Organizational Commitment Role in Mediating the Impact of the Organizational Culture Dimensions on Job Satisfaction for MFIs' Employees in Palestine

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Abstract

The purpose of manuscript is to investigate the organizational commitment role in mediating the impact of organizational culture dimensions on job satisfaction for employees in Palestinian Microfinance Institutions. Main results prove that selected organizational culture dimensions are empirically correlated. This manuscript found that there is significant direct impact of organizational values on job satisfaction, and indirect impact using organizational commitment as a mediator. Moreover, there is no indirect impact of organizational beliefs, norms, and expatiations on job satisfaction using mediator.

Keywords: Organizational Culture, Organizational Commitment, Job Satisfaction, Microfinance Institutions (MFIs).

Introduction

Microfinance institutions (MFIs) have a big role in economic growth worldwide. MFIs fill a financial gap by offering micro- small loans to citizens unable to get loans from commercial banks. In developing countries, such as Palestine, MFIs have a power to support citizens needed financial resources. In 1980s, MFIs were introduced in the West Bank and Gaza Strip in reaction to the rising demand for financial resources from micro-small enterprises (Dodeen, 2013). The demand for financial resources (micro-small loans) has especially steeply risen after establishing Palestinian National Authority in 1993.

MFIs performance in Palestine, as other different types of enterprises, affected on the level of job satisfaction, especially when dealing with micro- small loans to citizens. The study of the organizational culture diminutions of MFIs in Palestine has a direct and indirect impact of the performance of Palestinian institutions in various Small and Medium sized Enterprises sectors, that constitutes is 95% of the Palestinian private sector. Employees in MFIs are one of the success factors of funding SMEs.

The scholars of business administration are interested in studying interconnected topics to enable organizations using their resources in full. In general, the culture of an organization is changing because of many factors especially, human civilization development, in areas like the change of technological, social, economic and other aspects. This evolution gets new patterns of behavior subject to new cultural habits, values, beliefs and traditions fit with the human civilization development. The organizations interact in their life cycle with all of the internal and external business environment components. For example, the acceleration of the civilization development also it means acceleration of works of organizations development, as a result of the technological and cognitive growth; that increases the competition between business organizations.

Organizational culture is considered as one of the tools to achieve competitive advantage and it is distinct from the others. Whereas some international companies, like McDonald, Ford and IBM, were able to create distinction from other competitors by creating their own organizational culture (Brosh and Hadar, 2007).Yassin (2010) defines the organizational culture as a system of values, traditions and rules, shared by all of the organization's members, and every business organization has a particular culture to express its personality.

Organizational culture is described as continuously changing as it responds to the changes of the internal and external business environment. Whereas the dimensions of the organizational culture are developed and changed because of the development of the human civilizations. Hence, organizational culture can be considered as an independent variable that affects many other dependent variables, especially, that are directly relevant to employees. Therefore, the organizational commitment, job satisfaction and the measurement of that effects understanding the impact of organizational culture on the employees of the organizations.

The adaption of the constant changes of the organizational culture fosters technological revolution as one of the main factors of business continuity of these organizations. This issue is derived from the interaction of the human capital with many interference factors which are measured individually. These factors affect the efficacy, the proficiency, and the behavior of the employees. The organizational culture is an important part of these factors. This study aims mainly to investigate the organizational commitment role in mediating the impact of organizational culture dimensions on job satisfaction in Palestinian MFIs.

This paper consists of seven sections as follows: section (1) an introduction, section (2) the theoretical literature review, whereas section (3) presents empirical literature review, section (4) describes the hypotheses of the study, section (5) addresses methodology, section (6) presents the results and section (7) reports the conclusion.

2. Theoretical literature review

There are several studies on organizational culture and how it affects many different variables in the organizations. Schneider & Reicher (1983) defined as a system of values and expectations that the organization uses to do its work. Whereas Daft & Marcic (2001) define it as the common values, assumptions, predictions, beliefs and behavior rules between the members of the organization. While the definition of Buhler (2001) is a set of common values, beliefs, emotions and assumptions that reflect the behaviors of the employees within the organization. Atawi & Shaibani (2012) define the organizational culture as a type of common values and beliefs that help people to perceive the nature of the organizational work, and convey the standards which specify the acceptable and unacceptable behaviors within the organization. According to the previous definitions, we can define organizational culture as a set of common values, beliefs, norms, and expectations which distinguish the behavior of the employees within the organization from other organizations.

Organizational scholars have used different models to specify the dimensions of organizational culture. Shane & Gilonow (1999) assumed that there are two types of dimensions of the organizational culture: the first one is a visible dimension (physical).It consists of organizational structure and the common stories, languages, customs and conceptions within the organization. Moreover, AL-Nsour (2012), AL-Owafi (2005), and AL-Ajez, (2012) determined four dimensions of organizational culture into organizational values, beliefs, norms and predictions. In 2000, Erikson study considered the dimensions of organizational culture as organizational structure, organizational safety and the collective responsibility of safety, communications, behavior of the administrative, employees' participation in making decisions, furthermore, employees' reactions and behaviors. In addition, Mohammed (2012) used a model in his study that determines the dimensions of organizational culture; like values, trends, enabling the employees, organizational education, and orientation toward the work. In addition, Brochand Hadar (2007) classified the components of organizational culture into physical components; like organizational values and beliefs, and nonphysical components; such as rituals, organizational habits, symbols, cultural heritage, organizational stories, and myths, as well prohibitions.

In spite of the differences in determining the organizational culture dimensions in the previous studies, its dimensions in this study are: the organizational values, beliefs, norms, and expectations that represent the invisible dimensions (nonphysical) that Shan & Glionow (1999) indicated to and AL-Ajez (2011), AL-Nsour (2012), and AL-Owafi (2005) used.

The organizational culture diminutions affect the organization performance by affecting the employees' physiological case, whether they were individuals or groups, even by affecting the organization in general (Bellou 2010). According to the previous studies, the majority of international studies deal with the organizational culture as an independent variable, by measuring its impact on different dependent variables, which represent different standards of employees' physical case, such as organizational commitment, job satisfaction, work pressure ….etc. There are numerous methods of measuring the organizational culture in the organizations. While the previous studies determined two main methods: the first one is the qualification method, which depends on the observations and reflects of the employees' point of view of the organization.

The other one is the quantitative method, which depends on the questionnaire as a tool to measure the dimensions of the organizational culture dimensions. (Atawi & Shaibani 2010)

Organizational commitment for organizational performance is very important indeed to enhance employees to improve their performance .Meyer & Allen (1997) identified three components model of organizational commitment: affective, continuance and normative commitment. AL-Owafi (2005) and Momeni et al. (2012) determined the dimensions as three organizational commitments, which are emotional commitment, moral commitment, and ongoing commitment. While Faris (2014) proposed that organizational commitment for the employees in the organizations is highly important. Because if the compatibility between the values and aims among individuals and organizations increase, the morale of individuals is raised, the rotation of work and the absence is reduced, and the disputes between the employees and the administration are reduced too.

The concept of job satisfaction has its concerns in a significant number of theoretical and empirical literatures in organizational behavior worldwide. Lock(1976) identified job satisfaction as a positive emotional state, resulting from an assessment of a job or a work experience, in addition, there are many theories developed to identify the job satisfaction, such as; Maslow's need hierarchy, two- factor theory and etc..(Ebert and Griffin, 2013). These theories provide several indicators of job satisfaction, for example: payment system, attitude of managers, promotions…etc.

3. Empirical Literature reviews

Many former studies investigate the impact of organizational culture dimensions on several variables, which are related to the employees' attitude in profit and nonprofit organizations. The attitudes as job satisfaction, job commitment, organization commitment….etc. are examined. These articles aim to point out how the organizational culture dimensions affect employees' attitudes in the organizations. Agwu (2014), Uddin & Hossian(2013) and Ojo (2009) mention that there is a positive impact of the organizational culture at the employees' performance and productivity. Also AL-Nsourr (2012) found that there is a statistically impact of the role of organizational culture to improve the employees' performance at the Jordanian banking sector. Moreover, his results confirmed the need of strengthen the organizational culture for the employees of the Jordanian banks to become a daily spontaneously internal behavior. In addition, the communication between the employees affects the organizational culture either positively or negatively. In addition, Mohammed (2012) reaches conclusions in his empirical study on General Company Glass and Ceramic's Manufacturing. The study outlines the organizational values are one of the most important components of the organizational culture. It shows that there are common values that control the way of the work; in addition, there are significant effects of the organizational culture on the foster the environmental management system.

Amburgey (2005) points out a relationship between the organizational culture and job satisfaction. In addition, there is no difference between the researched dimensions, depending on their educational level or their gender, of their view of the relation between organizational culture and job satisfaction. Lund (2003) tests the impact of organizational culture types on job satisfaction in selected companies in USA, and the results indicate that job satisfaction was related positively and negatively to organizational culture typology. Gull and Azam (2012) confirm that organizational culture is considered as an index of the job satisfaction level of the employees in spite of their job ranking. Hofstede (1998) analyses the concepts of trends, values, and organizational culture, to recognize the extent of the discrimination that is existed in the understanding of the target group. In addition, he notices the relationship between the organizational culture and these variables are job's environment, trends toward the work stress, trends toward the content of the job, the trends toward the direct president, the values about the content of the job and the values about the environment of the job. Moreover, AL-Arifi (2009) shows in his empirical study that the demography and the organizational factors, except the career level factor, are not important factors to modify the impact of cultural pattern of job satisfaction. Also Sempany, et al. (2002) points out that a strong statistically significant relationship between organizational culture and job satisfaction. However, Okasha (2008) affirms a positive effect of the organizational culture at the level of the functionality in the Palestinian Telecommunications Company. Jasper (2002) confirms that the strong culture in the organization achieves significant benefits; the most important one is increasing the level of the organization's performance as a whole.

However, Faris (2014) recommends that it is important to build an organizational culture in the institutions, which is based on the teamwork and self- censorship of the employees. This build throughout developing the confidence among the employees and holding workshops in the field of human relations to improve the relationship between the presidents and subordinates. Taleb (2011) mentions that there is a relationship between each of the organizational culture, values, expectations, and loyalty; policies and procedures; and adopted laws. AL- Owafi (2005) and Agwa (2014) affirm the positive relationship between organizational culture and organizational commitment. Moreover, Momeni et al. (2012) show a statistically significant relationship between the organizational culture dimensions and organizational commitment. Finally the results of Sadiqi (2012), shows the impact of the organizational culture with its dimensions (the participation in decision-making, the commitment, the respect of the time and the innovation) at the performance of the human resources in those institutions. The study finds that the collective work and the teamwork, as an organizational culture's dimensions don't affect that in Algeria.

Scholars study organizational commitment as one of the core predictors of human resources attitudes in organizations. This study focuses on the important results of several articles to state the organizational commitment as a mediator. Silverthorne (2004) finds that organizational culture plays a big role in the level job satisfaction and job commitment in organizations. Kwantes (2009) finds that the job satisfaction is related to affective commitment and moderate support with normative commitment, whereas the job satisfaction is not related to continuance commitment   in both samples. Lokand Crawford (2001) points out statistically controlling for job satisfaction could not reduce the influence on organizational commitment. Gunluet el. (2010) point out that the job satisfaction has a significant effect on normative commitment and affective commitment.

4. Hypotheses

First hypothesis: Organizational culture dimensions are negatively direct related with each other's in the Palestinian MFIs.

Second hypothesis: Organizational culture dimensions are negatively direct affected with organizational commitment in the Palestinian MFIs.

Third hypothesis: Organizational culture dimensions are negatively direct affected with job satisfaction in the Palestinian MFIs.

Fourth hypothesis: Organizational commitment is negatively direct impacted with job satisfaction in the Palestinian MFIs.

Fifth hypothesis: Organizational culture dimensions are negatively indirect affected with job satisfaction in the Palestinian MFIs**.**

5. Methodology

5.1 Data collection: The data in this manuscript was collected using questionnaires from selected sample of employees in the seven Microfinance Institutions (MIFs) in Palestine. The questionnaire was developed to improve the empirical model. The model can measure the organizational commitment role in mediating the impact of organizational culture dimensions on job satisfaction for employees in Palestinian MFIs. To measure the perception of job commitment. The researcher uses the scale developed by Meyer & Allen (1997). It consist 18 items, moreover, the researcher improved and developed scale, which provides from AL-Nsour (2012) to measure the organizational culture's dimensions. In addition, the researcher used the scale that was developed by Spector (1997) to measure job satisfaction and it is modified to fit with study on five- Likert scale from 5 (strongly agree) to 1 (strongly disagree).

5.2 Population and sample: According to annul report of Palestine Monetary Authority in 2015, there are seven Palestinian Microfinance Institutions (MIFs), which employ more than 450. In this study, the researcher uses the stratified random sample, to ensure equitable representation for all of the MIFs in Palestine. The sample size of the study is determined according to the following equation: (Krejcie and Morgan, 1970).

The minimum sample size (n)

$$(n) = p\% \times q\% \times [z/e\%]2$$

Where:

n   : the minimum sample size required
p% : the proportion belonging to the specified category
q% : the proportion not belonging to the specified category
z : the z value corresponding to the level of confidence required
e% : the margin of error required

The adjusted sample size *n* is calculated as:

$$n \div \{1 + [n/N]\}$$

Where:

n : the adjusted minimum sample size
n: the minimum sample size
N: the total population
The minimum sample = 50% × 50% × [1.96/5%]2
            = 384.16

The adjusted minimum sample size =384.16 ÷ {1 + [384.16/450]}

Sample size = 207 observations

5.3 Model specification: The empirical model in Figure 1 illustrates the relationship among organizational culture dimensions (i.e. organizational values, organizational beliefs, organizational norms, and organizational expectations), perceptions of job commitment and job satisfaction. This model explores the perceptions of job commitment   as a mediator between organizational culture dimensions and job satisfaction in Palestinian MFIs.
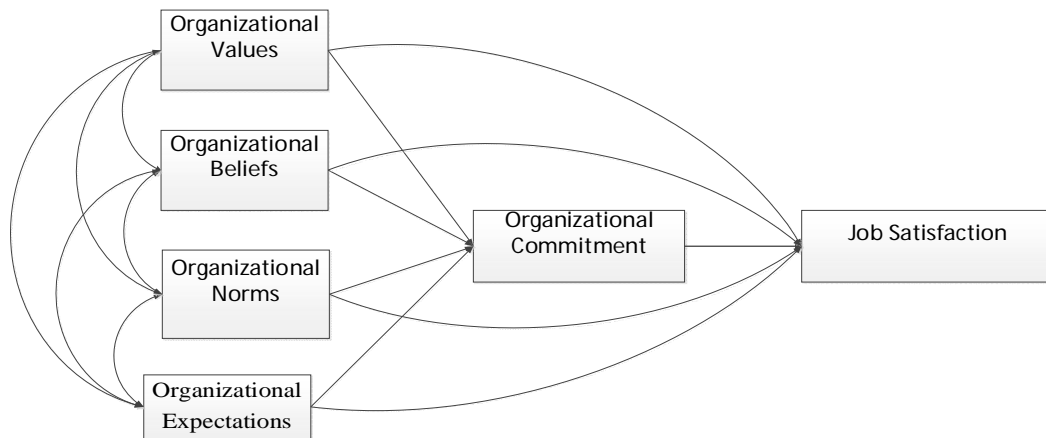
Figure (1): Empirical model

Table 1 shows the types of variables which are presented in figure 1. There are three types of variables: independent variables with its related indicators (organizational values, beliefs, norms, and expectations), organizational commitment defined as mediator variable, and job satisfaction as dependent variable.

Table 1: Study variables and its related indicators

Variables	Type	Related indicators
Organizational Culture	Independent	organizational values
		organizational beliefs
		organizational norms
		organizational expectations
Organizational Commitment	Mediator	--------------------
Job satisfaction	Dependent	---------------------

6. Results

6.1. Descriptive Analysis

Table 2 shows the descriptive statistics of the independents, mediator, and independent variables used in this study. Table 2 represents the mathematical mean, standard deviation, and degree for each variable. The values of the mathematical mean for the organizational culture dimensions (values, beliefs, norms, and expectations) upcoming between 4.260-3.694. Also, the mean for organizational commitment is 3.689. Whereas the mathematical mean for job satisfaction is 3.214. Due to the values of the mathematical mean for pervious variables, the four dimensions of organizational culture and organizational commitment indicate a high degree and medium degree for job satisfaction variable.

Table (2): Descriptive statistics of exogenous and endogenous variables

Variables	Mean	Standard Deviation	Degree
Organizational values	4.217	0.4004	High
Organizational beliefs	4.260	0.3890	High
Organizational norms	4.157	0.5248	High
Organizational expectations	3.694	0.6290	High
Organizational Commitment	3.689	0.4101	High
Job satisfaction	3.214	0.2827	Medium

6.2 Testing the Normality

Table 3 shows that the null hypothesis (X variable follows the normal distribution) should be accepted for all variables. However, Pearson correlation test, path analysis test are the parametric tests used in this study.

Table 3: The Results of One-Sample Kolmogorov-Smirnov Test

Variables	Kolmogorov-Smirnov Coefficient	Probability	Type of distribution
Organizational values(OV)	0.788	0.563	Normal
Organizational beliefs(OB)	1.200	0.112	Normal
Organizational norms(ON)	1.029	0.241	Normal
Organizational expectations (OE)	0.650	0.793	Normal
Organizational Commitment(OC)	1.102	0.176	Normal
Job satisfaction (JS)	1.269	0.080	Normal

6.3 Empirical Results

Figure 2 shows the correlation between organizational values, beliefs, norms, and expectations as an organizational culture dimensions. Structural model proves that all dimensions are correlated to each other. Moreover, the model shows that there is direct impact of the organizational norms and expectations on organizational commitment also the model finds that the direct influence of organizational commitment on job satisfaction. In addition, there is a direct impact of organizational values on job satisfaction.
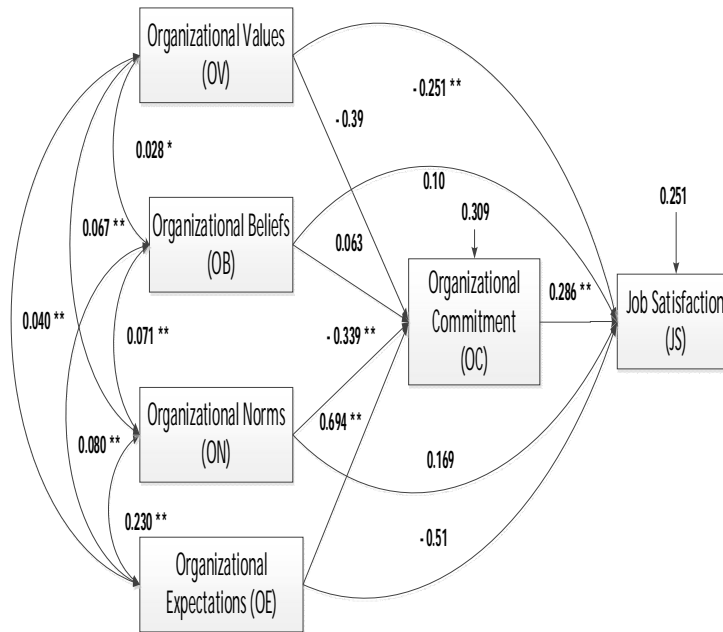
Figure 2: Path analysis results

6.4 Testing hypotheses

First hypothesis: Organizational culture a dimension is negatively direct related with each other's in the Palestinian MFIs.

Table 5 shows that the organizational value has a significant positive direct effect on organizational expectations in Palestinian MFIs. The standardized direct effect of organizational values on organizational expectations is 0.040 at p- value less than 0.05. In addition, the organizational beliefs are positively direct effect on organizational norms and expectations in Palestinian MFIs (0.071, 0.080 respectively, P-value less than 0.05). Moreover, an organizational norm is positively direct effect on organizational expectations in Palestinian MFIs. The standardized direct effect of organizational norms on organizational expectations is 0.230 at p- value less than 0.05

Table 5: Path analysis for first hypothesis

Path coefficients					
		Estimate	SE	CR	Sig.
Organizational values	Organizational beliefs	0.028	0.11	2.415	0.016
Organizational values	Organizational norms	0.067	0.016	4.115	0.000
Organizational values	Organizational expectations	**0.040**	**0.019**	**2.161**	**0.031**
Organizational beliefs	Organizational norms	**0.071**	**0.016**	**4.404**	**0.000**
Organizational beliefs	Organizational expectations	**0.080**	**0.019**	**4.182**	**0.000**
Organizational norms	Organizational expectations	**0.230**	**0.030**	**7.557**	**0.000**

Second hypothesis: Organizational culture dimensions is negatively direct effected with organizational commitment in the Palestinian MFIs.

Table 6 shows that the organizational norm is negatively significant direct effect on organizational commitment in the Palestinian MFIs. The standardized direct effect of organizational norms on organizational commitment is -0.339, at p- value less than 0.05. That is, due to the direct effect of organizational norms on organizational commitment, when organizational norms goes up by 1 standard deviation, organizational commitment goes down by 0.339 standard deviations.

131

Whereas, the organizational expectations in positively significant direct effect on organizational commitment in the Palestinian MFIs. The standardized direct effect of organizational expectations on organizational commitment is 0.694 at p- value less than 0.05. That is, due to the direct effect of organizational expectations on organizational commitment, when organizational expectations goes up by 1 standard deviation, organizational commitment goes up by 0.339 standard deviations. In addition, organizational values and organizational beliefs have no significant direct effect on organizational commitment in the Palestinian MFIs, that p- value was more than 0.05. The second hypothesis is acceptable only for organizational norms.

Table 6: Path analysis for second hypothesis

Path coefficients					
		Estimate	**SE**	**CR**	**Sig.**
Organizational values	Organizational Commitment	-0.039	0.069	-0.562	0.574
Organizational beliefs	Organizational Commitment	0.063	0.071	0.908	0.364
Organizational norms	Organizational Commitment	**-0.339**	**0.071**	**-3.546**	**0.000**
Organizational expectations	Organizational Commitment	**0.694**	**0.057**	**7.577**	**0.000**

Third hypothesis: Organizational culture a dimension is negatively direct effected with job satisfaction in the Palestinian MFIs

Table 7 shows that the organizational value is negatively significant direct effect on job satisfaction in the Palestinian MFIs. The standardized direct effect of organizational values on job satisfaction is -.251, at p- value less than 0.05. That is due to the direct effect of organizational values on job satisfaction, when organizational values go up by 1 standard deviation, job satisfaction goes down by 0.251 standard deviations. This is in addition to any mediated effect that organizational values may have on job satisfaction. Whereas organizational beliefs, norms and expectations have no significant direct effect on job satisfaction in the Palestinian MFIs, that p- value was more than 0.05. That mean, the third hypothesis was accepted for organizational values dimension, and rejected for other organizational culture diminutions.

Table 7: Path analysis for third hypothesis

Path coefficients					
		Estimate	**SE**	**CR**	**Sig.**
Organizational values	Job satisfaction	**-0.251**	**0.047**	**-3.335**	**0.000**
Organizational beliefs	Job satisfaction	0.010	0.049	0.128	0.898
Organizational norms	Job satisfaction	0.169	0.050	1.564	0.118
Organizational expectations	Job satisfaction	-0.051	0.045	-0.442	0.658

Fourth hypothesis: Organizational commitment is negatively impacted with job satisfaction in the Palestinian MFIs.

Table 8 shows that the organizational commitment is positively significant direct effect on job satisfaction in the Palestinian MFIs. The standardized direct effect of organizational commitment on job satisfaction is 0.286, at p-value less than 0.05. That is, due to the direct effect of organizational commitment on job satisfaction, when organizational commitment goes up by 1 standard deviation, job satisfaction also goes up by 0.286 standard deviations. This is in addition to any mediated effect that organizational commitment may have on job satisfaction. That means that organizational commitment is positively impacted with job satisfaction in the Palestinian MFIs.

Table 8: Path analysis for fourth hypothesis

Path coefficients					
		Estimate	**SE**	**CR**	**Sig.**
Organizational Commitment	**Job satisfaction**	**0.286**	**0.052**	**3.441**	**0.000**

Fifth hypothesis: An organizational culture dimension is negatively indirect effected with job satisfaction in the Palestinian MFIs.

Table 9 shows that the organizational value is negatively indirect effect on job satisfaction in the Palestinian MFIs. The standardized mediated effect of organizational values on job satisfaction is -.011. That is due to the mediated effect of organizational values on job satisfaction, when organizational values goes up by 1 standard deviation, job satisfaction goes down by 0.011 standard deviations. This is in addition to any direct effect that organizational values may have on job satisfaction. For another organizational culture dimensions (beliefs, norms, and expectations), results prove that there are no significant indirect effect on job satisfaction.

Table 9: Path analysis for fifth hypothesis

Type of effect	Organizational values	Organizational beliefs	Organizational norms	Organizational expectations
Direct effect	-0.251***	0.010	0.169	-0.051
Indirect effect	**-0.011****	0.018	-0.097	0.198
Total effect	-0.262**	0.028	0.072	0.147

confidence level at 0.01, * confidence level at 0.00

7. Conclusion

The study has aimed at investigating the organizational commitment role in mediating the impact of organizational culture dimensions on job satisfaction in Palestinian Microfinance Institutions. Main results prove that organizational values, beliefs, norms, and expiations as an organizational culture dimensions   are empirically correlated. Main finding in this study illustrates that the organizational commitment role in mediating the impact of organizational values on job satisfaction and it does not affect any other dimension in Palestinian Microfinance Institutions. Moreover, the results indicate that the organizational norms are negatively significant direct effect on organizational commitment. Whereas, the organizational expectations are positively significant direct effect on organizational commitment. In addition, the organizational values are negatively significant direct effect on job satisfaction in the Palestinian MFIs. The mediator has a positive significant direct effect on job satisfaction in the Palestinian MFIs.

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