	.20**	.62**	.13*	.15*	.37**	(.72)				
11.Organisational Commitment	3.23	.72	.46**	.45**	.44**	.34**	.39**	.50**	.22**	.51**	.36**	.28**	(.77)			
12.Affective Commitment	3.14	.99	.48**	.49**	.43**	.31**	.42**	.57**	.23**	.49**	.38**	.46**	.90**	(.88)		
13.Continuance Commitment	3.31	.91	.14*	.07	.16**	.17**	.08	.04	.05	.22**	.09	-.22**	.55**	.13*	(.73)	
14.Turnover Intention	3.14	1.03	-.31**	-.37**	-.34**	-.12	-.25**	-.48**	-.28**	-.32**	-.37**	-.31**	-.63**	-.62**	-.24**	(.79)

Table 2: Correlation coefficient and Cronbach alpha (N=258)
**p<.01, *p<.05
M= mean, SD=standard deviation
Cronbachalphasareitalicized inparenthesesalongthediagonal

4.1. Mediation Analysis
According toBaron and Kenny (1986), the following relationships must be satisfied to examine the mediation effect.
(a) The predictor variable (i.e. organisational culture types) and the outcome variable (i.e. TO) should be significantly related.

(b) The predictor variable (i.e. OC types) should be significantly related to the mediators (i.e. JS and OrgCom).

(c) There should be a significant association between themediators (i.e. JS and OrgCom) and the outcome variable (i.e. TO).

We drew on Baron and Kenny (1986)procedure of multiple regression analysis which as Li (2011)argued that was a widely used statistical method to test mediated relationships.Further, Rucker, Preacher, Tormala, and Petty (2011) reported that the bulk of mediation studies conducted between 2005 and 2009had employed the steps proposed by Baron and Kenny (1986). According to Baron and Kenny (1986, p. 1177), the mediation analysis is carried out in three steps. First, regressing the mediator variable (MV) on the independent variable (IV); second, regressing the dependent variable (DV) on the independent variable (IV); andthird, regressing the dependent variable (DV) on both independent variable (IV) and mediator variable (MV).

Referring Table 2, TOis significantly correlated with three culture types (e.g. clan (-0.37), adhocracy (-0.34), hierarchy (-0.25)), but notwith market culture (-0.12, p>0.05). Therefore,the market culture type was deleted from mediation analysis as it did not meet the relationship requirement. Similarly, TO wasfound to be significantly correlated with overall OrgCom (-0.31, p<.01), JS (-0.48, p<.01), and OrgCom(-0.63,p<.01). The negative relationship indicatesthat betterOC, increased JS and OrgComreduce the turnover intention among employees. Therefore, Baron and Kenny's requirements of mediation analysis were satisfied.

4.2. Results

The regression analysis was undertaken to test whether JS and OrgComacted as buffers inOC -TO relationship. Demographic variableswere entered as control measures in order of nationality, gender, age, marital status, experience, job title, education and salary.First, the analysis involved JS and OrgCom regressed separately on three culture types (e.g. clan, adhocracy and hierarchy) one by one. Second, TO is regressed on JS and OrgCom; and then on three OC types in separate steps. All the constructs were aggregated to their mean values. JS contributed significantly (-0.42, p<.01) to TObutpartially mediated the relationship between clan culture and TO(-0.20, p<.01). That is, employees who perceived their banks'organisational culture as clan, expected to be satisfied which in turn resulted inless turnover intention.In similar argument, JS partially mediated the relationship between adhocracy culture and TO;andfully mediated therelationship between hierarchy culture and TO.Further,OrgCompartially moderated the relationship of clan and adhocracy with TO. However, full moderation occurred between hierarchy cultureand TO. Mediation can be categorised into partial and full mediation. A full or perfect mediation can only be claimed if the independentvariable (i.e. clan, adhocracy and hierarchy) is no longer significant when the mediator variable is controlled for. However,if the independent and mediator variables are both significant, partial mediation is supported(Baron & Kenny, 1986).The result is presented in Table 3.

	MV = Job Satisfaction (t-value)	MV= Organisational commitment (t-value)	DV= Turnover Intention (t-value)
1. Job satisfaction as mediator			
IV = Clan Culture	0.58**(11.25)	-	-0.44**(-7.39)
IV = Clan Culture MV= job satisfaction	-	-	-0.20**(-2.89) -0.42**(-5.90)
IV= Adhocracy culture	0.52**(9.40)		-0.41**(-6.71)
IV= Adhocracy culture MV= job satisfaction	-	-	-0.18** (-2.78) -0.44**(-6.58)
IV= Hierarchy culture	0.53**(9.86)		-0.31**(-5.02)
IV= Hierarchy culture MV= job satisfaction	-	-	-0.04 (-0.66) -0.51**(-7.44)
2. Organisational commitment as mediator			
IV = Clan Culture	-	0.47**(8.16)	-0.44**(-7.39)
IV = Clan Culture MV=Org. Commitment	-	-	-0.18**(-3.12) -0.56**(-9.85)
IV= Adhocracy culture	-	0.47**(8.04)	-0.41**(-6.71)
IV= Adhocracy culture MV=Org. Commitment	-	-	-0.14*(-2.41) -0.58**(-10.14)
IV= Hierarchy culture	-	0.41**(7.01)	-0.31**(-5.02)
IV= Hierarchy culture MV=Org. Commitment	-	-	-0.06(-1.04) -0.62**(-11.01)

Table 3: Multiple regression analysis to test mediation effect
** p< .01, * p < .05
IV=independent variable, DV=dependent variable, MV=mediator variable

Each of these hypotheses will now be discussed in turn with reference to Table 2 and 3. Hypothesis H1 stated that JS and OrgComwere positively associated,showing both constructswere positively correlated (0.50, p<.01). HenceH1 was supported. Hypothesis H2 stated thatJS and TOwere negatively associated and the result (-0.48, p<.01)foundH2to besupported.Hypothesis H3 stated that OrgCom and TOwere negatively correlated (-0.63,p<.01) and H3 wassupported. H4 (a,b,c, d) was tested using moderation analysis (Table 3). Hypothesis H4(a)hypothesised thatorganisations dominated by clan culture were more likely to

have positive employee job satisfaction (0.58, p<.01) and H4 (b) stated that organisations dominated by adhocracyculture were more likely to have positive employee job satisfaction (0.52, p<.01). Both H4(a b) weresupported. For hypothesis H4(c), market culture was found to be positively associated with JS. Therefore, the hypothesis was not supported.Finally,hypothesisH4(d) stated that organisations dominated by hierarchy culture were more likely to have negative employee job satisfaction. Nevertheless, the correlation coefficient was found to be positive and significant (0.53, p<.01), so H4(d) was not supported. Similarly, hypotheses H5 (a) (0.47, P<.01) and H5(b) (0.47, p<.01) were supported, but H5(d) was not supported. Note that H5(c) was nottested as market culture didn't meet the mediation relationship requirement with turnover intention. Referring to hypothesis H6 (i.e. JS mediates the relationship between culture types (e.g. clan, adhocracy and hierarchy) and TO.), the moderation analysis revealed that JSpartially mediated the relationship between clan culture (-0.20, p<.01)&TO;and, adhocracy culture (-0.18, p<.01)&TO. However, itfully mediated the relationship between hierarchy culture(-.04, p>.05) and TO.Similarly with hypothesis H7, OrgCompartially mediated the relationship between clan (-0.18, p<.01) and adhocracyculture (-0.14, p<.01)withTO. But fully mediated between hierarchy (-0.06, p>.05) and TO. Hence H6 and H7 are partially supported.

5. Discussion

The aim of the study was to examine the influence of organisational culture types on theturnover intention of employees in Saudi Arabian banks. The study investigated whether job satisfaction and organisational commitment mediatethe above relationship. The findings demonstrated that organisational culture types (excluding market culture)significantly influencedturnover intention of bank employees,whilejob satisfaction and organisational commitmentsignificantly mediated this relationship. Clan culture is characterised by personal place that is bonded together byloyalty and close human relationships (Lund, 2003).Organisations dominatedby adhocracy culturestend to haveleading-edge products and services and provide a dynamic and flexible workenvironment where employees are encouraged to take risks(Cameron & Quinn, 2011). Results indicated that bothtypes of working environmentswereperceived to be conducive to job satisfaction of bank employees.

However, employeesin organisations dominated by a market culture are under constant pressure for itsresults-oriented environment(Cameron & Quinn, 2011; Lund, 2003), thatleads toanegative association with job satisfaction (Agho, Mueller, & Price, 1993; Bhargava & Kelkar, 2000). However, the positive relationshipbetween market culture andjob satisfaction among thebankemployeesin our sample is not consistent with the prior study. Such positive relationship could be explained as the bank employeeshave never experienced any market pressure within the Arabian culture itself.

Thepositive and significant relationship between hierarchy culture and job satisfactionshows a contradiction to the work of previous authors(Goodman et al., 2001; Lund, 2003; San Park & Kim, 2009).The fundamental characteristics of hierarchy culture are that organisations are highly formalised and structured and employees have high levels of stress and burnout leading to job dissatisfaction. However, Saudi bank employees in this study perceived a positive association betweentwo. This contradictory finding might be explainedbythe help of Hofstede (1991)studyon national culture which ranks KSA very high on both power distance anduncertainty dimensions. These high ranking dimensions translate down tothe level of societieswhere each member is more likely to follow a conservative hierarchical order. Both market and hierarchy culture types arecharacterised by control and stability, which are high on power distance and uncertainty. These twoculture types share values that are deeply rooted in the Saudi culture in particular. Therefore, these values did not generate the expectednegative feelings associated with dissatisfaction among the bank employees. In other words, bank employees did not perceive these two culture types that would cause their job dissatisfaction.

Organisational culture has similar positive/negative relationship with organisational commitment (OrgCom). Silverthorne (2004)asserts that organisational culture characterised by bureaucracy and controlnegatively affects OrgCom.While a culture characterised by supportand innovation results in high levels of OrgCom.Earlier empirical studies support the association between organisational culture and OrgCom as negative (with cultures characterisedby bureaucracy and control, such as hierarchy and market),as well as positive (with culturescharacterised by support and innovation, such as clan and adhocracy) (Goodman et al., 2001; Lok & Crawford, 2004). Our resultssupported the hypothesised positive relationship between clan cultureand organisational commitment. Again this could be explained by Hofstede (1991)model where KSA wasranked low on the Individualism vs. Collectivism dimension. The higher the score is, themore individualistic a society is and vice versa. This low score reflects Arab culture mostly dominant in KSA having strong family ties and bonds withrelatives and friends. Therefore, it is not unexpected that the values of collectivism are deeply rooted in theirstructures regardless of the dominating organisational culture.It could be that Saudi employees are more committed to organisations that share some of their culturalvalues of collectivism.With the same logic adhocracy culture was also positively associatedwith organisational commitment.

The results also showed market culture and organisationalcommitment to be positively associated. The organisationalattributes of market culture represented by consistent pressure to meet targets andoutperform competitors seem to befundamental attributes of the banking sector inKSA. Therefore, market culture is perhaps a natural culture type for bank employees leading to explain the positive association.Hierarchy culture was hypothesised to be negativelyassociated with organisational commitment. However, the resultsshow a positive relationship.As discussed earlier,this can be attributed to the collective and conservative nature of theSaudi society.

Turning to the mediation analysis, job satisfaction and organisational commitmentpartiallymediated the relationship between clan culture and TO among bank employees. The partial mediationsuggests that clan culture directly influences TO in addition to its effectthrough either OrgCom or JS.Similarly, partial mediation was observed between adhocracy culture and TOsuggesting that adhocracy culture directly influences TO in addition to its effect through either OrgCom or JS.

Job satisfactionfully mediates this relationship between hierarchy culture and TO amongbank employees suggesting an indirect relationship between hierarchy cultureand TO.However, organisational commitment partially mediated the relationship. Hierarchy culture is characterised by the classicalattributes of bureaucracy: rules, hierarchy and accountability. In organisationsdominated by hierarchy culture, standardised rules and procedures determine whatemployees do. It emphasises on control andstability, and can

be considered as a rigid workplacewhere overall JS is likely to deteriorate thereby negatively associated with TO. Therefore, it was hypothesised that employees who perceive their banks to becharacterised as a hierarchy culture are more likely to leave as a result of lowlevel of job satisfaction.

6. Conclusion, Implications and Limitations

Thisstudy investigated the influence of organisational culture types (e.g. clan, adhocracy, hierarchy and market) on the turnover intention of banking sector employees in the Kingdom of Saudi Arabia.The study employedthe Competing Values Framework (CVF) to assess organisational culture and turnover intention. Job satisfaction and organisational commitment were used as mediators.Job satisfaction and organisational commitment partially mediated the relation between clan and adhocracy culture with turnover intention. Job satisfaction and organisational commitment fully mediatedthe relationship between hierarchy culture and turnover intention.

This study has several important implications forresearch. The findings extend the knowledge of CVF conceptualisations. Given the lack ofstudies of the CVF in KSA (and in the Middle East in general),the findingsextend knowledge within the field. Also following application of the mediation effect through regression analysis, the study supports the applicability of Cameron and Freeman (1991)'s framework of organisational culture (CVF) inthe SaudiArabian context. This study also confirmed the relationships reported in the literaturebetween job satisfaction and organisational commitment and turnover intention. The fact that work attitudes and job turnoverof Saudi employees are similar to their global counterpartsstrengthens the influence of job satisfaction and organisationalcommitment on turnover intention. Given that these relationships are based on empirical evidence, the integrated model incorporatingorganisational culture types is a significant contribution to the body of literature. The mediating effect of job satisfaction andorganisational commitment on the association between three types oforganisational culture (e.g. clan, adhocracy and hierarchy) and turnover intention is a key contribution to the literature. The positive association of market and hierarchy culture with jobsatisfaction and organisational commitment of banking sector employees in Saudi Arabia is in contrast with the literature and needs further study to explore other influencing factors.

The study haspractical implications for Saudi banksin particular and private-sector firms in general. The Competing Value Framework (CVF) can be used to examinebanking sector organisational culture given its influence on employees' job satisfaction, organisational commitment and turnoverintention. With the impact of globalisation, there is increased competition and pressure toimprove productivity and efficiency of all sectors in particular banking and finance.Retaining valuable productive employees will become even more critical. Saudibanks might face serious problems in their human resource strategy if they do not address job satisfaction and organisationalcommitmentand their relationships with organisational culture inretainingemployees.

The study haslimitations.We refer to the influence of national culture of KSAon work-related attitudes, such as job satisfaction, organisational commitmentand turnover intention and draw on Hofstede's theory of national culture to explain the findings.However, Hofstede'stheory was only used as an explanatory factor and was not part of the model. Hence, hierarchy culture,which was negatively related to jobsatisfaction and organisational commitment in literature, was foundto be positively related in the Saudi context. We argued thatthe power distance dimension in Hofstede's model could help explainthat the cultural contact of KSA. However, we did not test this proposition. So caution must be used in generalising the influence of national culture based on the findings of the study.Also the cross-sectional design could not establish causality between the variables. Therefore, nodefinitive statement can be drawn concerning the direction of causality. Directionsattributed to these relationships are based on theoretical grounds rather thandirect evidence from the obtained data.Finally, the survey only included employees of Saudi banks in thecapital city Riyadh, which might restrict the generalisability of findingsto banks operating across KSA or other similar industries, such asfinancial service providers and insurance companies.Future research could,for example,categorise the banking sector data into Islamic and non-Islamic categories and investigatefor any changes in the relationship among the variables. The CVF framework could also be extended to other financial institutions in KSA to validate the findings of this study.

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