ASHESI UNIVERSITY COLLEGE

THE EFFECT OF ORGANIZATIONAL CULTURE ON CUSTOMER
SATISFACTION IN AFB AND NDK FINANCIAL SERVICES

By

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DECLARATION FORM

I hereby declare that this thesis is my original work and that no part of it has been presented for another degree in this university or elsewhere.

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I hereby declare that the preparation and presentation of this thesis was supervised in accordance with the guidelines on supervision of theses established by Ashesi University College

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ABSTRACT

Today, organizational culture and customer satisfaction are running the operations of firms. The organizational culture of the firm is the way of life of the members of the organization whereas customers with high satisfaction levels, are more likely to repurchase the services and products of a firm. The ability of firms to provide satisfaction to their customers is dependent on the values, thoughts, actions and beliefs of the organization. These attributes fall under organizational culture. This suggests that there is a relationship between organizational culture and customer satisfaction. Due to the continuous financial scandals-Ponzi schemes, which are being run by fraudulent financial institutions, people are losing faith in the financial system of the world. A firms ability to retain its customers can go a long way to increase their profitability and retention of customers can be done through customer satisfaction.

This study sought to find the relationship between organizational culture and customer satisfaction. A mixed methods approach was used to collect data that could be generalizable and in-depth unlike past literature that used only a quantitative analysis. Data was analyzed using Pearson's 'r' correlation coefficient and regression analysis. Results showed that three out of the four types of culture; clan, adhocracy, and hierarchy had a significant relationship with customer satisfaction levels. However, the result of the market culture was inconclusive. Qualitative results served as a complement to the results of the quantitative study, showing similar outcomes. Based on the results of this study, firms can concentrate on improving their current culture or changing it if need be in order to boost their customer satisfaction levels. Organizations can also work on receiving feedback from their customers in order to make the necessary adjustments and put in place the right structures, to increase their profitability.

TABLE OF CONTENTS

LIST OF FIGURES

LIST OF TABLES

CHAPTER 1: INTRODUCTION

1.1 Overview

Organizational culture has undergone a lot of research and has been proven to have a link with innovation, organizational effectiveness and considered as a significant factor in the restructuring and developing of operations and service delivery (Jung et al., 2009; see also Büschgens, Bausch, & Balkin, 2013). Companies such as Google, Apple, and 3M, associate their success with their organizational culture (Büschgens, Bausch, & Balkin, 2013). They also associate their success with their ability to listen to their customers. Corporate culture and customer satisfaction are essential to an organization. Although these two concepts have been viewed as elements of the success of a firm, there is little literature that looks at how these two concepts are related (Gillespie, Denison, Haaland, Smerek, & Neale, 2008).

Organizational culture can be defined as the fundamental values, beliefs, and principles that explain an organizations management system, practices, and behaviors (Plakhotnik, 2017). This suggests that organizational culture regulates the cognitive, reactive and active characteristics of members of the organization. Organization. However, throughout research, there has been no consensus on the definition of organizational culture. The definitions take on different shapes based on the author's perception, methodologies, and emphases (Szczepańska-Woszczyna, 2014). On the other hand, customer satisfaction is defined as an individual's feelings of delight or discontent when their perceived expectation of a product or service is not met (Singh, 2006). Customer satisfaction is known to have a significant effect on corporate profitability (Gillespie, Denison, Haaland, Smerek, & Neale, 2008). A firm's ability to make profit guarantees its ability to stay afloat in the competitive market.

As firms strive to have an advantage in the competitive market, so do financial institutions. Financial institutions are organizations whose assets are financial assets or financial claims such as loans. They provide an array of services to individuals, government, and businesses through the facilitation of accumulating and allocating capital. Their main objective is to provide loans to customers and purchase investment securities from the market. Other services they offer include managing of pension funds, insurance protection, storing of financial information and transferring of funds from one party to another (Egu, 2009). Financial institutions within the financial sector of Ghana have been facing certain challenges which are affecting their profitability. Due to the misgivings of some financial institutions, faith and trust in the financial sector in Ghana has seen a downturn (Sarpong, 2016). In May 2015, many financial institutions and fun clubs including DKM Microfinance were sanctioned with a 90-day suspension by the central bank for violating sections of the Banking Act. These companies robbed the public of about GHS 52, 610,329 (Tornyi, 2017). Due to the Ponzi schemes enacted by these financial institutions; several individuals have lost confidence in the finance industry of Ghana and the world (Monroe, Carvajal, & Pattillo, 2010; see also Myjoyonline, 2016). The lack of confidence in the industry has led to low patronage of the industry.

1.2 Problem Statement

The mistrust caused by the DKM Scandal, where a microfinance robbed the public of a large sum of money, has led to lower savings level, investment gaps, capital outside the financial system, and limited credit access to Small and Medium Enterprises (SME's) which are affecting the profitability of these firms and the stability of the country (Larbi, 2016). Financial institutions must be able to retain their

customers to increase their profitability. With only a few customers willing to patronize financial services, it is crucial for firms to retain their customers and gain more customers. As customer satisfaction is said to have a significant effect on customer retention and firm profitability (Gillespie, Denison, Haaland, Smerek, & Neale, 2008), firms can choose to focus their attention on boosting their customer satisfaction. To promote their customer satisfaction, firms will need to look at their internal strengths and weaknesses which will inform them of what they can do, change and not do. These strengths and weaknesses can be found in the organizational culture of the firm. Corporate culture is said to be the guidelines which govern cognition, affection, and action (Alvesson, 2002). Although culture governs the internal proceedings of the firm and customer satisfaction measures the success and outcome of the culture of the firm, there is little literature that looks at the link between corporate culture and customer satisfaction.

1.3 Relevance of The Study

If there is a correlation between organizational culture and customer satisfaction within the two firms, then financial institutions can concentrate on translating their corporate culture into customer satisfaction. They can put in place structures and processes to improve their organizational culture and customer satisfaction. The firm's ability to know its underlying values, beliefs, and assumptions will aid them in decision-making processes. The firm's ability to satisfy their customers will lead to retention and customer loyalty. Satisfied customers, I believe are more subjective to draw in other customers and vice versa. A good word of mouth can lead to a greater market share in a highly competitive market. With fifty-two (52) Non-Bank Financial Institutions in Ghana, competition within the industry is said to

be high (Ghana Investment Promotion Centre, 2017). As there are so many different parties in the field, most firms must find ways to retain their customers and gain new ones. Customer satisfaction has a direct effect on customer retention and customer loyalty (Singh, 2006), and so it will be wise for firms to focus their efforts on satisfying their customers. This will translate to profitability, decrease the investment gaps, provide credit to Small and Medium Enterprise's and increase savings level in the country. Organizational culture is said to be idiosyncratic and as such subjective to an organization (Alvesson, 2002). This suggests that two firms within an industry are not likely to have similar cultures. If this is true, then firms can also leverage their cultures to increase their profitability and gain more customers. This research approaches the topic using both a quantitative and a qualitative approach, unlike past literature that uses only a quantitative approach. This will provide a more in-depth understanding of the topic and enable the findings to inform decisions. The results and approaches used in past literature are discussed in the next chapter.

1.4 Hypotheses
Main hypothesis:

There is a significant relationship between corporate culture and the level of customer satisfaction.

Sub-hypothesis:

❖ There is a significant relationship between clan culture and the level of.

  Customer satisfaction

❖ There is a significant relationship between adhocracy culture and the level of.

  Customer satisfaction

❖ There is a significant relationship between market culture and the level of.

  Customer satisfaction

❖ There is a significant relationship between hierarchy culture and the level of.

  Customer satisfaction

1.5 Research Questions

- What is the correlation between organizational culture and customer

  satisfaction?

- What are the similarities or differences in the organizational culture of two

  firms in the same industry?

- How can organizational culture and customer satisfaction improve

  organizational effectiveness?

1.6 Research Objective

- To find the correlation between the organizational culture of a firm and its

  customer service

- To find the similarities and differences in the organizational culture of the

  selected firms

- To find out how organizational culture and customer satisfaction affect

  organizational effectiveness

1.7 Conceptual framework

Corporate culture will be analyzed based on the Organizational Culture

Assessment Instrument by Professors Robert Quinn and Kim Cameron which

stipulates that culture can be described under six main dimensions which form the

basis of the organizational culture framework: dominant culture characteristics,

organizational leadership, management of employees, corporate glue, strategic

emphasis, and criteria for success (p. 53). These dimensions when placed on two axes form four quadrants which form the corporate effectiveness indicators; clan culture, adhocracy culture, market culture and hierarchy culture. The first two dimensions determine whether the culture of the firm is internally or externally focused whilst the last two indicate whether the firm operated with flexibility or stability.

Clan culture exists in a friendly working environment, where people have a lot in common, where executives are seen as mentors or father figures, where loyalty and tradition prevail and where there's great involvement. The organization with this culture promotes teamwork, participation, and consensus.

Adhocracy culture is a dynamic and creative working environment, where employees take risks, leaders are innovators and risk takers and where the organization promotes individual initiative and freedom.

Market culture is found in a results-based organization that emphasizes finishing work and getting things done. This organizational style is based on competition and where competitive prices and market leadership are important.

Hierarchy culture is a formalized and structured work environment where personnel management has to guarantee work and predictability (Pollock & Roberts, 2014).

In Figure 1 below is the OCAI Framework showing the four indicators of organizational effectiveness.
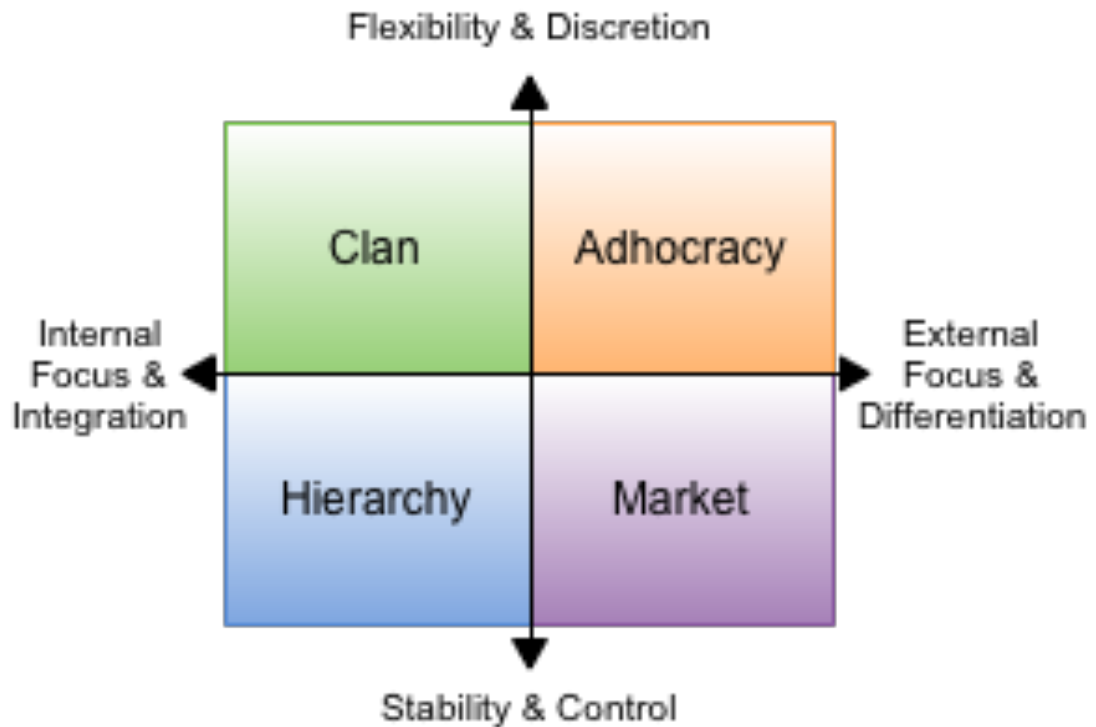
Figure 1: **Organizational effectiveness indicators.**
Adapted from *Using the Organizational Cultural Assessment (OCAI) as a Tool for*

***New Team Development* (p.53), by J. Suderman, 2012, Virginia Beach: Journal of**

Practical Consulting.

Customer satisfaction is said to be the alignment between customer

expectation for a product or service and customer perceived performance after the use

or delivery of the product or service (Singh, 2006). The underlying theory for the

customer satisfaction model in Figure 2 is the 'Expectations-Disconfirmation

Theory', which postulates that expectations, coupled with perceived performance,

leads to post-purchase satisfaction (Lankton & Mcknight, 2012). Figure 2 below

shows the model of disconfirmation theory being utilized in this study.
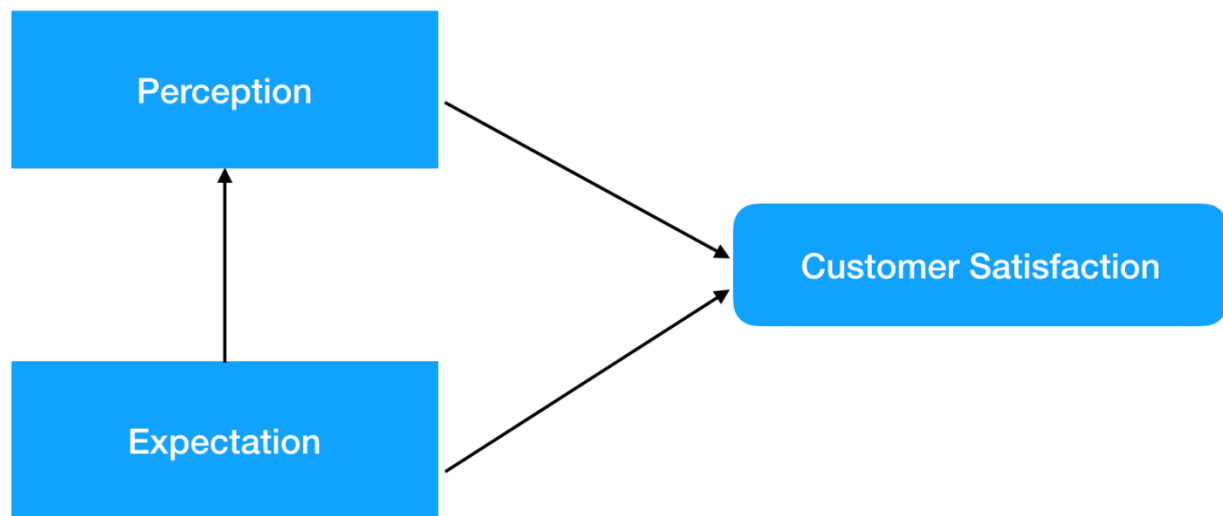
Figure 2: Customer satisfaction model.
Adapted from *Studying the Relationship Between Organizational Culture and*

***Customer Satisfaction in Bank Mellat* (p.77) by Beidokhti A. & Ghaderi M., 2011,**

Iran: Asian Society of Business and Commerce Research.

This research paper aims to look at the relationship between organizational

culture and customer satisfaction. The OCAI will be used as a foundation for the

analysis of the organizational culture and customer satisfaction will be examined from

the alignment of expectation and perception. Figure 3 below shows a diagram of the

model which theorizes that the four types of culture have a relationship with customer
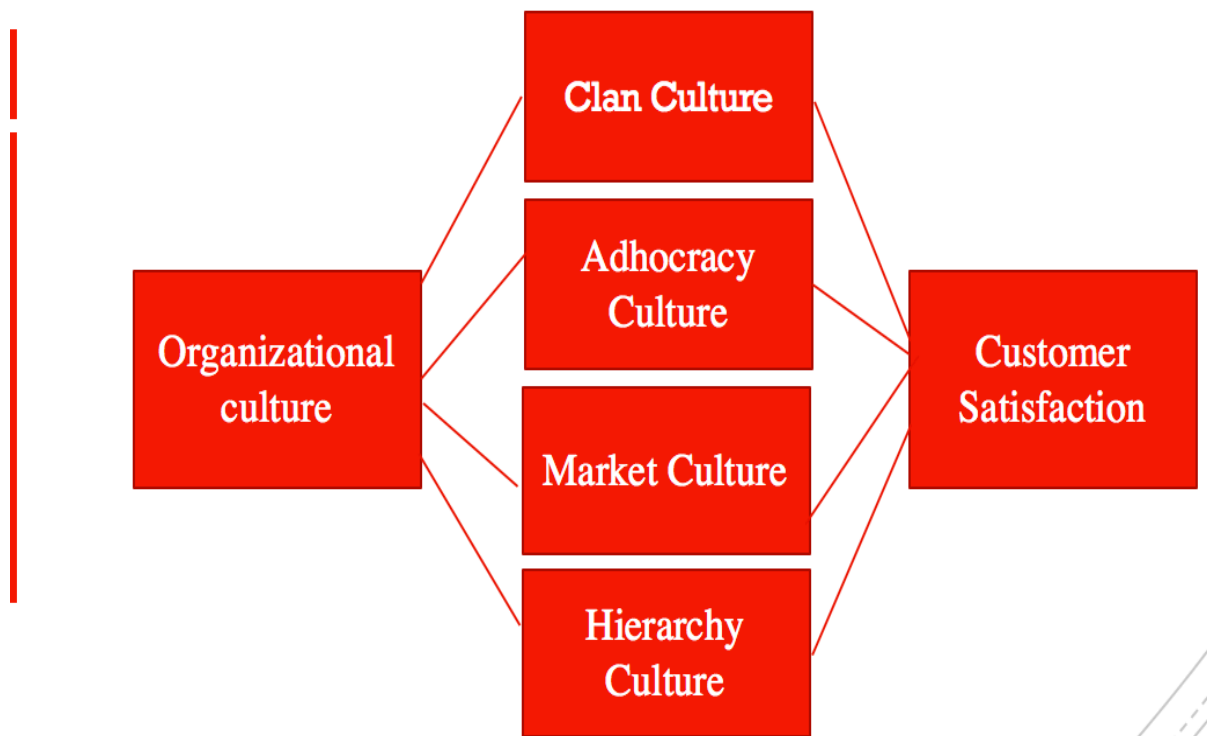
satisfaction.

Figure 3: **Model showing the relationship between organizational culture and**

customer satisfaction.

1.8 Organization of the Study

This study is reported in five (5) main chapters. Chapter one discusses the background of the study, the problem statement of the research, the objectives to be achieved at the end of this research, and the significance of the study to literature.

Chapter two of this study provides a review of relevant literature on this topic. This chapter looks at related studies which have been selected and reviewed from various journal and article publications.

Chapter three consists of the methodology which is to be used to acquire results for the study. This chapter breaks into sub-sections which look at procedure, population, sample selection and sample size, data collection method and analysis and then the limitation encountered in the study.

Chapter four will give an analysis of the results gained from the responses to the questions by respondents. It also provides discussions which are inferred from the results.

Chapter five, which is the last main chapter, will give an overview of the entire research and provide recommendations based on the findings of the study. This chapter will be followed by two more additional chapters which will consist of the bibliography and appendix. The next chapter discusses past literature on the concepts of organizational culture, customer satisfaction and the relationship between these two concepts.

CHAPTER 2: LITERATURE REVIEW

2.1 Introduction

Culture is the way of life of a group of people and is shown to relate to the way the function in an organization (Gillespie, Denison, Haaland, Smerek, & Neale, 2008). Customer satisfaction can be said to be an outcome of this social context which is referred to as an corporate culture. A customer is said to be key to the growth, viability and sustainability of a firm and its industry (Yeung & Ennew, 2000 see also Ghana News Agency(GNA), 2014). An organizations ability to retain these customers can lead to profitability. Chapter one of the research provided insight on the background of the topic, the problem statement, relevance of the study, the conceptual framework and research objectives. This chapter reviews empirical literature on organizational culture, and customer satisfaction. It analyses relevant information from selected journals and articles of reputable authors and scholars.

2.2 Organizational Culture

Organizational culture is made up of two different concepts; organization and culture. Culture is defined as, "that complex whole which includes knowledge, belief, art, morals, custom and any other capabilities and habits acquired by man as a member of society" (Gusfield, 2006, p.43) whilst an organization is a group of people working together to achieve a common goal. Culture is the practices and patterns that distinguish one society from another (Gusfield, 2006, p.43). Culture is an independent variable of the environment and seen as a determining factor of an organization (Colakoglu & Littlefield, 2011). This means that culture is a part of the environment but an autonomous variable thereby making it non-reliant on other environmental

factors. Corporate culture is often seen as a vague concept which is difficult to describe or define (Prowle, Kalar, & Barrow, 2016) because it is deeply imbued within individuals and is not what an organization has but instead what the organization is (Colakoglu & Littlefield, 2011). Organizational culture is seen as an internal variable which acts as a background factor, or a broad framework which influences the development and reinforcements of the values and beliefs of the organization (Colakoglu & Littlefield, 2011). This means that the culture within an organization serves as a guideline or framework within which certain actions, functions or operations follow. It guides the thoughts, feelings, and actions of the people within the firm and how they interact with each other as well as how they interact with others outside the organization.

Corporate history is said to also play a role in the shaping of organizational culture (Prowle, Kalar, & Barrow, 2016). Culture is informed by so many different factors including history, and not easily identifiable, therefore many definitions exist for organizational culture. Many scholars define culture within certain boundaries in which they look at their research. This has accounted for countless definitions existing for a two-worded concept. Schein (1990), defines corporate culture as:

> a) a set of basic assumptions, b) invented, discovered or developed by a group of people c) based on their past experiences in coping with problems of external adaptation or internal integration d) where they found valid solutions which could be considered as dependable and as such e) is taught to new members as the right way to attack those problems (Pg. 111).

The above definition of corporate culture means that it is dependent on the history of the organization. Schein (1990) asserts that the culture is informed by past

experiences and the lessons learned from it are used as a basis for addressing future problems which are similar in nature to the past one solved. This suggests that past experiences serve as guidelines for future actions. Alvesson (2002), on the other hand, described culture as a system of common symbols and meaning which provides a consensus on the rules governing cognitive and affective aspects of the members of the organization and thus shapes their expressions, thoughts, feelings, and actions. Alvesson (2002) looked at culture from the perspective of a guideline. This scholar did not concentrate on the source of the guideline but instead looks at the effect of the guideline. It focuses on the impact of culture on the firm whereas Schein (1990) looked at the source of culture within the firm. They both, however, talked about culture shaping thoughts, actions, and feelings.

Other scholars try to define culture based on what constitutes the concept culture. They do not focus on either its source or impact alone, but what exactly constitutes the culture of an organization. For example, according to Rodrigues (2006), organizational culture consists of ideas, values, activities, beliefs, and rituals which are specific to a group of people which establishes meaningful connections between the past, present, and future. These meanings serve as the glue which holds the people together in the organization. De Roche (2012) opined that "organizational culture can be viewed as the work-related worldviews (assumptions, understandings, beliefs, and values among others), that are purportedly shared by members of a bureaucratic institution (P.2)". Rodrigues's (2006) definition focuses on three different factors; history, impact, and composition whereas De Roche only focuses on what constitute culture. Rodrigues looks at not just what constitutes the culture but also its impact and source. These two scholars identified what elements constitute culture but

Alvesson (2002) and Schein (1990) focused on the impact and source of culture. As culture is broad, it is easier to conduct a research if boundaries are placed on the concept. This means that a study must look at culture within a frame. For example, Gillespie et al. (2008) looked at culture in terms of adaptability, involvement, consistency, and mission.

Although there is not one generalized definition of organizational culture, there is an agreement of its existence within organizations and its importance in influencing organizational life. Based on the definitions provided by scholars, culture can be grouped into two main sections; observable and intangible factors. The intangible factors are norms, values, and assumptions. Values are the beliefs in something of great importance and meaning to organizational members whereby assumptions are the underlying thoughts and feelings of members within a culture which are usually taken for granted and norms are the implied rules which govern the behavior of members of the organization (Colakoglu & Littlefield, 2011). These three elements are not easily measured, seen or identified whereas the observable elements include the symbols, narratives, language and ceremonies that can be seen, identified and measured. Symbols are the visible artefacts that represent abstract values shared or something which has a special meaning to the members of the organization. Narratives include the unique, vivid, exaggerated stories, sagas, legends, and myths within the culture which are used to explain certain actions in the organization. Language constitutes both oral and written as well as gestures which convey information and meanings to members of the culture. Ceremonies are the formal or informal activities and functions organized to boost unity and emphasize shared values (Colakoglu & Littlefield, 2011).

According to deRoche (2012), there are two main views on the relevance of studying organizational culture. There's the pragmatist view and the purist view. The pragmatists' point is that organizational culture is studied in order to manage it. Within this context, the pragmatist sees culture as capital, or resource which can be invested in so as to increase profit. This suggests that culture is a new concept which is to replace older methods as it serves as a guideline for employees which will mean that employees can become self-supervising. However, the purist sees organizational culture as a social construction that is transmitted historically but believes that it is more than a product of past innovation which guides cognition, affect and action. They believe culture is a multi-layered resource that is subject to the human agency-interpretation, and manipulation of received information based on interests rooted in the social system. Pragmatists believe that organizations are rational instruments whereas individuals are not and as such, culture bridges the gap between irrationality and rationality whereas purists believe that humans are valued as rational and as such can put in place measures to meet targets and objectives. Studying and knowing the culture of a firm allows smooth running of operations and integration of new members.

Due to the historic transmission of culture, new members of the organizations are able to integrate themselves into the firm. Dlamini (2014) suggests that individuals need to be integrated into the organization and this can be through socialization or coercion. Different people respond differently when introduced to the corporate culture of the firm. He claims that culture is a dynamic phenomenon which arises out of individual interactions within the organization thereby creating a

connection between the individual and the collective central. However, Schein (1990),

states that culture penetrates and reproduces itself through the socialization of new

members from the recruitment process through to the selection of new members. This

suggests that the organization is likely to hire new members who already have the

right set of assumptions, values, and beliefs. This will help them integrate into the

organization smoothly and prevent any resistance to the culture which can manifest

into inappropriate behaviors. New members' inability to exist within the organization

can give rise to inappropriate behaviors that can potentially cause conflict and create

some changes in the culture of the firm. However, there has been opposing views on

the ability of firms to change their culture. Owen (2011), believes that:

> "a key aspect of organizational culture is its openness to the culture which
>
> involves the willingness of the firm to challenge the status quo, examine the
>
> environment for new knowledge, and accept the need for continuous
>
> improvement"(P. 2).

On the other hand, Dlamini (2014), believes that organizational culture is multi-

layered and as such it makes it difficult to change. The paper suggests that change can

only occur in the presence of comprehensive knowledge, well-developed skills,

understanding, and insights. As this research looks at two different concepts, the next

section focuses on customer satisfaction and its implication to a firm.

2.3 Customer Satisfaction

Customer satisfaction is defined as a feeling of pleasure or disappointment due

to a comparison of the products or service's perceived performance and that of the

expectation of the customer for that product or service (Singh, 2006). According to

George (2005), customer satisfaction is based on two levels of customer service

which are the customer's expectations for the service or product and the customer's experience with the service or product. In order for firms to achieve customer satisfaction, they must have the ability to satisfy the needs and wants of their respective customers as customer satisfaction has a positive effect on the organization's profitability. Singh (2006), further stated that customer satisfaction forms the basis of any successful business as it leads to repurchase, customer loyalty and positive word of mouth. This suggests that a firm with high customer satisfaction has higher profits. The underlying process is that a generally assumed satisfied customer is more likely to repurchase and this will lead to retention. A retained and loyal customer is cheaper to service as he/she will be fewer prices sensitive and as such the expected result will be lower costs. Another benefit is an increase in market share which means an increase in sales. Thereby, an increase in customer satisfaction will lead to a reduction in cost or an increase in sales which both translate into higher profits (Yeung & Ennew, 2000).

According to statistics, "a 'totally satisfied customer' contributes up to **2.6 times** as much **revenue** as a 'somewhat satisfied customer'. Whereas a 'totally satisfied customer' contributes **17 times** as much **revenue** as a 'somewhat dissatisfied customer', with a 'totally dissatisfied customer' decreasing revenue by **1.8 times** what a 'totally satisfied customer' will contribute to the business (Singh, 2006, P. 2)". This suggests that a satisfied customer brings in as much revenue as a dissatisfied customer can take away. Although the decrease in revenue due to a dissatisfied customer might not seem like much, a comparison whereby there are more dissatisfied customers than satisfied customers will show that the firm will be losing large sums of revenue. Some businesses might find it cumbersome to deal with the satisfaction of customers but its

worthy to note that it costs 25 percent more to recruit new customers than it is to satisfy the ones the firm currently has (Singh, 2006; Sun, Wilcox, & Zhu, 2008). Ranaweera and Prabhu (2003), suggest that customer satisfaction is traditionally regarded as an important determinant of long-term customer behavior This means that how satisfied a customer is with a product or service, will serve as the driver for his/her actions regarding that particular service or product. This implies that customer satisfaction is a basis for customer retention, customer loyalty, and customer trust.

Customer satisfaction has a positive relationship with customer loyalty as customer loyalty has a direct relationship with customer profitability (Helgesen, 2006). This means that managers must place emphasis on meeting the needs, desires, and requests of the customers so as to increase their satisfaction which will translate into loyalty and finally profitability. However, some scholars imply that satisfaction does not ensure service patronage but instead, ensuring customer retention and positive word of mouth requires a strategy which will then increase satisfaction and build strong trust relationship (Ranaweera & Prabhu, 2003). Singh (2006), also agrees with this point and suggests that although customer satisfaction will not guarantee repurchase, it still plays an essential role in ensuring customer retention and loyalty as customer satisfaction is a direct determinant of customer loyalty which has a direct relationship with customer retention.

According to Sun, Wilcox, and Zhu (2008), 120 percent of profits of banks come from 80 percent of customers and they lose the extra 20 percent on the least profitable 20 percent of customers. This suggests that 20 percent of customers within the banking sector are easily plausible to switch from one firm to another. If each firm

focuses on capturing this 20 percent through customer satisfaction, then they will be able to increase their profit. According to Gillespie et al, "Competitors within similar industries with the same types of technology and pricing strategies, look increasingly to customer satisfaction to create a competitive advantage (P.118). Organizations must consider customer satisfaction as a key leverage point to differentiate themselves from other organizations. This implies that customer satisfaction is not only essential to the firm because it can lead to loyalty, retention, and profitability but, it can also serve as a source of competitive advantage.

2.4 Organizational Culture and Customer Satisfaction

According to Singh (2006), certain factors are considered by the customers to ascertain satisfaction. This includes friendly employees, courteous employees, knowledgeable employees, helpful employees among others. According to Alvesson (2002), culture meanings guide the cognitive, affect and actions of employees which demonstrates how the organization functions. It means that culture dictates strategic change, everyday leadership, how managers and employees relate and interact with each other and customers. Based on these two ideas, it can be deduced that culture might be significantly linked to customer satisfaction.

Sun, Wilcox, and Zhu (2008), suggest that firm's trade off the quality of service against the cost of service where quality has to do with the interaction between employees and customers from simple smiles, to courteous behavior. They indicate that some of these qualities are not expensive as they do not require cost but instead human interactions. Culture is said to be the unique character of an organization which provides the context for cognition, action and affect as it places

emphasis on traditions, structure, values, behaviors, language, mission, symbols standards customs and norms (Dlamini, 2014). This implies that the quality of service which Sun, Wilcox, and Zhu (2008), talk about are truly inexpensive and a part of the culture. That is to say that if a firm's culture has this quality of service embedded in it where courteousness, patience and other intangible aspects of human interaction are practiced, it will have a bearing on the quality of service the firm provides to its employees.

In the article "Linking Organizational Culture and Customer Satisfaction", customer satisfaction is seen as an important component of an effective organization and culture as having a close link with organizational effectiveness (Gillespie, Denison, Haaland, Smerek, & Neale, 2008). The article stated that an organization's social environment is an important driver of customer satisfaction. The authors conceptualized culture under four main dimensions which have been shown to relate to organizational effectiveness. The first dimension is the involvement trait which focuses on the commitment and sense of connection within the organization, their involvement in decision making as an effective organization fosters teamwork, empowers its employees and develops the capability of the employees. The second dimension is the consistency trait which looks at the existence of systems and processes which create a strategic fit between the actions of individuals and the values of the organization. It is believed that an organization is effective when there is a consistent and well-integrated system which dictates the way of doing things. The third trait is adaptability which looks at the firm's ability to respond to external changes and conditions. An effective organization ensures capacity to learn in order not to be beaten by changing times. Change is inevitable and so a firm must be able to

respond to these changes without affecting their operations and functions greatly. The last trait is the mission which refers to the degree to which an organization is clear on why it exists and where it plans to go. It looks at the strategies, tactics, and vision of the firm which enable the firm to achieve its main objective which is the mission. This looks at the root of the establishment of the firm to where it plans to be in the future effectiveness (Gillespie, Denison, Haaland, Smerek, & Neale, 2008).

This study found that organizational culture relates significantly and positively to customer satisfaction after analyzing the results from the research based on Intraclass Correlation Coefficients. This is, however, not definitive of the link between the two concepts. This research aims to look at the link between these two concepts as done within the above-mentioned study but focus on two companies within the same industry as opposed to the Gillespie et al. (2008), which looked at two different industries.

In the article, "Studying the Relationship Between Organizational Culture and Customer Satisfaction in Bank Mellat", results showed a significant relationship between the four traits of culture and the level of customer satisfaction. This article used the Denison model as its culture reference as was done in the article mentioned above. The results suggest that the level of customer satisfaction in Bank Mellat is influenced by the organizational culture of the firm. This article looked at the relationship between common customers of the firm and the credit customers, where results showed a significant relationship with both bodies of 91.7 and 91.4 percent respectively (Beidokhti & Ghaderi, 2011). In another article, similar results were identified where there was a significant relationship between culture and the level of

customer satisfaction of a firm (see Bokharaeian & Joybari, 2013). Results from these studies suggest that firms should focus on their four culture traits as it will enable them to increase the satisfaction level of their customers. An increase in satisfaction level will lead to an increase in loyalty which will then lead to higher profits and advocacy of the firm to potential customers. This means that firms can boost their profitability and retain their customers by focusing on improving their culture.

It is evident in each of these studies that the Denison culture model was used, which looks at four main traits; mission, involvement, adaptability, and compatibility. This study on the other hand, will not be utilizing the Denison model but instead the OCAI-Organizational Culture Assessment Instrument. This instrument looks at four different but similar traits than the Denison; clan, adhocracy, market, and hierarchy.

This chapter examined existing literature on organizational culture and customer satisfaction. It was gathered that customer satisfaction has a significant effect on organizational profitability (Singh, 2006) as organizational culture is dependent on the boundaries placed on the concept by the authors of the research. Literature also presented evidence of organizational culture's significant effect on customer satisfaction (Gillespie, Denison, Haaland, Smerek, & Neale, 2008).

CHAPTER 3: METHODOLOGY

3.1 Introduction

The previous chapter discussed empirical literature on organizational culture and customer satisfaction. The chapter reviewed the concepts of customer satisfaction and organizational culture as well as looked at how organizational culture can affect customer satisfaction. This serves as a useful basis for the research investigation in this project. This chapter is dedicated to looking at the process and procedures which will enable the fulfillment of the study. This chapter outlines the research method, research approach, and methods of data collection, sampling technique, research process, research limitations and the ethical considerations of the project. The plan of this chapter is to present the arguments and reasoning behind the chosen research techniques.

3.2 Research Strategy

This research looks at the relationship between organizational culture and customer satisfaction within two firms in the same industry. As financial institutions face many challenges due to certain fraudulent activities by unregistered members, many people do not trust the financial system anymore (Sarpong, 2016)). This study looks at Ghanaian firms within the same industry whereas previous studies looked at one particular firm or firms within different industries. This research uses these previous works of literature; Beidokhti & Ghaderi (2011), Gillespie, Denison, Haaland, Smerek, & Neale (2008), and Bokharaeian & Joybari (2013), as a fundamental basis for the study.

3.3 Research Method

In order to satisfy the objective of this research, a mixed method approach was used. The main characteristic of a mixed approach is the use of both qualitative and quantitative research approaches. The mixed approach provides different avenues to tackle the research problem. The mixed method approach allows one method to complement the other, overcome the weakness of a single methodology, and makes it easier to describe and report results. This study follows a sequential explanatory design where the quantitative study was done first after which the qualitative was done to provide better insight on the results presented by the respondents (Creswell & Clark, 2006).

3.4 Research Approach

The research approach used is a descriptive study approach. This study identifies characteristics of a problem or concept through description. This approach involves the researcher selecting certain facts which are relevant to the study. The facts are gathered based on pre-determined criteria and demonstrate the relationships of interest. This approach will enable the researcher to unearth certain patterns or connections between the variables in question for the study (University of Waterloo, 2017).

3.5 Data Collection Tools

For the purpose of this study, questionnaires and interviews were used to gather the data needed. The questionnaires were administered first and used to gain information on the organizational culture of the firm. The questionnaire used is a pre-written standard questionnaire; Organizational Culture Assessment Instrument by

Professors Robert Quinn and Kim Cameron (2006) which enables the researcher to gain knowledge of the organizational culture of the firms. The instrument looks at organizational culture under four types of culture; clan, adhocracy, market, and hierarchy. A questionnaire was administered to customers in order to judge their satisfaction levels based on the services provided by the firm. The interview structure and process were dependent on the questionnaire responses from the members of the organization. The interviews provided a better and in-depth understanding of the two-firms organizational culture. The interviews also helped ascertain whether the results of the questionnaire are consistent with the realities of the organizational cultures.

Moreover, they provided knowledge which allowed the comparison of the organizational cultures of the two firms. These two tools were used in order to explain gaps and also buttress the findings from the quantitative and qualitative studies. Due to certain obstacles encountered during the qualitative study, observations were made to gauge the existing cultures within the two firms during the period of the study.

3.6 Sample Selection

Convenience sampling was used to select the participants of the research. This method is a non-probability sampling technique that samples members based on their availability and willingness to participate in the study (Dudovskiy, 2017). This sampling technique was used as the two firms in question are financial firms with its members having tight schedules. Customers were also not readily available making it difficult to get in touch with them as they also have busy schedules to follow. Sampling size was 100 people where questionnaires were administered to all members of both firms as well as available customers. A sample size of 5 employees

each from the two companies was considered for the qualitative approach as it will

provide a more in-depth analysis of the organizational culture in the firm.

3.7 Data Analysis

Data collected was analyzed using Pearson's r Coefficient Correlation and

Regression analysis. The questionnaires were coded in order to make it easy for

analysis using the statistical tool Excel. Qualitative data were analyzed by identifying

categories from which themes were developed in order to gain an in-depth

understanding of the information gathered for the report.

3.8 Ethical Considerations

A consent and briefing message was attached to the questionnaires to attain a

written consent from respondents. This is to show participants that their participation

is voluntary, and they are under no obligation to participate in the study. A letter of

confidentiality was provided to the firms to assure them that their responses would be

solely used for the purpose of the study and no observations made during the conduct

of the study would be divulged to third parties.

3.9 Research Limitations

The limitations encountered in the research include:

- The number of respondents was small and as such results are not true

  representations of the firms' culture and customer satisfaction levels.

- Time constraint due to tight schedules of participants did not allow for a

  thorough analysis of the situation

- There could be other factors which affect the relationship between organizational culture and customer satisfaction such as the price, loyalty, and quality of service.

- Some participants were not forthcoming in the filling and completion of the questionnaires.

This chapter reviewed the methodology used in the gathering and analyses of data. A sequential research design under the mixed method approach was utilized in this research. Excel is the statistical tool used in the analysis of the quantitative data as the qualitative data were analyzed using categories and the development of themes. Some ethical considerations and biases were also examined in this chapter. The next chapter discusses the findings of the study from the methodology used. It provides the data collected, analysis and provides conclusions based on the results.

CHAPTER 4 – FINDINGS & DISCUSSION

4.1 Introduction

This chapter presents the findings and analysis of the data collected as described in chapter three above. The data was collected using questionnaires and interviews. This chapter outlines the results and answers two of the three key research questions, effectively analyses responses based on existing literature and personal observation.

4.2 Findings

4.2.1 Quantitative Findings

The first research question sought to find the correlation between organizational culture and customer satisfaction. This question is derived from the hypotheses being examined which looks at how the four traits of culture as the Organizational Culture Assessment Instrument measures them, and correlates them to customer satisfaction. Using Pearson's r correlation coefficient, Table 1 shows the data collected which asserts that, the clan, adhocracy and market cultures have a positive but weak linear relationship with customer satisfaction. However, the hierarchy culture has a negative but also weak linear relationship with customer satisfaction.

Table 1: **Pearson 'r' correlation coefficient. Results of the Pearson's r correlation coefficient which shows the relationship between the four types of organizational culture and customer satisfaction.**

PEARSON'S R			
Clan	**Adhocracy**	**Market**	**Hierarchy**
0.0169	0.0513	0.1486	-0.1441

Table 1 shows that the clan, adhocracy and market culture have positive figures below 0.3, thus showing a weak correlation. The figure for hierarchy culture is below -0.3 which also shows a weak correlation. Therefore, the four traits of culture as measured by the OCAI, have a weak correlation with customer satisfaction.

With a significance level of 0.05, degree of freedom of 37, the p-value when calculated on the four cultures together is 0.316. A regression analysis on the four cultures and the customer satisfaction level of the two firms shows that a 1 percent increase in the culture of the firm, will lead to a 40% decrease in the customer satisfaction levels of the firm. This results is evident in Table 2 below which is an excerpt of the regression table.

Table 2: **Culture regression Table.**

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*
Intercept	4085.7	6023.7	0.68	0.5	-8155.96	16327.35
Clan	-40.4	60.3	-0.67	0.5	-162.9	82.1
Adhocracy	-40.5	60.2	-0.67	0.5	-162.78	81.78
Market	-40.3	60.3	-0.67	0.5	-162.89	82.33
Hierarchy	-40.6	60.2	-0.67	0.5	-162.94	81.84

This posits that the culture of a firm does have a significant effect on customer satisfaction but a negative one. However, results from the regression and coefficient analysis of each culture type to the customer satisfaction levels provides a different result as postulated by that of Table 2. A significance level of 0.05 percent was assumed for all computations which means that there is a 95% assurance level (The Pennsylvania State University, 2018).

4.2.1.1 Testing Main Hypothesis

There is a significant relationship between organizational culture and the level of customer satisfaction.

Table 3: **Relationship between culture and customer satisfaction.**

Degree of Freedom	P-Value (r)	Significance Level
37	0.316	0.05

Table 3 shows the results of the Pearson's correlation coefficient result of culture; which is a combination of the four cultures together, and customer satisfaction levels in a firm. The Hypothesis is rejected as calculated p-value denoted by 'r' in the table above shows that the p-value is greater than the significance level. As the p-value is greater than the significance level then there is no significant relationship between organizational culture and the level of customer satisfaction. We fail to reject the hypothesis only if the p-value is less than the significant level as it shows the significance level of the relationship (The Pennsylvania State University, 2018).

Testing Sub Hypothesis

There is a significant relationship between clan culture and the level of Customer satisfaction.

Based on the results in Table 1, the p-value for the clan culture is 0.0169. This value is less than the significant level of 0.05. This suggests that we reject the null hypothesis and fail to reject the alternate hypothesis. Thus, there is a significant relationship between the clan culture and the level of customer satisfaction. The results of the regression analysis is shown in Table 4.

*Table 4:*Relationship between Clan culture and satisfaction.

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%
Intercept	43.17	3.88	11.1	2.40E-13	35.3	51.04
Clan	0.015	0.148	0.1	0.92	-0.285	0.316

The values in Table 4 show that for every 1 percent increase in the clan culture of a firm, there will be a 1.5 percent increase in the level of customer satisfaction. The full regression table providing further information on these two variables in found in the Appendices.

There is a significant relationship between adhocracy culture and the level of.

Customer satisfaction.

Based on the results in Table 1, the p-value for the relationship between adhocracy culture and the level of customer satisfaction is 0.0513. This is equal to the significant level. Thus, we reject the null hypothesis and take the alternate hypothesis. This therefore shows that there is a significant relationship between customer satisfaction levels and the adhocracy culture. Table 5 is an excerpt of the regression analysis table showing the relationship between adhocracy culture and customer satisfaction levels.

*Table 5:*Relationship between Adhocracy culture and satisfaction.

	Coefficients	Standard Error	t Stat	P-value	Lower 95%	Upper 95%
Intercept	41.94	5.32	7.889	2.0E-09	31.17	52.71
Adhocracy	0.081	0.26	0.313	0.756	-0.445	0.608

The values in Table 5 make up the equation y=mx+b; where m is the slope, x the adhocracy culture value and b the intercept which is the customer satisfaction level. The information in Table 5 shows that a 1 percent increase in the adhocracy

culture will lead to an 8.1 percent increase in customer satisfaction levels. The full

regression analysis table is found in the Appendices.

There is a significant relationship between market culture and the level of.

Customer satisfaction.

The results in Table 1, show that the p-value for the relationship between the

market culture and customer satisfaction is 0.1486. This suggests that there is no

significant relationship between market culture and customer satisfaction levels. As

the p-value is greater than the significant level, we fail to reject the null hypothesis.

Therefore, there is no significant relationship between market culture and customer

satisfaction. Further information is present in Table 6 which provides a different

result.

Table 6: Relationship between Market culture and satisfaction.

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*
Intercept	38.77537	5.399445	7.18136	1.62E-08	27.83506	49.71569
Market	0.176959	0.193543	0.91431	0.36647	-0.215197	0.569114

Table 6's, values help to interpret the equation in which they are placed in.

The values show that although there is no significant relationship between customer

satisfaction level and the market culture as found in the correlation coefficient result

in Table 1, a 1 percent increase in the market culture will still lead to a 17 percent

increase in customers satisfaction levels as seen in Table 6. This increase is wider

than that of the other two cultures which according to the Pearson's 'r', have a

significant relationship to the customer satisfaction levels of a firm. Due to this

disparity, further tests can be conducted to find if the market culture is significantly

related to the customer levels of a firm. One test shows no significant relationship but

the other shows a significant level of relationship. Further details of the regression

analysis are seen in the full table in the Appendices.

There is a significant relationship between hierarchy culture and the level of

Customer satisfaction.

Results from Table 1 show that the p-value is -0.1441. This value is lower

than the significant level of 0.05, thus the hierarchy culture has a significant

relationship with customer satisfaction levels. Due to this, we reject the null

hypothesis and take the alternate. Results from the regression analysis as seen in

Table 7, show that a 1 percent increase in the hierarchy culture of a firm will lead to

an 11.7 percent decrease in the customer satisfaction level of a firm. This presumes

that firms with high hierarchy culture percentages, are more likely to have lower

satisfaction levels. This also insinuates that hierarchy culture levels need to be low in

a firm as it can lead to low profitability. The full regression table is found in the

appendices.

Table 7: **Relationship between Hierarchy culture and satisfaction.**

	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*
Intercept	46.9517	4.10576	11.43555	1.10E-13	38.6326	55.2708
Hierarchy	-0.1176	0.132797	-0.88605	0.381311	-0.3867	0.151407

4.2.1.2 Culture Overview

What are the similarities or differences in the organizational culture of two firms

in the same industry?

Table 8: **A table of Current culture and Preferred culture of NDK and AFB.**

NOW CULTURE IN BOTH FIRMS					
	Clan	**Adhocracy**	**Market**	**Hierarchy**	**Total**
Now- NDK	23.12025	19.20205556	27.2363889	30.4078056	99.9665
Now- AFB	32.494	22.654	25.166	19.6594	99.9734
PREFERRED CULTURE IN BOTH FIRMS					
	Clan	**Adhocracy**	**Market**	**Hierarchy**	**Total**
Preferred- NDK	30.9175278	23.29288889	21.4461667	24.3208889	99.9774722
Preferred- AFB	32.9994	22.32	23.494	21.1614	99.9748

Data collected using OCAI in Table 8, shows that the most prevalent culture at NDK is the Hierarchy culture whiles the most prevalent at AFB is the Clan culture. It also shows that the least prominent culture in NDK is the Adhocracy culture where as the least prevalent at AFB is the Hierarchy culture. Table 8, is showing the culture of both firms NOW and how employees PREFER it to be.

From Table 8, it can be deduced that members of the organization in both firms will prefer a clan culture as the most prevalent over the other cultures. However, employees of NDK will prefer the Market culture as the least prominent whiles AFB employees prefer the Hierarchy culture to be the least prominent in the firm.

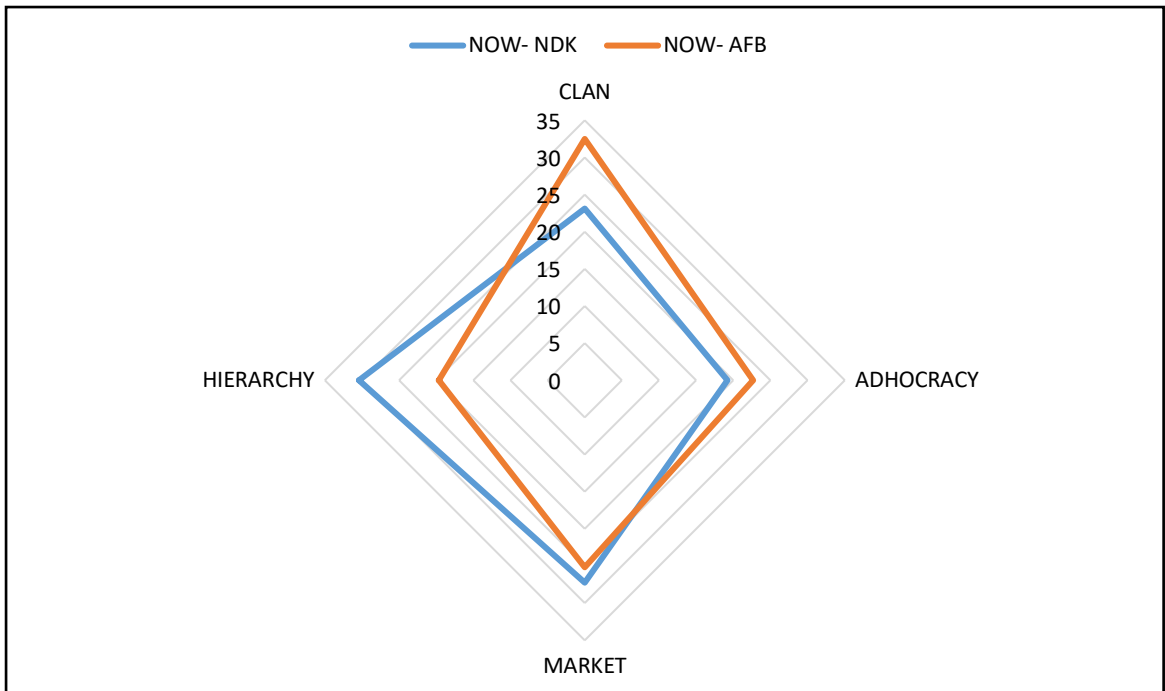*Figure 4:* **A graph showing a comparison of the current culture of both firms.**

Based on the Figure 4 OCAI graph, it is seen that the **CURRENT** culture of

both firms varies greatly mainly between the clan culture and the hierarchy culture.

One firm sways more towards the hierarchy culture whiles the other towards the clan

culture.
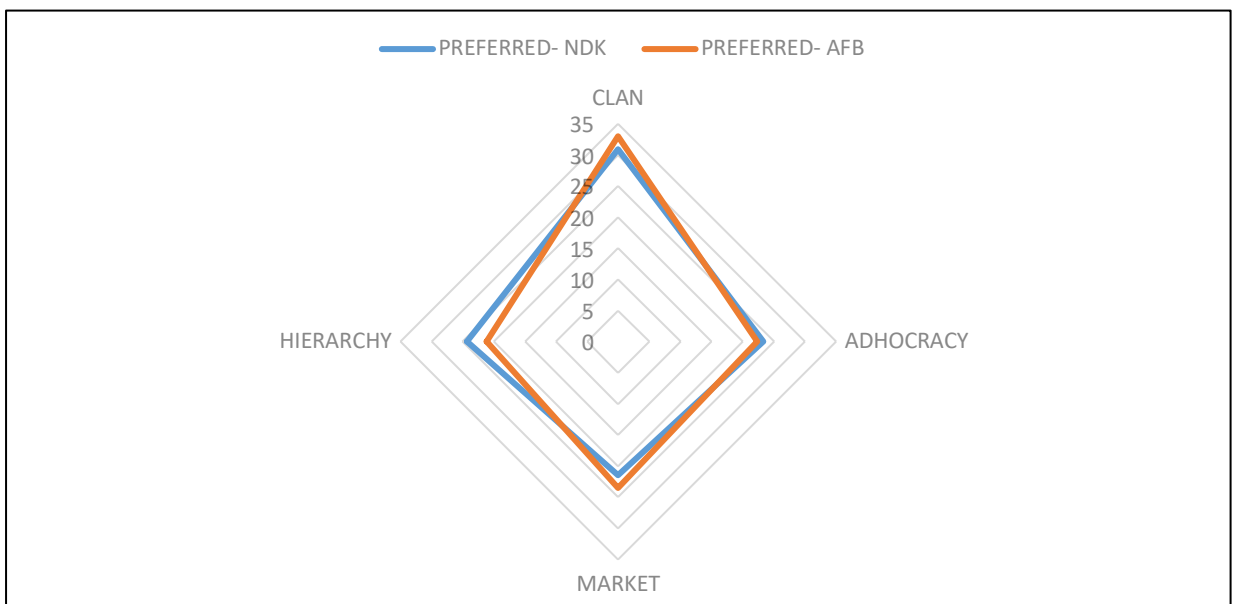
Figure 5: **A graph showing the comparison of the preferred culture of both firms.**

However, in Figure 5, it is evident that employees of both firms prefer a culture quite similar to each other. The figure(shape) depicting each company looks almost identical with differences only visible due to the colors of the figures. The data collected shows that although financial institutions have different existing cultures, most employees will prefer a culture similar to each other. The main difference between these two firms is their existing culture but the main similarity is the preferred culture of their employees.

Table 9: **Table of current culture and preferred culture of firms.**

CULTURE IN BOTH FIRMS					
	Clan	**Adhocracy**	**Market**	**Hierarchy**	**Total**
Now	27.807125	20.92802778	26.2011944	25.0336028	99.96995
Preferred	31.9584639	22.80644444	22.4700833	22.7411444	99.9761361
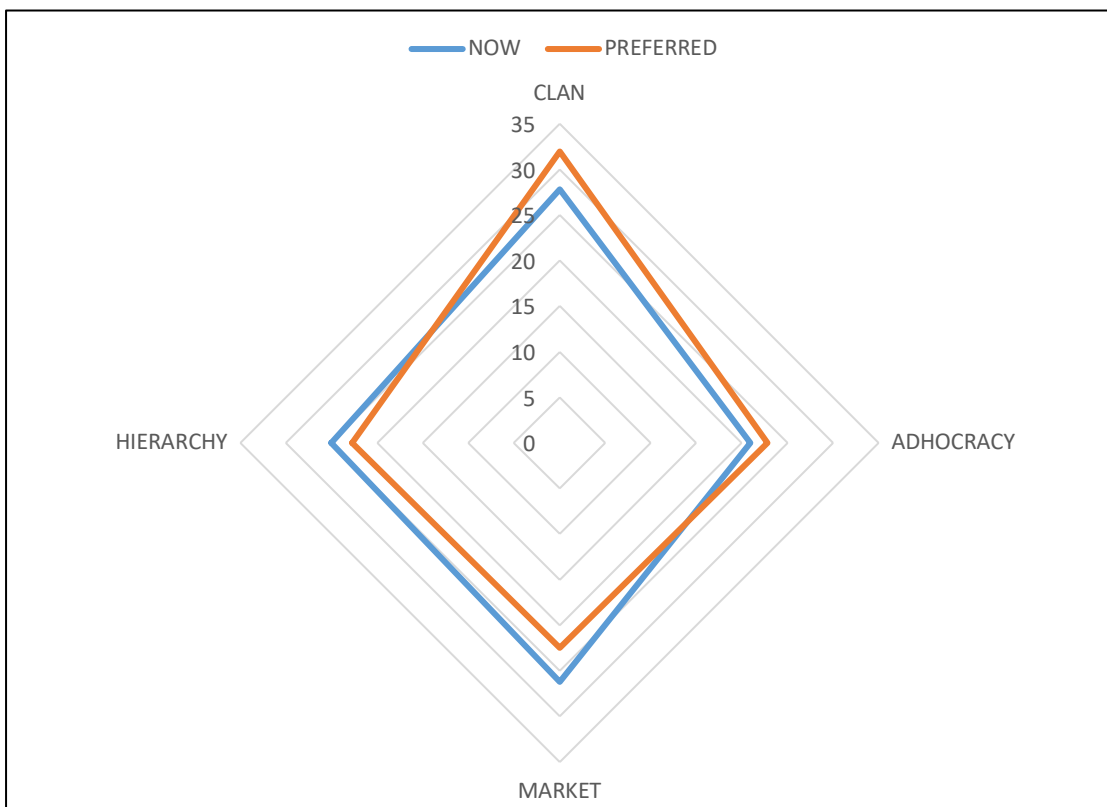
Figure 6: **A graph showing the combined culture in both firms currently and what is preferred.**

Table and Figure 6 show the culture of both firms as it is now and what is preferred by the employees of the firm. These look at the combination of the cultures of both firms and not at the cultures in each firm individually, as done in the other graphs and tables. The results from this combination also shows that the culture within both firms are similar. The graph and table show that the adjustment from current culture to the preferred culture is not large and thus easily manageable and changeable.

4.2.1.3 Customer Satisfaction Overview
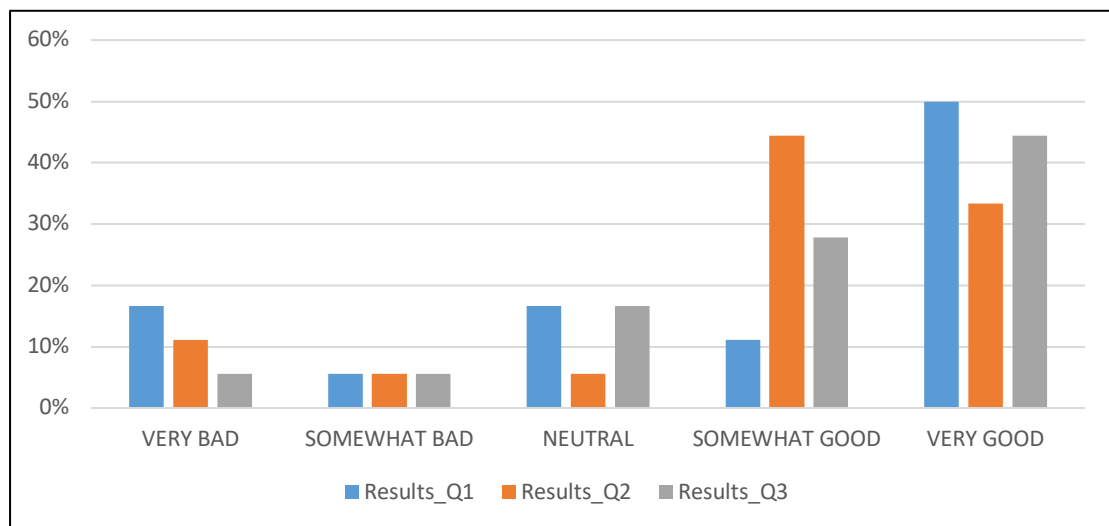
Figure 7: **A graph showing the customer satisfaction rate of AFB.**

Figure 7 shows the service satisfaction rating for AFB. The graph shows that a majority of the customers find the quality of service, the service process speed and the customer representative very good. These attributes where what questions 1 to 3 of the questionnaire sought to find out. This shows that a majority of the clients are satisfied with these three attributes. Figure 7 also shows that the customer satisfaction rate is spread widely across with more people towards the higher levels but with a sufficient number towards the lower levels.
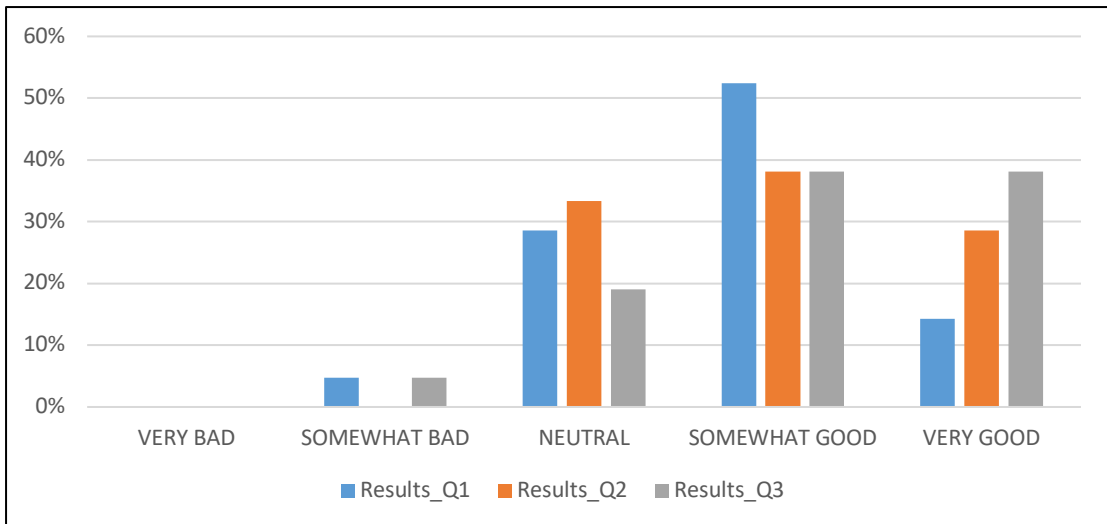
Figure 8: **A graph showing the customer satisfaction rate of NDK.**

Figure 8 shows the customer satisfaction rating of the service provided at NDK. This graph shows that a majority of the customers find quality of service, service process speed and the customer representative somewhat good. The graph also shows that the cluster of the client's satisfaction is found at the higher apex of the graph, from neutral onwards. This suggests that although they do not have a high rating of customer satisfaction, few customers are not satisfied with their services.
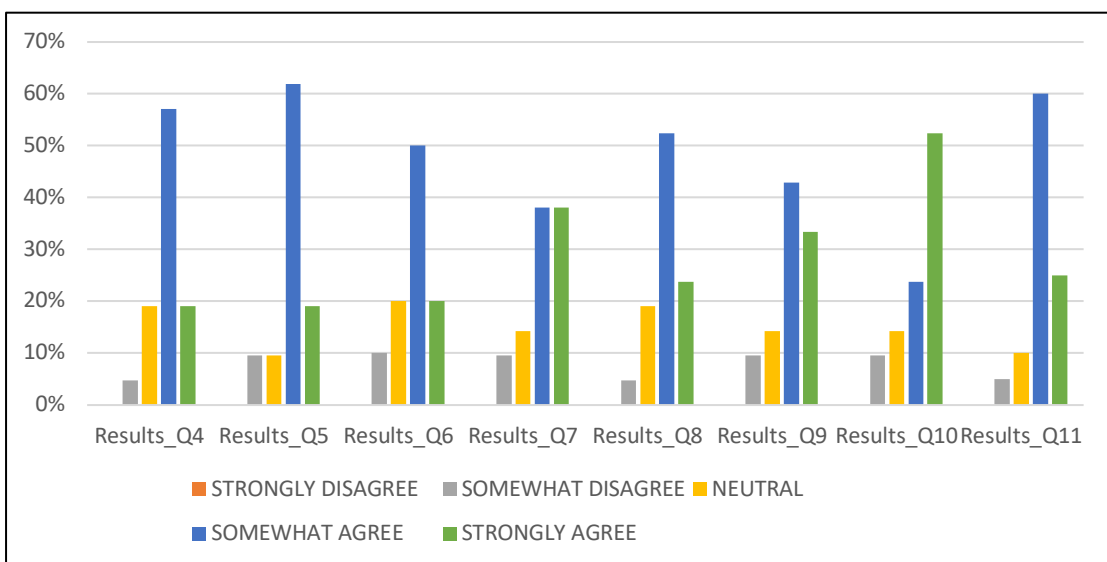
Figure 9: **A graph showing the rating of the customer service representative at NDK.**

Figure 9 shows the rating of the employee who served the customer at NDK. It looks at the behavior and overall service quality as provided by this representative. The graph shows that a majority of customers found the behavior and service quality of the representative to be somewhat satisfactory. This graph shows that customer representatives at NDK have room for improvement to increase the satisfaction level of customers.
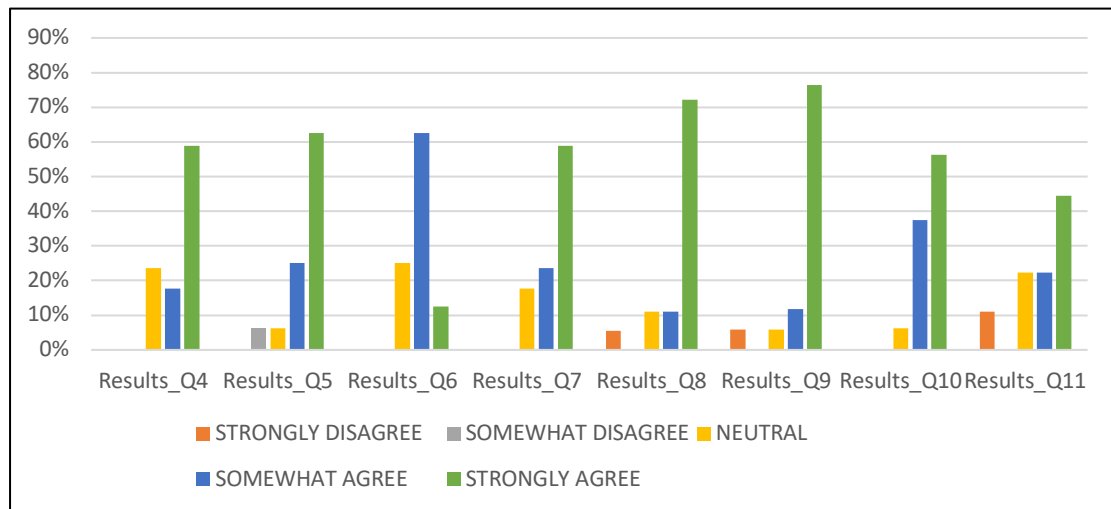
Figure 10: **A graph showing the customer service representative rating of AFB.**

Figure 10 shows the rating of the employee who served the customer under 8 questions. It looks at the behavior and overall service quality as provided by this representative from patience to courteousness, knowledge and enthusiasm. The graph shows that a majority of customers found the behavior and service quality of the representative to be very satisfactory. This insinuates that service personnel at AFB are well versed in customer satisfaction strategies.

As the correlation coefficient shows that the clan and hierarchy cultures show significant relationship with customer satisfaction, then based on the regression analysis, NDK's culture will lead to a decrease in customer satisfaction whereas

AFB's will lead to an increase in customer satisfaction. This is already evident in the data where the satisfaction levels of NDK in Figures 8 and 9 are lower than that of AFB in Figures 7 and 10 . However, the average satisfaction rate for AFB is 43.83 and that of NDK is 43.29, it is fair to say that although the graphs show that one firm is doing better in satisfying their customers than the other, the average satisfaction rate vary by little for both firms.

On the other hand, as the number of responses from each firm varied greatly from each other, it is possible that the information from the collected data is not a fair representation of the current culture existing in each firm or the satisfaction rates of customers.

After the administration of the questionnaires which provided the data above, interviews were conducted with 5 members of one firm. Results from the culture questionnaires showed that NDK has a Hierarchy culture. To make certain that the data collected was reflective of the reality in the firm, interviews were conducted with five members from the different departments in the firm. An observational study was also done within a week in which the questionnaires were administered in the firm.

4.2.2 Qualitative Findings

The second stage of the research process was a qualitative study which was based on the results of the quantitative study. Interviews were organized with members of both companies to gather an in-depth understanding of the current culture in NDK and what the employees prefer. Open ended questions were placed in the questionnaires to customers to also gain a better understanding of the ratings for their

satisfaction levels. Due to scheduling conflicts and other obstacles, interviews were not as in-depth as it was to be and as such observations during the administering of questionnaires and the research period with the companies will be used in the qualitative analysis.

The data analyses provided a better understanding of the culture of the two firms and the perceptions and expectations of customers concerning the services provided by the firms. The underlying themes within the study focus on the product, service, amenities and personnel for the findings of the customer. For that of the employees, the underlying themes include, corporate environment, and corporate practices.

Corporate environment

The corporate environment is the conditions and surroundings in which members of an organization operate. Members of every organization need the right form of environment to operate effectively and efficiently. An environment riddled with chaos will lead to low productivity as members will be unable to perform their duties. Creating an environment that breeds productivity, innovation and teamwork is not an easy task especially with people from diverse backgrounds. However, employees from the study believe that no environment will be completely conducive for all its members. Adjustment is a strong advocation of theirs as they believe is the best way for one to be productive in the firm. A family oriented environment was sought by these participants as they believed that it promotes teamwork, helps in the achievement of strategic and organizational goals, fosters unity, and allows members to lean on one another. Being able to lean on a co-worker just as one would a family member allows members to be more productive. Others however, believed that a

family oriented environment breeds social loafers and allows people to take advantage of the hard work of others.

Although the ability to adjust is strongly advocated for, some individuals deem that one's nature, values and beliefs contribute to the interactions with customers. Others who opposed, claim that the culture of the firm irrespective of ones values, beliefs or nature drive customer-employee relations. The culture of the firm which regulates how members work and interact with each other also affects how interactions are done with external customers.

It is evident that different culture traits are being advocated by the members of the organizations. There are different views on similar characteristics, as well as similar ones. Cameron and Quinn (2006), posit that there is not one true culture in an organization but instead there are dominant ones and subservient ones. This is evident in the different views brought forth.

Corporate practices

The manner in which operations are conducted in a firm is a part of culture (Daft, 2008). The flexibility and stability of the firms functions, practices and operations show the kind of culture existent in a firm. People prefer a flexible and controlled environment which they believe allows for smooth running of operations, promotes innovation, and facilitates problem solving. Employees believe that having either of these whiles foregoing one will generate chaos, rigidity, and curbs proactiveness and decision making. An organization where individuals feel like a part of the firm suggests higher productivity. Corporate practices which do not allow room

to grow, innovation, problem solving skills and decision making can lead to employees being bored, feeling unproductive, low productivity, high turnover rates and others. Employees want to work in an environment which allows them to grow both professionally and personally.

The culture of a firm governs the practices of the members of a firm. If internal customers who are the employees are not satisfied, how will it translate to high satisfaction levels for external customers. A democratic leader is one who aids in group making decisions, and one who empowers his/her team members. These are the kind of leaders who are sought after by some employees. Other employees prefer an authoritarian leader who gives all instructions on how something is to be done and expect that it is done that way. On the other hand, others prefer transformational leaders, others dictators, others a combination of all kinds of leaders. The basis is that an organization must seek to align the wants of its employees with the wants of the organization. Cameron and Quinn (2006), claim that, congruence between employees and organizational culture contributes to higher levels of performance. This postulates that the culture of a firm is as much about the people as it is about the business.

Overview of culture

Results from the qualitative study show that there is indeed a hierarchical culture in NDK but members of the firm will prefer a clan culture. They do not believe that a firm can have only one culture as they consider the fact that there are many parts of a plant which come together to form a flower. An organization where management is seen as a different populace as to the rest of the members, breeds resentment, chaos, and rigidity in the lifestyle of its employees. When these thoughts

take seed, they can lead to worse situations which will eventually affect the firm and its business. These thoughts and feelings can manifest through poor customer services, bad mouthing of the business and others. A hierarchical culture promotes efficiency as such it is not a bad thing for it to exist in a firm but it doesn't promote productivity.

If a firm wants to practice within a predominantly hierarchical culture, they need to find the right people who will fit within that rule. Finding the right fit of people is just as important as working to keep the ones you have. Members of NDK suggest that the other three cultural traits are present in the firm but the hierarchical culture is the most prominent. Some members even believe that the culture as changed since the inception of the firm. They suggest that the firm has moved from a predominantly clan culture to a predominantly hierarchical culture.

Product

Customers have their own expectations and perceptions of a service or business before, during and after receiving that service. Therefore, it is not a surprise that customers of both firms had a few things they believed were to their satisfaction and others which were not. Financial services provide different products to their clientele. These include loans. Some customers believed that their daily quotations were increasing at a rapid rate, others suggested that they were receiving double deductions in their quotations, and the rates provided to receive a loan were very high.

Nevertheless, others praised the products offered claiming that the loan was tailored to their specific needs and circumstances, interest rates were good and even

surpassed that of counterparts. This shows that with a similar product for all customers, each person had a different opinion and each person had a different satisfaction rate. This suggests that firms need to either customize their products to specific customers, find ways to compensate unsatisfied customers, or try to gain feedback from customers as much as possible. I believe that it takes very little to move a satisfied customer to a dissatisfied one and vice versa. As such, firms must be observant of these little problems before they become sink holes. The ability of firms to completely satisfy each customer is almost impossible but firms can aim at satisfying them to a neutral extent.

Services

The services provided to a customer within this category looks at the practices and process of providing the product to customers. Some customers complained of their inability to trace back their records showing which customer representative they dealt with due to poor record keeping od customer transactions. They were also aggrieved about the delay in the settlement of their loan process, the period for refunds and approval of loans, the length of the service as well as the lack of dispersion of information such as the customer care number of the firm. Although some customers were aggrieved, some sang the praises of the firms tooting the fact that the service process was fast; concerning the disbursement of the loans and cash, specific needs were met, and information dispersion was on point. Customers are hard to please especially depending on their current mood or situation at that point in time. However, aggrieved concerns of customers must not be taken lightly. Continuous feedback from customers can allow the firm to put in place structures which will help promote better services for the customers.

Amenities

During the administration of services to a client, there are other amenities put in place to help make the customer more comfortable during the process. This could be in the form of access to potable drinking water, washrooms and chairs. These amenities although not a part of the core business of the firm, serve as an additional effect which helps boost satisfaction levels. Some customers might never use these amenities but they take joy and pride in knowing that they exist. These amenities are not only for the good of customers but also for that of the employees. These although they seem trivial, are just as important in a firm as is the employees and the business. These amenities contribute to the personal wellbeing of the individuals who have access to it.

Service personnel

Although businesses are seen as entities which can be sued and be sued, it is made up of members. The point of contact between a firm and the customer is the customer representative. The interaction between the representative and the customer sticks with them. The customer representative serves as the business at the point when they are conducting business with the customer. Their actions, and inactions affect the customer satisfaction level. If they are unenthusiastic, or unresponsive as protested by some customers, then they can associate the business with these same characteristics. Moreover, these attitudes are not characteristic of a good organizational with good cultural practices. They reflect badly on not only the personnel but also the firm. If a tap which is leaking is left to continue for a period of time, eventually a bucket placed beneath it will be filled. This is the same with such situations. If left unattended to, little problems will become big ones.

General overview

Analyzed data shows that there are certain items or things which may be overlooked by employers, firms and customer personnel which are actually essential to the success of a business. There are so many different sides to a story as there is also many different sides to culture and customer satisfaction of a firm. If only a few people decide to do everything without consulting others, asking for feedback or observing then the wrong thin can be done for so many years causing many problems but people will not know that it is the root of the problems of the firm. The ant is a little animal but it is wise as it always prepares for the rough times. An elephant is bigger and stronger than a mouse yet it is frightened by it. Just because something seems small or insignificant today does not mean it will remain that way forever. Sometimes the greatest problems are the little ones because they are easily overlooked. The next chapter looks at any recommendations and conclusions that can be drawn from the data collected.

CHAPTER 5- CONCLUSION & RECOMMENDATIONS

5.1 Introduction

The aim of this thesis was to investigate the relationship between customer satisfaction and organizational culture, find similarities and differences between the culture of the two firms in question and to find how organizational culture and customer satisfaction can be used to boost organizational effectiveness. The past four chapters have discussed the research problem, objectives, existing literature, methodology, and data analyses. This chapter will provide conclusion remarks which focus on answering the research questions, providing recommendations and information on further research. Based on the research questions in Chapter 1, the findings are found below:

5.2 Research Findings

Question 1: What is the relationship between organizational culture and customer satisfaction?

It was found that the four culture types together have no significant effect on customer satisfaction. On the other hand, three of the four types independently have a significant relationship with customer satisfaction with one being inconclusive. Clan culture is characterized by a friendly environment where leaders are seen as mentors and the organization is held by loyalty and tradition (Suderman, 2012). This culture is significantly related to customer satisfaction levels, producing a 1.5 increase in satisfaction levels for every one percent increase in this culture. Adhocracy culture is depicted by a dynamic and creative workspace where leaders are seen as innovative and risk-oriented with the organization being held together by commitment to research (Suderman, 2012). This culture also has a significant relationship with

customer satisfaction levels but leads to an almost 12 percent increase in satisfaction levels for every one percent increase in this culture in a firm. Hierarchy culture unlike the first two types, results in a decrease in satisfaction level of up to 8 percent for every 1 percent increase in it. Although it is also significantly related to satisfaction levels, its relation is negative. This culture features formalized structures, where leaders are good coordinators and people are governed by procedures. Whereas clan, adhocracy and hierarchy cultures have a significant effect on customer satisfaction, market culture's results are inconclusive. Results from the two statistical tools used produced contradicting results hence, there is no conclusive answer as to whether market culture has a significant effect on customers satisfaction levels or not.

Question 2: What are the similarities or differences in the organizational culture of two firms in the same industry?

Results from the data collected showed that most employees prefer a clan culture over the other culture types. It also showed that cultures are unique to a particular organization especially in its distribution. Looking at the four cultures, each firm ranked them differently for what they will prefer and their ranks are also different from what is currently in existence. Similarities are shown in the grievances of their customers which are quite similar in both companies. This shows that customers are quite similar across board and it is impossible to satisfy everyone. The attitude of employees in one company towards the idea of research was more cooperative than the other. Whiles one company was putting in effort to enable the smooth gathering of data for the study, the other company continued to place roadblocks which dragged the project along and biased the findings. Members of the uncooperative firm were hard to reach, and complained bitterly about the research process. When approached with solutions to their problems, they were shot down with

flimsy excuses or unresponsiveness which made it difficult to work with them, they provided little to no data and refused to give out any. This shows that although the culture of the firm as determined by the OCAI, showcased a particular culture, the manner in which the research process was adhered to left wondering thought on the actual culture present in the firm. Although both firms are found in the same financial sector of Ghana, one was more forthcoming to information than the other. Where the management was concerned in both cases, only members of one firm were willing to follow instructions of management even when schedules did not permit.

Question 3: How can organizational culture and customer satisfaction improve organizational effectiveness?

Organizational effectiveness can be defined as the efficiency with which members of an organization operate or function (Ojo, 2008). A firm's ability to concentrate on its dominant culture and how it affects it customer satisfaction levels can help them boost their profitability and effectiveness. If a firm knows it culture then it can leverage it as a way to increase satisfaction levels, as a competitive advantage or a way to improve training and development in the firm. If the culture of the firm is far -fetched to members of the firm, then it fails to be an effective way of operating in the organization. As there is a relationship between organizational culture and customer satisfaction levels of customers in a firm, then companies can focus on improving their culture in order to improve their satisfaction levels. This will be a more efficient way to boost profitability without spending money on the different concepts or time in order to improve each of them. The ability of a firm to solve a problem by concentrating on another problem, boasts of an effective organization.

5.3 Recommendations

Firms with hierarchical culture as the dominant culture can focus on changing their culture in order to boost satisfaction levels. Cameroon & Quin (2006), state that before there is fundamental improvement in organizational performance, then there must be change in organizational culture. The culture of a firm is essential to the fundamental purpose of the firm to make profit. Losing customers due to low satisfaction levels is not the best as it is a manageable and changeable dilemma. Ponzi-schemes are stealing customers away from financial institutions as such, firms must focus on retaining their customers in order to improve their profitability levels. One way of doing this is by looking at the satisfaction levels of their customers. There is no way to fully satisfy a customer but firms can focus on satisfying most of their customers. Different situations lead to different outcomes as such, firms should work on gaining feedback from their customers in order to put in place the right structures to improve their service conditions.

Having a culture which is not accepted by the employees of the firm is a chaotic situation. The culture can lead to lashing out towards external members and internal members of the firm hence breeding anarchy in the firm. firm must focus on getting the right people to fit into the organization in order to prevent uncomfortable situations. Crain(2009) stated that, "only the right people are strategic assets to the firm". Hence if an organization is made up of people who might be brilliant in their fields but are not the right fit for the organization then the performance of the firm will not be good. Having a culture that also best fits the current situation in the world where information is power will help the firm better perform (Cameron & Quinn,

2006). A culture which does not align with the values or mission of the firm does not allow for growth.

Firms which also combine well the four types of culture can excel in the business world. Firms should find the right combination which suits them and find the right employees so as to grow, increase profitability and retain customers.

5.4 Further research

This study is based on data which is heavily gained from one firm as compared to the other. Although this study was supposed to look at both firms, obstacles presented did not allow for a conclusive collection and analyses of data. Further research is advised to look at this relationship between customer satisfaction levels and organizational culture in order to draw a more comprehensive conclusion from the analyses. Research can also be done focusing on firms within two different industries to find if the results found in this study is the same in all situations. Results from this test will allow firms to be more objective towards their company cultures and focus on improving them to boost their performance. Results from this test will also allow firms to focus on the grievances of their customers and find ways to better satisfy their needs. It also allows firms to know what they are doing right so they can maintain them.

Other statistical tools can be used in the analysis of this data to gain better results were there is no inconclusive answer. This will allow a better analyses of the data and allow for a more comprehensive conclusion to be drawn on the effect of organizational culture on customer satisfaction.

5.5 Conclusion

As financial institutions must find ways to boost their profitability, results from this study show that improving or changing their organizational culture affects their customer satisfaction levels. Customers with high satisfaction levels are more inclined to repurchase goods (Yi & La, 2004). Thus high satisfaction levels means higher customer retention and repurchase and hence higher profits. A firm can therefore fix its profitability problem by focusing more on its culture than other factors. However, there could be other factors such as price, complacency, and distribution which affect customer satisfaction, retention and thus profitability of the firm. firms should therefore pay particular attention to their culture as it does not only regulate the internal proceedings of the firm but also the outcomes or external proceedings.

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APPENDICES

Appendix 1: Table showing NDK Customer Satisfaction questionnaire results in their valid percentages.

Questions	VERY BAD	SOMEWHAT BAD	NEUTRAL	SOMEWHAT GOOD	VERY GOOD	Total
Results_Q1	0%	5%	29%	52%	14%	100%
Results_Q2	0%	0%	33%	38%	29%	100%
Results_Q3	0%	5%	19%	38%	38%	100%

	STRONGLY DISAGREE	SOMEWHAT DISAGREE	NEUTRAL	SOMEWHAT AGREE	STRONGLY AGREE	Total
Results_Q4	0%	5%	19%	57%	19%	100%
Results_Q5	0%	10%	10%	62%	19%	100%
Results_Q6	0%	10%	20%	50%	20%	100%
Results_Q7	0%	10%	14%	38%	38%	100%
Results_Q8	0%	5%	19%	52%	24%	100%
Results_Q9	0%	10%	14%	43%	33%	100%
Results_Q10	0%	10%	14%	24%	52%	100%
Results_Q11	0%	5%	10%	60%	25%	100%

	MALE	FEMALE	TOTAL
Results_Q12	55%	45%	100%

	Below 18	18-30	31-50	Above 50	Total
Results_Q13	0%	45%	50%	5%	100%

Appendix 2: Table showing AFB Customer satisfaction results in their valid percentages.

QUESTIONS	Total	VERY BAD	SOMEWHAT BAD	NEUTRAL	SOMEWHAT GOOD	VERY GOOD
Results_Q1	18	17%	6%	17%	11%	50%
Results_Q2	18	11%	6%	6%	44%	33%
Results_Q3	18	6%	6%	17%	28%	44%

	Total	STRONGLY DISAGREE	SOMEWHAT DISAGREE	NEUTRAL	SOMEWHAT AGREE	STRONGLY AGREE
Results_Q4	17	0%	0%	24%	18%	59%
Results_Q5	16	0%	6%	6%	25%	63%
Results_Q6	16	0%	0%	25%	63%	13%
Results_Q7	17	0%	0%	18%	24%	59%
Results_Q8	18	6%	0%	11%	11%	72%
Results_Q9	17	6%	0%	6%	12%	76%
Results_Q10	16	0%	0%	6%	38%	56%
Results_Q11	18	11%	0%	22%	22%	44%

	Total	Male	Female	Total
Results_Q12	18	78%	22%	100%

	Total	Below 18	18-30	31-50	Above 50	Total
Results_Q13	17	0%	41%	59%	0%	100%

Appendix 3: Graph showing a comparison of customer satisfaction levels of both firms.
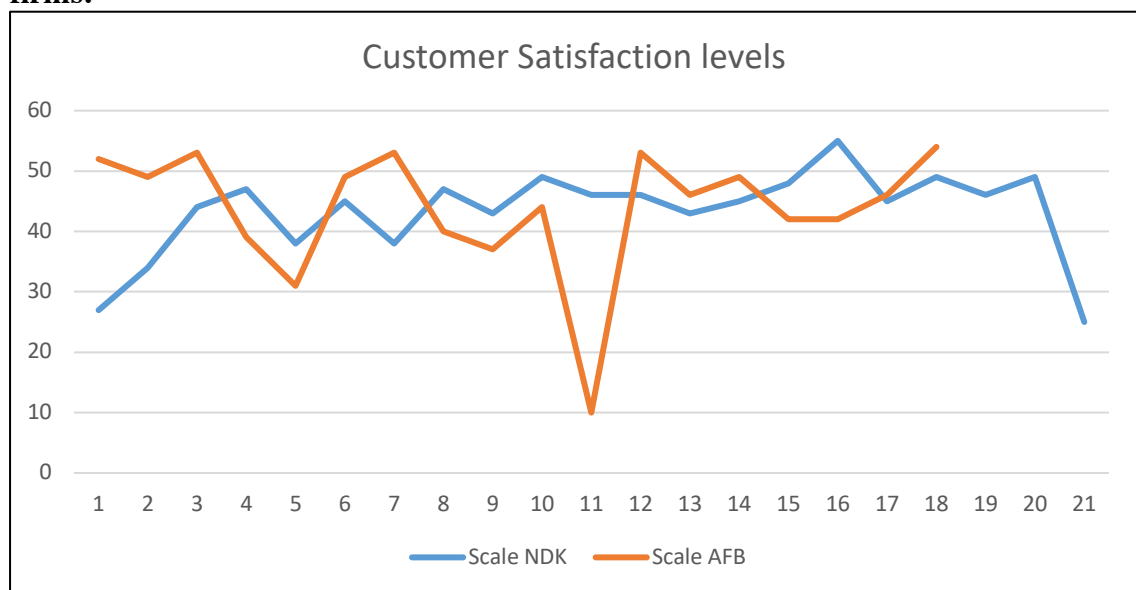
Appendix 4: Graph showing AFB culture currently and as is preferred
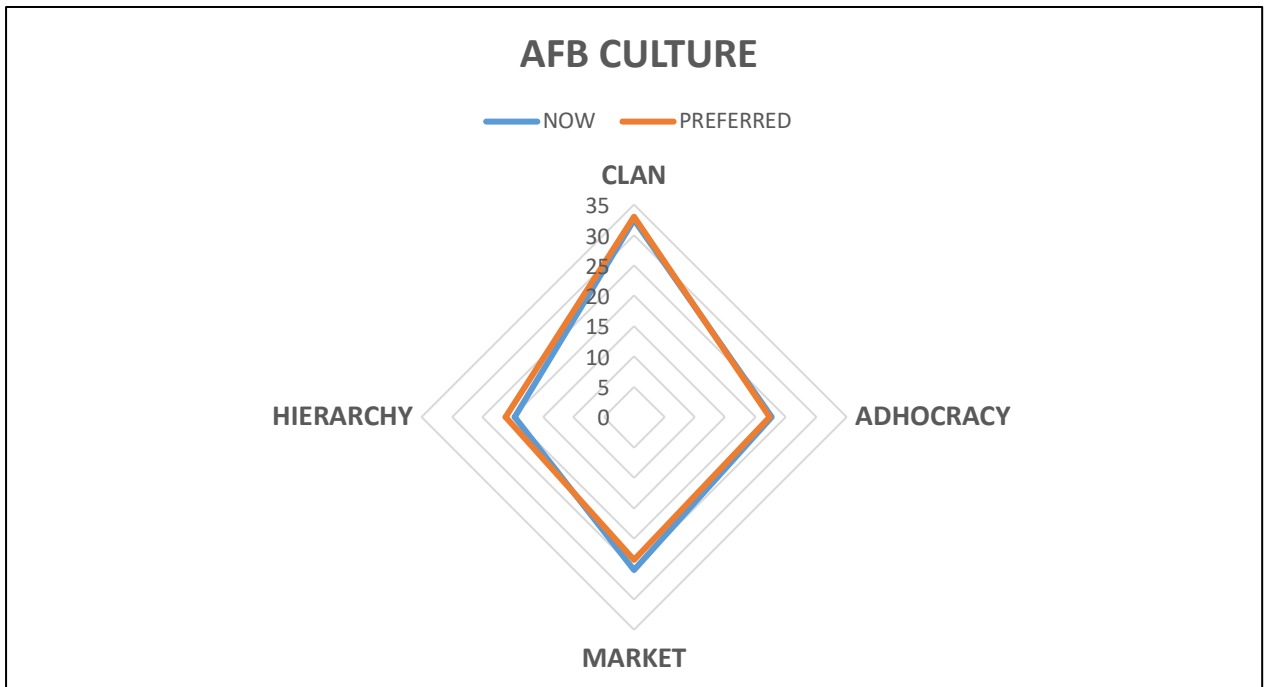
Appendix 5: Graph showing NDK culture currently and as is preferred

Appendix 6: Regression table showing results for clan culture relationship with customer satisfaction

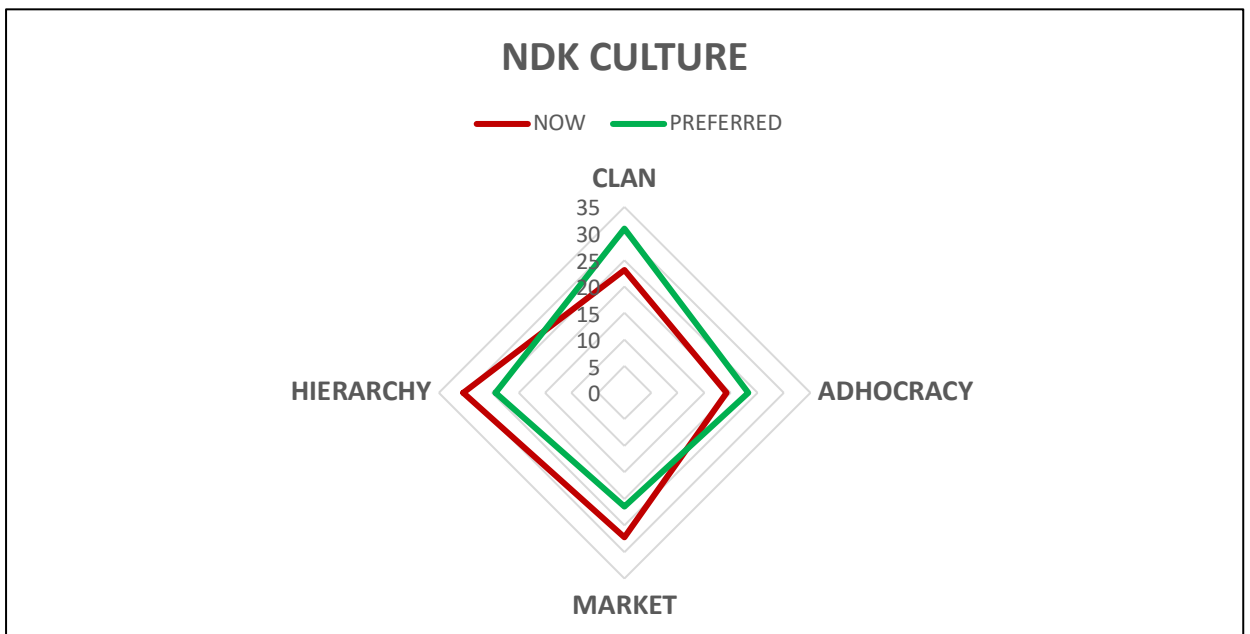| SUMMARY FOR CLAN CULTURE OUTPUT								
Regression Statistics								
Multiple R	0.016930124							
R Square	0.000286629							
Adjusted R Square	-0.026732651							
Standard Error	8.963650259							
Observations	39							
ANOVA								
	df	*SS*	*MS*	*F*	*Significance F*			
Regression	1	0.85234673	0.85234673	0.010608317	0.918521828			
Residual	37	2972.839961	80.34702597					
Total	38	2973.692308						
	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	43.16676106	3.883817858	11.11451737	2.4E-13	35.29739859	51.03612353	35.29739859	51.03612353
Clan	0.015262512	0.148184499	0.102996685	0.918521828	-0.284987802	0.315512826	-0.284987802	0.315512826

Appendix 7: Regression table showing results for relationship between Adhocracy Culture and Customer satisfaction

SUMMARY OUTPUT FOR ADHOCRACY CULTURE								
Regression Statistics								
Multiple R	0.051339077							
R Square	0.002635701							
Adjusted R Square	-0.024320091							
Standard Error	8.953112918							
Observations	39							
ANOVA								
	df	*SS*	*MS*	*F*	*Significance F*			
Regression	1	7.837763378	7.837763378	0.097778647	0.756267511			
Residual	37	2965.854544	80.15823093					
Total	38	2973.692308						
	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	41.93778026	5.31594069	7.889060979	1.91896E-09	31.1666613	52.70889923	31.1666613	52.70889923
Adhocracy	0.081290523	0.259966811	0.312695774	0.756267511	-0.445452271	0.608033317	-0.445452271	0.608033317

Appendix 8: Regression Table showing relationship between Market culture and Customer satisfaction.

| SUMMARY OUTPUT FOR MARKET CULTURE								
Regression Statistics								
Multiple R	0.1486 41813							
R Square	0.0220 94389							
Adjusted R Square	- 0.0043 35493							
Standard Error	8.8653 44606							
Observations	39							
ANOVA								
	df	*SS*	*MS*	*F*	*Significance F*			
Regression	1	65.7019 1339	65.701 91339	0.8359 62457	0.36647 4222			
Residual	37	2907.99 0394	78.594 33498					
Total	38	2973.69 2308						
	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	38.775 375	5.39944 5343	7.1813 62627	1.6271 5E-08	27.8350 5954	49.715 69046	27.835 05954	49.715 69046
Market	0.1769 58461	0.19354 3213	0.9143 09826	0.3664 74222	- 0.21519 7338	0.5691 14261	- 0.2151 97338	0.5691 14261

Appendix 9: Regression Table showing relationship between Hierarchy culture and Customer satisfaction.

| SUMMARY OUTPUT FOR HIERARCHY CULTURE								
Regression Statistics								
Multiple R	0.144145082							
R Square	0.020777805							
Adjusted R Square	-0.00568766							
Standard Error	8.871310439							
Observations	39							
ANOVA								
	df	*SS*	*MS*	*F*	*Significance F*			
Regression	1	61.78679813	61.78679813	0.785091248	0.381311363			
Residual	37	2911.90551	78.70014891					
Total	38	2973.692308						
	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	46.95170904	4.105766834	11.43555174	1.04794E-13	38.63263523	55.27078286	38.63263523	55.27078286
Hierarchy	-0.117665106	0.132796804	-0.88605375	0.381311363	-0.38673699	0.151406777	-0.38673699	0.151406777

Appendix 10: Regression Table showing relationship between Culture and Customer satisfaction.

| SUMMARY OUTPUT FOR CULTURE								
Regression Statistics								
Multiple R	0.2432 36624							
R Square	0.0591 64055							
Adjusted R Square	- 0.0515 22526							
Standard Error	9.0712 15969							
Observations	39							
ANOVA								
	df	*SS*	*MS*	*F*	*Significance F*			
Regression	4	175.93 56965	43.983 92413	0.534 51876 9	0.7112 48812			
Residual	34	2797.7 56611	82.286 95915					
Total	38	2973.6 92308						
	Coefficients	*Standard Error*	*t Stat*	*P-value*	*Lower 95%*	*Upper 95%*	*Lower 95.0%*	*Upper 95.0%*
Intercept	4085.6 98817	6023.7 14009	0.6782 69056	0.502 19163 8	- 8155.9 60903	16327 .3585 4	- 8155.9 60903	16327 .3585 4
Clan	- 40.404 35367	60.280 06418	- 0.6702 77217	0.507 20857 2	- 162.90 81831	82.09 94757 7	- 162.90 81831	82.09 94757 7
Adhocracy	- 40.503 30514	60.169 97558	- 0.6731 48107	0.505 40319 1	- 162.78 34076	81.77 67973 5	- 162.78 34076	81.77 67973 5
Market	- 40.283 22877	60.332 71787	- 0.6676 84636	0.508 84197 3	- 162.89 40634	82.32 76058 6	- 162.89 40634	82.32 76058 6
Hierarchy	- 40.551 86288	60.222 86892	- 0.6733 63186	0.505 26807 9	- 162.93 94576	81.83 57318 1	- 162.93 94576	81.83 57318 1

**Appendix 11: Graph showing the gender distribution of the customer satisfaction survey at NDK**

GENDER

- MALE 55%
- FEMALE 45%
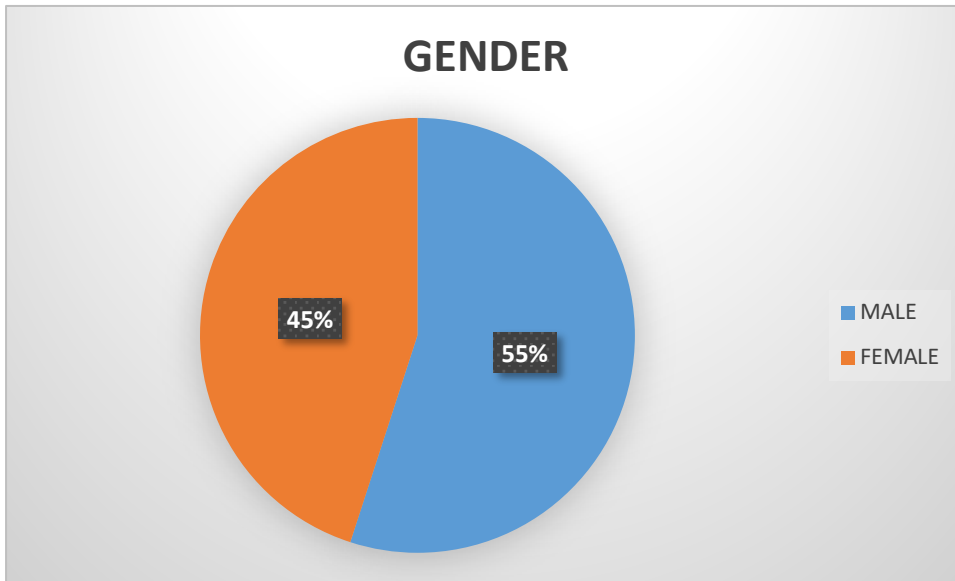
Appendix 12: Graph showing the age distribution of the customer satisfaction survey at NDK

AGE

- Below 18
- 18-30 45%
- 31-50 50%
- Above 50 5%
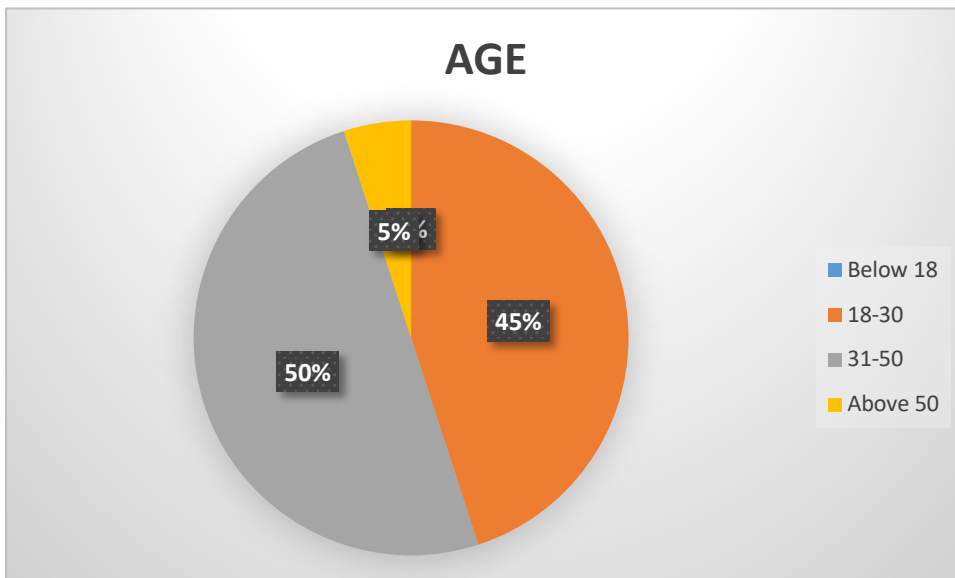
Appendix 13: Graph showing the gender distribution of the customer satisfaction survey at AFB
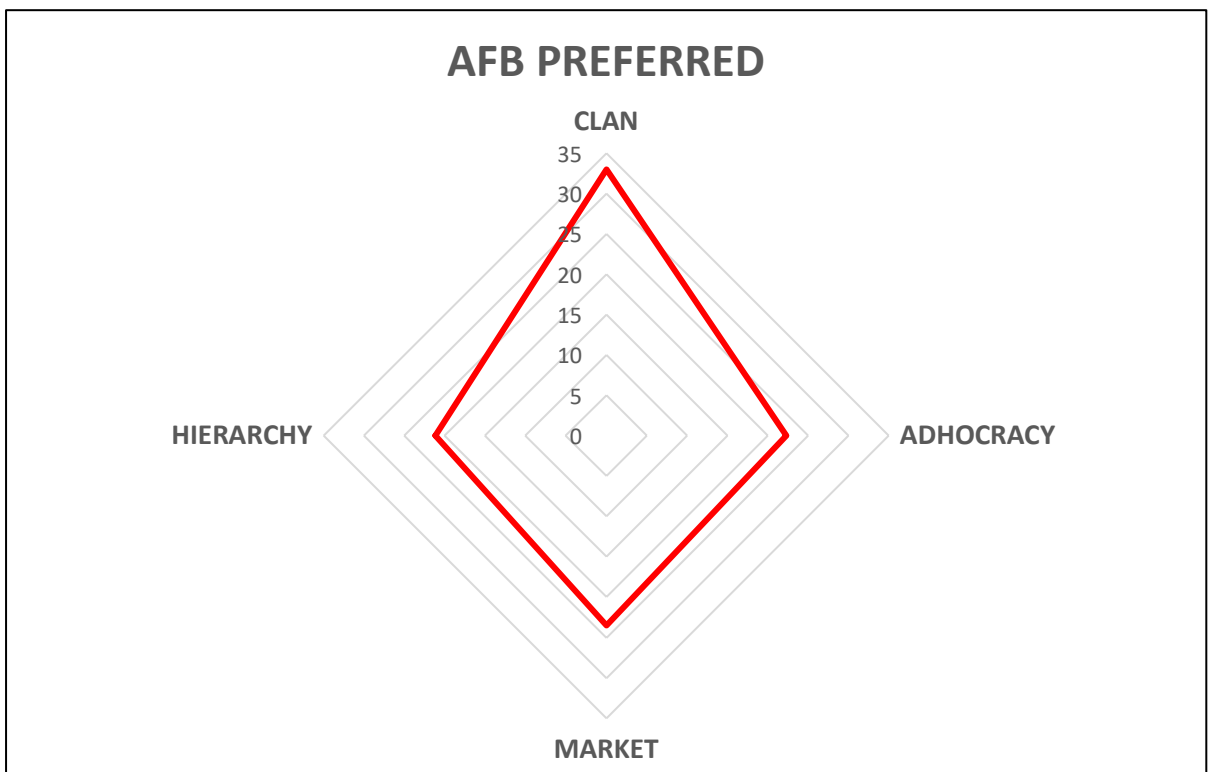
GENDER

22%

78%

Male

Female
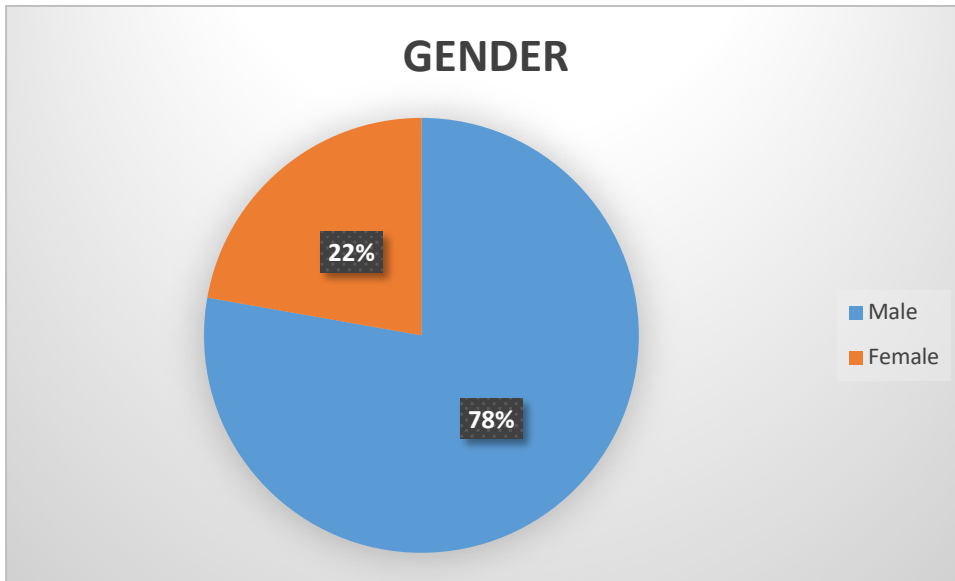
Appendix 14: Graph showing the age distribution of the customer satisfaction survey at AFB

AGE

0%

41%

59%

Below 18

18-30

31-50

Above 50
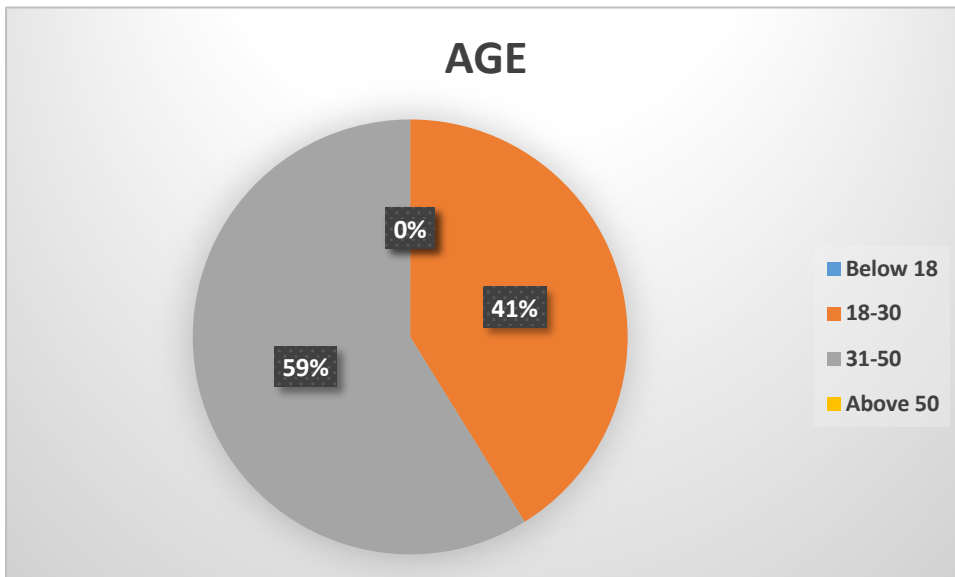
Appendix 15: AFB Culture shown in tabular and graphical form

AFB CULTURE					
	CLAN	ADHOCRACY	MARKET	HIERARCHY	TOTAL
NOW	32.494	22.654	25.166	19.6594	**99.9734**
PREFERRED	32.9994	22.32	23.494	21.1614	**99.9748**
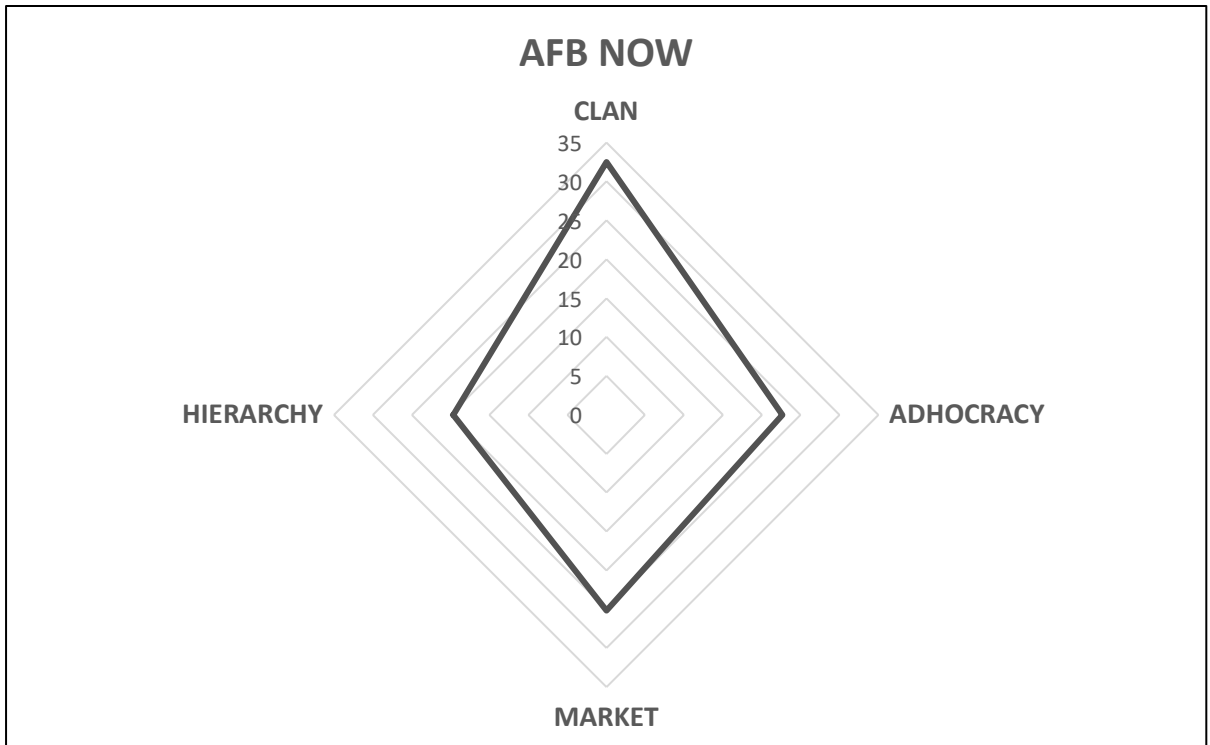
Appendix 16: NDK Culture shown in Graphical and tabular forms

NDK					
	CLAN	ADHOCRACY	MARKET	HIERARCHY	TOTAL
NOW	23.12025	19.2020556	27.2363889	30.4078056	99.9665
PREFERRED	30.91752778	23.2928889	21.4461667	24.3208889	99.9774722
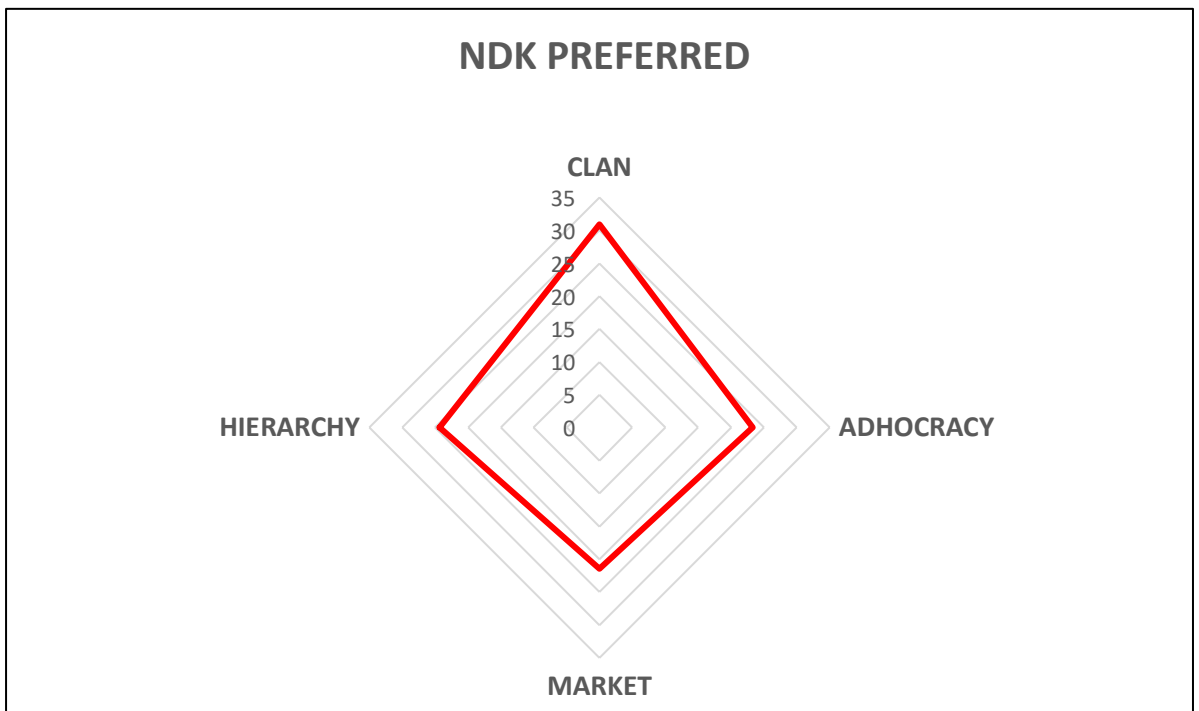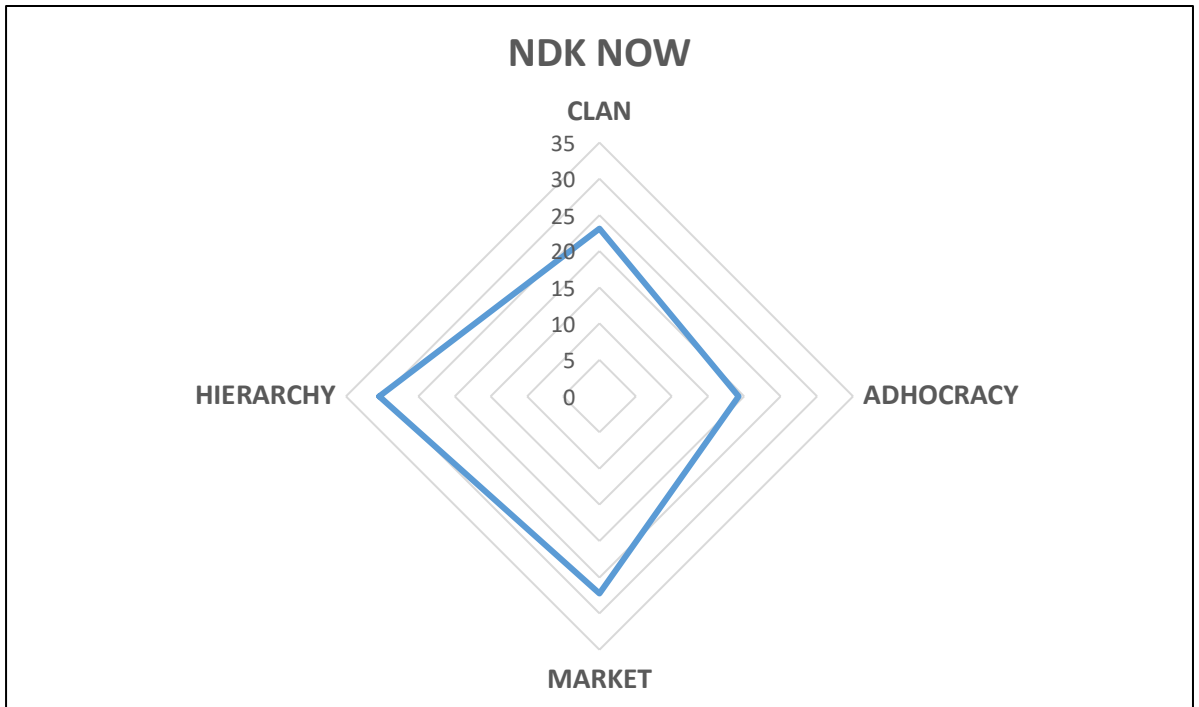
Appendix 17: Customer Satisfaction Questionnaire

Dear Customer,

As a part of a research study, please help by providing information on the service you receive from this company. Please help them serve you better by providing information on the service you have received so far by answering a few questions. This process will only take a couple of minutes. Thank you for your consideration. This questionnaire is to gather data on your satisfaction of the services provided to you by this firm. Information gathered is to be used in a research study to find the link between organizational culture and customer satisfaction.

1. On a scale of 1 to 5 with 1 being the least and 5 the highest please rate the following based on the service you have received:
(PLEASE INDICATE YOUR CHOICE WITH A TICK IN THE RESPECTIVE BOX)

	1-Very Bad	2-Somewhat Bad	3-Neutral	4-Somewhat Good	5-Very Good
Quality of service					
Service process speed					
Customer service representative					

2. On a scale of 1 to 5 with 1 being the least and 5 the highest rate the customer service provider on the following based on the service you have received:
(PLEASE INDICATE YOUR CHOICE WITH A TICK IN THE RESPECTIVE BOX)

The customer service representative was:

	1-Strongly disagree	2-Somewhat disagree	3-Neutral	4-Somewhat agree	5-Strongly agree
Courteous					
Patient					

Enthusiastic					
Attentive					
Friendly					
Responsive					
Knowledgeable					
Overall service quality of representative was good					

3. Please state and describe if there are any particular aspects of the process or service that was not to your expectation.

4. Please state and describe if there are any particular aspects of the process or service that was to your satisfaction.

5. Gender
   o Male
   o Female
   o Other

6. Age
   o Below 18
   o 18 – 30 years
   o 31 – 50 years
   o Above 50 years

Appendix 18: Organizational Culture Assessment Instrument – Questionnaire for employees

Instructions for completing the Organizational Culture Assessment Instrument (OCAI).

The purpose of the OCAI is to assess six key dimensions of organizational culture. In completing the instrument, you will be providing a picture of how your organization operates and the values that characterize it. No right or wrong answers exist for these questions, just as there is no right or wrong culture. Every organization will most likely produce a different set of responses. Therefore, be as accurate as you can in responding to the questions so that your resulting cultural diagnosis will be as precise as possible.

You are asked to rate your organization in the questions. To determine which organization to rate, you will want to consider the organization that is managed by your boss, the strategic business unit to which you belong, or the organizational unit in which you are a member that has clearly identifiable boundaries. Because the instrument is most helpful for determining ways to change the culture, you'll want to focus on the

cultural unit that is the target for change. Therefore, as you answer the questions, keep in mind the organization that can be affected by the change strategy you develop.

The OCAI consists of six questions. Each question has four alternatives. Divide 100 points among these four alternatives depending on the extent to which each alternative is similar to your own organization. Give a higher number of points to the alternative that is most similar to your organization. For example, in question one, if you think alternative A is very similar to your organization, alternative B and C are somewhat similar, and alternative D is hardly similar at all, you might give 55 points to A, 20 points to B and C, and five points to D. Just be sure your total equals 100 points for each question.

Note, that the first pass through the six questions is labeled "Now". This refers to the culture, as it exists today. After you complete the "Now", you will find the questions repeated under a heading of "Preferred". Your answers to these questions should be based on how you would like the organization to look five years from now.

The Organizational Culture Assessment Instrument

1. Dominant Characteristics		Now	Preferred
A	The organization is a very personal place. It is like an extended family. People seem to share a lot of themselves.		
B	The organization is a very dynamic entrepreneurial place. People are willing to stick their necks out and take risks.		
C	The organization is very results oriented. A major concern is with getting the job done. People are very competitive and achievement oriented.		
D	The organization is a very controlled and structured place. Formal procedures generally govern what people do.		
	Total		
2. Organizational Leadership		Now	Preferred

A	The leadership in the organization is generally considered to exemplify mentoring, facilitating, or nurturing.		
B	The leadership in the organization is generally considered to exemplify entrepreneurship, innovating, or risk taking.		
C	The leadership in the organization is generally considered to exemplify a no-nonsense, aggressive, results-oriented focus.		
D	The leadership in the organization is generally considered to exemplify coordinating, organizing, or smooth-running efficiency.		
	Total		
3. Management of Employees		**Now**	**Preferred**
A	The management style in the organization is characterized by teamwork, consensus, and participation.		
B	The management style in the organization is characterized by individual risk-taking, innovation, freedom, and uniqueness.		
C	The management style in the organization is characterized by hard- driving competitiveness, high demands, and achievement.		
D	The management style in the organization is characterized by security of employment, conformity, predictability, and stability in relationships.		
	Total		

		Now	
4. Organization Glue			**Preferred**
A	The glue that holds the organization together is loyalty and mutual trust. Commitment to this organization runs high.		
B	The glue that holds the organization together is commitment to innovation and development. There is an emphasis on being on the cutting edge.		
C	The glue that holds the organization together is the emphasis on achievement and goal accomplishment. Aggressiveness and winning are common themes.		
D	The glue that holds the organization together is formal rules and policies. Maintaining a smooth-running organization is important.		
	Total		
5. Strategic Emphases		**Now**	**Preferred**

A	The organization emphasizes human development. High trust, openness, and participation persist.		
B	The organization emphasizes acquiring new resources and creating new challenges. Trying new things and prospecting for opportunities are valued.		
C	The organization emphasizes competitive actions and achievement. Hitting stretch targets and winning in the marketplace are dominant.		
D	The organization emphasizes permanence and stability. Efficiency, control and smooth operations are important.		
	Total		
6. Criteria of Success		**Now**	**Preferred**
A	The organization defines success on the basis of the development of human resources, teamwork, employee commitment, and concern for people.		
B	The organization defines success on the basis of having the most unique or newest products. It is a product leader and innovator.		
C	The organization defines success on the basis of winning in the marketplace and outpacing the competition. Competitive market leadership is key.		
D	The organization defines success on the basis of efficiency. Dependable delivery, smooth scheduling and low-cost production are critical.		
	Total		

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Appendix 19: Interview Question

1. Would you prefer a family oriented or individualized environment? Why?

2. Do you prefer flexibility and discretion to stability and control? Why?

3. Which do you believe is existent in your firm currently? Which do you prefer is existent in your firm?

4. What are some characteristics you want in a leader?

5. Do you believe that the culture of the firm affects your interaction with customers? Why or why not?

6. Is working in an environment which is in line with your values, nature and beliefs important to you? So you believe it is possible to work in an environment that contradicts your values, beliefs, and nature? Why or why not?

7. Describe the organizational environment of this firm in a sentence.

8. If given the opportunity, what would you change about/in your firm?