

Factors Affecting Employees' Performance Against Expectations: Case Of Banking Sector Of Karachi

Faheem Akther

Department of Management Science
DHA Suffa University

Fatima Kiran

Department of Humanities and Social Sciences
DHA Suffa University

Saadia Khan

Department of Management Science
DHA Suffa University

Abstract

Employees are an essential part and play a vital role in the organization. The main purpose of conducting this research paper is to check the impact of organization's culture on employee performance and employee motivation in different banking sector of Karachi, Pakistan. The research design which is used to conduct this study is Quantitative research. In this study this approach is used to have real life reference and standpoint in relation to the impact of employee performance and employee motivation on organizational culture. The research is descriptive in nature and it is a cross sectional study where data was collected once across population via random sampling technique. The test showed a Pearson correlation value of employee performance is correlated with the value of organization's culture in 0.441 and the probability value of .000 (approximately 0.01) between both variables. The test further shows a positive strong correlation value of employee motivation is correlated with the value of organization's culture in 0.364 and the probability value of .000 (approximately 0.01) between both variables. This shows that there is a strong relationship between both the variables. According to employees due to increase in the motivational level of employees the efficiency of the organization also increases, and high motivational level means decrease in the turnover. It can be concluded that organizational culture has a direct and positive impact employee motivation and employee performance.

Keywords: Banking, Organizational Culture, Motivation, Employees' Performance.

تلخیص

تنظیم کی ترقی میں ملازمین ایک اہم کردار ادا کرتے ہیں۔ اس تحقیق کے انعقاد کا بنیادی مقصد پاکستان کے مختلف بینکنگ سیکٹرز میں ملازمین کی کارکردگی کو تنظیم میں موجود حوصلہ افزائی کی ثقافت پر جانچنا ہے۔ اس تحقیق کا طریقہ کار

مقداری تحقیق ہے۔ یہ تحقیق وضاحتی نوعیت کی اور یہ ایک کراس سیکشنل تحقیق ہے۔ اس تحقیق سے حاصل شدہ سروے سے یہ نتیجہ اخذ ہوتا ہے کہ دونوں متغیرات کے درمیان مضبوط تعلق ہے۔ ملازمین کی حوصلہ افزائی کی سطح میں اضافے کی وجہ سے تنظیم ترقی کرتی ہے اور ملازمین کی کارکردگی پر بھی مثبت اثرات مرتب ہوتے ہیں۔

کلیدی الفاظ: بینکنگ، تنظیمی ثقافت، حوصلہ افزائی، ملازمین کی کارکردگی

Introduction

The purpose of conducting this study is to find the impact of organizational culture on employee performance and motivation in banking sector of Karachi, Pakistan. Employees are an essential part and play a vital role in the organization. This study will be beneficial for the banking industry as it will help them in understanding the influence of culture on their employees' performance. Also, they will come to know the factors that play a vital role in motivating and increasing the performance of the employees.

The banking sector of Pakistan is one of the biggest and rapidly growing sectors in Pakistan. The working practices in this sector are strict and discreet as it deals with all kinds of financials. The State Bank of Pakistan operates the banking sector of the country with strict rules and regulations, which is the reason why the banks are well organized and well-functioning.

Culture can be described in different ways by different researchers. Culture is set of common principles, norms, standards and actions which can be held by a society (Kotter & Heskett, 1992). Culture is a set of principles, norms, values, attitudes, behaviours which helps the employees of the association to recognize it. Culture is described as a way we do things. (Deal & Kennedy, 1982). Internal culture will be established step by step when developing any company or organization. To improve unity, consistency of employee's creativity and organization's economic efficiency.

Organizations need responsibility from their employees so that they create and satisfy the objectives. It needs to clarify and assimilate the culture of the organization in the employees; and this in return will empower the employees to get aware of the system of organization. As per (Deter, Schroeder, and Mauriel, 2000) it is vital to analyze the difference in the culture and be adjustable in order to work efficiently in different culture. Culture of an organization finds out expression through the considerations, goals, activities and understandings of employees of the organizations (Hallett, 2003).

Culture is a term which describes a dynamic part of all organization. As culture exist in all organizations also found that culture of some organizations are better

than the others. Kotter & Heskett, (1994) Says that culture is where goals of employee are related with organization's objectives that are usually supposed as successful cultures In his research, Martin (1992) identifies general principles and norms are common and passed by all people and member knows what they do. Whereas combined culture, Martin recommends two other perceptions of culture which are 'Fragmented' and 'Differentiated'. Fragmented means little compromise among the employees. Differentiated is a point when organizational values are just grasped inside parts of the organization. Culture has been defined into two scopes by Goffee & Jones (1996) amiability and team spirit and formed a matrix by using these proportions. Further this matrix proposes four philosophies:

- Cultures that are fragmented which means (low amiability and low team spirit)
- Cultures that is mercenary which means (high amiability and low team spirit)
- Cultures that are interacted which means (high team spirit and low amiability)
- Cultures where there is a high amiability and team spirit stated as shared cultures. In shared culture employee perform their job duties in an efficient manner and also help their fellow employees.

Denison (1990) relate culture to effective organizations as possession incorporate culture that includes 4 elements:

- Involvement
- Consistency
- Adaptability
- Mission

According to Denison's model, participation is term as employees having job duties and responsibilities to perform and also participate in decision making and also loyal and dedicated to their job. Constancy indicates that principles and anticipations are affiliated in the organizations. Adaptability says that when there is need, organization can adjust its performance, assemblies and methods. Whereas mission is defined as shared organizational purpose.

Denison's (1990) research on efficiency of any culture of the organization is redirected by the advanced research of Truskie (1999) he states organizational culture as high performance. Truskie's work is similar to Denison's, Truskie recognize that a 'combined and stable culture' can only occur when there will be four significant features and all these elements will match with each other.

Followings are significant features.

- Cooperation
- Consistency
- Achievement
- Inspiration

Culture of an organization plays a vital role in understanding the behaviour of the organization (Alvesson, 2002). On the other hand, Robbins (2006) defines culture is related with how employees in the organizations perceive the features of culture of organization, whether they like or not. Further he supports the explanation of Alvesson (2002) clarified that the culture of an organization is a system of shared meaning which are held by the employee of the company, differentiating one organization from another. According to Kumar (2001) and Robbins (2006), in order to capture the core of any organizational culture there are total 7 factors. These factors are:

- Innovation And Risk Taking: The extent to which staff in a company is inspired to be advanced and risk taking.
- Attention To Details: The extent to which staff in a company is likely to reveal accuracy, investigation and attention to work assigned.
- Outcome Orientation: The degree to which management of the organization do not concentrates on procedure and systems that produce results, they concentrate on results.
- People Orientation: The degree to which management of the organization concentrate more on the impact the result has on the employees of the organization.
- Team Orientation: The degree to which teams organized work activities than individuals.
- Assertiveness: The extent to which employee is violent and forceful with respect to their work.
- Stability: extent to which different actions of the organization are emphasized on preserving the status as compared to growth.

The research is directed to set up the connection amongst Organizational Culture as human resource management work and its impact on employee motivation and employee performance. This study will be conducted in Karachi, Pakistan on individuals working in Banking Sector, which include both males and females. Study will be conducted on managers, senior executives and other qualified employees.

Review of Literature

The skills and abilities of the employees in the banking sector are very essential as they improve the performance. As, the bank is a service industry, the services that the bank provides are not only delivered to the customers but also at the same time to the employees, which helps in enhancing their skills. The duty of the employees is to provide the best service to the bank's customers and communicate to the customers the quality and value of the service that the bank provides (Aryee, Samuel & Walumbwa, 2011). (Naseem, 2012) Illustrate the culture as moderately constant observation thought of the organization; it has common attributes, distinct, can differentiate among organizations and also includes people, teams and firm's system variables. Culture of an organization can be defined as a set of qualified constant elements of a firm that creates distinctiveness in that firm and

differentiates it from the rest. Culture of an organization is said to be the collection of values and principles that the individuals as well as teams share, and it also controls the mode in which they cooperate with partners outside the organization and with each other as well (Akhter, 2016). Opinions that are related to the objectives and goals that an individual should seek and also the appropriate behaviour that is required to achieve those goals. From organizational values organizational standards are developed which are rules, or desires that endorse suitable types of conduct by representatives in specific circumstances and regulate the conduct of other persons to each other (Black, 2009).

Culture of an organization is theorized as collective principles and standards inside the firm that shapes the behavioural forms of workers (Kotter, 1992). Culture of an organization is the determinations that identifies the efforts and promises of the individuals of the organization and make them understand how and what is to be attained, how objectives are interconnected, and how all employees should accomplish their goals (Zahargier, 2011). In contrast to this, performance is the capability (both physical and mental) to complete a particular assignment in a particular way that can be dignified as excellent, average or poor. 'Performance' may have distinctive angles, like, social performance, authoritative performance, worker performance, distinct performance and so forth. Authors like (Situma, 2015) have a tendency to recognize two performance proportions: which is action measurement (interactive viewpoint) and result measurement (performance viewpoint). Here, the behavioural part of performance is thought to be coordinated with work circumstance and occupation details. At any point this particular behavioural perspective transforms into a way of attaining organizational objectives and outcomes which is viewed as performance viewpoint. In spite of the fact that there is a series of practices that could be utilized for assessing performance.

Worker Performance is considered as the attainment of task at organization that improves an individual's work (Irshad, 2007). Some researchers have various observations regarding performance. Generally, described performance as to explain the range of assessments of productivity, input and output effectiveness (Saeed, 2013). Performance is work related and that should be accomplished by individual or team, appropriate with the power and duty, in struggle to achieve the objectives of the organization lawfully, not disregard the law, and appropriate with ethics and morals (Ibrahim, 2017). As indicated by (Wahyono, 2020) motivation is a power that supports a worker who raises and coordinates behavior. So it can additionally be reasoned that motivation is a movement of giving a boost circuit, which isn't just to others yet to us.

It is important to make performance evaluation system to assess the performance of the representatives in every organization, which in turn is extremely valuable for the organizations to assess the achievement of goals of organization (DeNisi, 1984) Organizational culture is the collection of beliefs, assumptions, instructions, standards and morals that are shared by all the members of the organization. If an organization has a particular culture that is distinguishable, it sets some specific

modes of behaviour for its employees. It establishes some boundaries of how the individuals and groups should behave. If the employee portrays favourable behaviour then it is likely that the employee's commitment to the organization will increase. Motivation is an important force that enables an individual to work in an organization. Performance is the extent to which an employee in any organization can complete any particular task.

Organizations need responsibility from their employees so that they create and satisfy the objectives. It needs to clarify and assimilate the culture of the organization in the employees; and this in return will empower the employees to get aware of the system of organization. As per (Ali, 2012) it is vital to analyze the difference in the culture and be adjustable in order to work efficiently in different culture. Culture of an organization finds out expression through the considerations, goals, activities and understandings of employees of the organizations (Akhter & Iraqi, 2018).

Research Objective

The purpose of conducting this study is to find the impact of organizational culture on employee performance and motivation in banking sector of Karachi, Pakistan. Employees are an essential part and play a vital role in the organization. This study will be beneficial for the banking industry as it will help them in understanding the influence of culture on their employees' performance. Also, they will come to know the factors that play a vital role in motivating and increasing the performance of the employees.

Significance of the Study

Organizational culture impacts associations in numerous ways. From general organizational performance to its subsets like money related execution, administration execution worker related fulfilment, initiative conduct, individual hierarchical fit, authoritative change, consumer loyalty, and system usage, are all included. The study is to examine organizational culture and how it influences employee performance and employee motivation.

Hypothesis

H1: Organizational Culture has impact on Employee Motivation

H2: Organizational Culture has impact on Employee Performance

Theoretical Framework

The theoretical framework of this study has been chosen under considered judgment of researcher. Following are the theories that has been examined:

- i. Organizational culture theory (Schein's)
- ii. Vroom expectancy theory

Organizational Culture Theory (SCHEIN'S)

Organizational cultural model of Schein (Schein, 1990) is not most renowned model but it is also referred to reduce the complexity in the organization and it serves high degree of abstraction. There are three domains of this model: basic assumption, espoused values and artefacts. The author has differentiated between visible and invisible elements of culture and shows that how there are a hierarchy between these domains.

The initial level of organizational culture is artefacts, as they are easily seen, felt, myths, rituals, ceremonies etc.

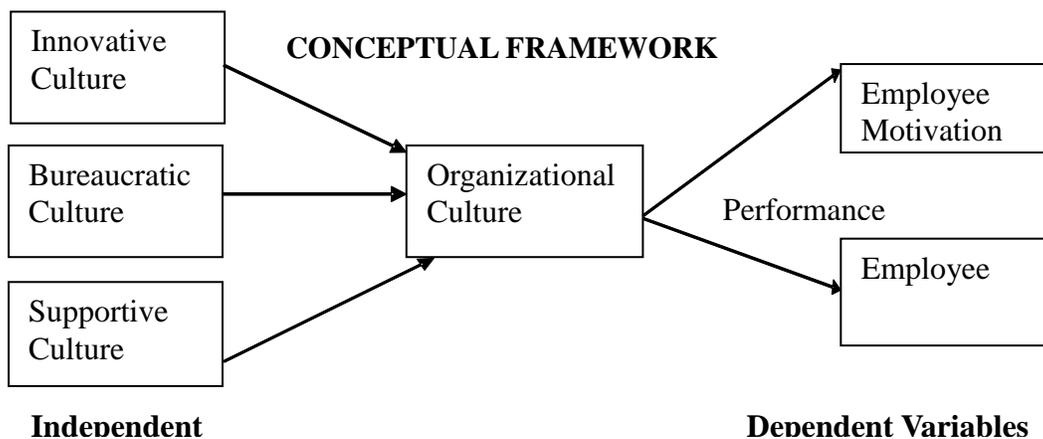
The next level of organizational culture is espoused values. They may include strategies, aims, objectives, beliefs, standards, values introduced by top management.

The base level of organization culture is basic assumptions. These assumptions are unconscious, and are taken for granted. Also they are shared with others. Any test of these presumptions will bring about nervousness and worries.

Vroom Expectancy Theory

According to this, the behaviour of employee comes from sensible varieties among different substitutes which are supposed to increase pleasure and decrease the pain. Victor Vroom (Estes, 2012) with others recommended that the connection between individual's behaviour at their workplace and their basic goals and objectives was not that simple as previous researchers thought. Victor Vroom recognized that the performance of the employees is based on some individual factor like skills, abilities, knowledge, personality and different experiences. Though individuals have some different sets of goals, and also theory suggests that employees can be inspired by believing on the following:

1. Positive relationship exists between performance and efforts of the employees.
2. Those performances which are favourable will be lead to a desired reward.
3. Important needs will be satisfy with the help of rewards.
4. To make the effort worthwhile it is important to satisfy the need.



Research Methodology

The study relied upon quantitative survey method through questionnaire. This study is based on deductive reasoning as we have developed hypothesis, which are tested. The results of this study would show if there is a link between Organizational Culture, Employee Motivation and Employee Performance and to what extent.

The questionnaire contains 3 sections:

Section 1: likert scale questions of Culture of the organization.

Section 2: likert scale questions about employee motivation.

Section 3: likert scale questions about employee performance.

Section 4: 5 demographic questions that include: gender, age, educational background, marital status, and work experience.

Data Collection Tool

Primary data collection technique was used in which a well-structured questionnaire was adapted according to the questions related to organizational culture and its impact on employee motivation and employee performance. The responses of the respondents were recorded in the questionnaire in a standard direct way, also it was unbiased and object oriented.

Sampling Technique and Sampling Size

The sampling technique used in the study is non-probability sampling. The method of non-probability sampling used in this research is Convenience Sampling. In convenience sampling we randomly pick a respondent and get our questionnaire filled. The sample size of this study is 210 employees working in different banks of Karachi.

Results and Discussions

Table: 1
Computation of mean and standard deviation of the demographics

	Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	163	77.6	77.6	77.6
	Female	47	22.4	22.4	100.0
	Total	210	100.0	100.0	

Descriptive statistics of the data was computed in order to check mean and standard deviations of all the responses of demographics. Mean computed shows the level of agreeableness and disagreeableness of the respondents. Whereas the variability of the data is measured through standard deviation. Following tables shows the computation of mean and standard deviation of the demographics as well as maximum and minimum.

Table: 2
Percentage distribution of the respondents by the different age group

	Age	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	25 or less	10	4.8	4.8	4.8
	26-35	89	42.4	42.4	47.1
	36-45	81	3.6	3.6	85.7
	46-55	28	13.3	13.3	99.0
	Above 55	2	1.0	1.0	100.0
	Total	210	100.0	100.0	

The above table shows that out of 210 sample size 10 respondents belonged to the age group of 25-less, 89 respondents belonged to the age group of 26-35 years, 81 respondents belonged to the age group of 36-45 years, 28 respondents belonged to the age group of 46-55 years and last 2 respondents belonged to the age group of above 55 years.

Table: 3
Percentage distribution of the respondents by marital status

	Marital Status	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	50	23.8	23.8	23.8
	Married	160	76.2	76.2	100.0
	Total	210	100.0	100.0	

The above bar chart shows that out of 210 sample size, 67 respondents with the percentage of 26.8 were single and 183 respondents with the percentage of 73.2 are married.

Table: 4
Percentage distribution of the respondents by education

	Education	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelors	45	21.4	21.4	21.4
	Masters	145	69.0	69.0	90.5
	M.Phil/Ph.D	20	9.5	9.5	100.0
	Total	210	100.0	100.0	

The above bar chart shows that out of 210 sample size, 45 respondents had a Bachelor's degree, and 145 respondents had a Master's degree and 20 respondents had PhD degrees.

Table: 5
Percentage distribution of the respondents by experience

Experience	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Less than 1 years	9	4.3	4.3	4.3
1-5 years	96	45.7	45.7	50.0
5-10 years	59	28.1	28.1	78.1
10 years of above	46	21.9	21.9	100.0
Total	210	100.0	100.0	

The above table shows that out of 210 sample size, 09respondents had the experience of less than 1 year, 96 respondents had 1 to 5 years of experience, 59 respondents had 5 to 10 years of experience and 46 respondents had the experience of above 10 years.

Table: 6
Cronbach alpha test of the data

Cronbach's	N of Items
.864	21

In order to check the reliability of the data, Cronbach Alpha test is applied. Cronbach alpha is always used to check the reliability of the data. It is the most commonly used test which is applied when the data contains multiple likert scale questions. After the questionnaires were filled, the reliability was checked by applying cronbach Alpha in SPSS (version 20). When the reliability of items in the questionnaire was higher than the value of alpha, the questionnaire was proved reliable. Below is the table showing the cronbach alpha interpreted from the data.

Table: 7
Correlation of employees performance and organization's culture

	Correlations	Culture	Performance	Motivation
Culture	Pearson Correlation	1	.653**	.658**
	Sig. (2-tailed)		.000	.000
	N	210	210	210
Performance	Pearson Correlation	.653**	1	.502**
	Sig. (2-tailed)	.000		.000
	N	210	210	210
Motivation	Pearson Correlation	.658**	.502**	1
	Sig. (2-tailed)	.000	.000	
	N	210	210	210

** Correlation is significant at the 0.01 level (2-tailed)

The above table shows that Employee Performance is correlated with the Organization's culture in 0.653, hence H1 is proved and Employee Motivation is

correlated with the Organization's culture in 0.658. Also the level of significance is less than 0.01 which states that it is significantly acceptable. Value 1 in the table indicates a perfect linear correlation. Hence H2 is proved.

Table: 8
Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.756 ^a	.572	.568	.48282

a. Predictors: (Constant), Motivation, Performance

R is used to measure the quality of dependent variable. In this case the value of R is 0.756 which is a good indicator of prediction. The R square is 0.572. It is also termed as coefficient of determination. This indicates that the independent variable explains 57.2% of the variance of dependent variable is explained by the independent variable and it is showing goodness of fit of the model. On the basis of the above results as the variance of dependent variable is explained by the independent variable H1 and H2 are proved and accepted.

Table: 9
ANOVA result

Model	ANOVA	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	64.535	2	32.268	138.421	.000 ^b
	Residual	48.254	207	.233		
	Total	112.790	20			

a. Dependent Variable: Culture

b. Predictors: (Constant), Motivation, Performance

Anova represent some statistically significant findings which is less than 0.05 P value which is acceptable. In this table the F-ratio represent that the overall regression is a good fit for the data. This means that dependent variable is statistically significant predicted by the independent variable.

Table: 10
Coefficients

Correlations		Culture	Performance	Motivation
Culture	Pearson Correlation	1	.653**	.658**
	Sig. (2-tailed)		.000	.000
	N	210	210	210
Performance	Pearson Correlation	.653**	1	.502**
	Sig. (2-tailed)	.000		.000
	N	210	210	210
Motivation	Pearson Correlation	.658**	.502**	1
	Sig. (2-tailed)	.000	.000	
	N	210	210	210

** Correlation is significant at the 0.01 level (2-tailed)

This table shows employee performance and employee motivation and its unstandardized coefficients value which is 0.357 for employee performance and 0.403 for employee motivation. It also shows significance level which is less than 0.05 which means it is statistically significant. This shows that employee performance and employee motivation have significant impact on the organization's culture. It also shows how much dependent variable varies with the independent variable. For employee performance the value of unstandardized coefficient is 0.357 and 0.403 for employee motivation. For every one unit of change for organization's culture there can be seen a change of 0.357 in employee performance and 0.403 for employee motivation.

Discussion

The main purpose of conducting this research paper is to check the impact of organization's culture on employee performance and employee motivation in different banking sectors of Karachi, Pakistan. The role of employee performance and employee motivation on organization's culture is proved by most of the answers given by the respondents. According to the responses most of the employees are happy working for their organization which means employees are highly satisfied with culture of the organization. And also, they have reasonable goals and objectives towards their organization which shows their commitment and dedication. Also, it has been observed that employee maintains and preserves the traditions of their organization. Employee motivation comes from the culture of the organization, from the study it was deduced that discipline was maintained properly in the organization. We drew a correlation between the statements that employee performance and employee motivation have a strong impact on organization's culture. The test showed a Pearson correlation value of employee performance is correlated with the value of organization's culture in 0.441 and the probability value of .000 (approximately 0.01) between both variables. This shows that there is a strong relationship between both the variables. The level of significance is less than 0.01 which states that it is significantly acceptable. Value 1 in the table indicates a perfect linear correlation. Hence it shows that more the employee performs better more the culture will strong.

The test further shows a positive strong correlation value of employee motivation is correlated with the value of organization's culture in 0.364 and the probability value of .000 (approximately 0.01) between both variables. This shows that there is a strong relationship between the variables, employee motivation and organizational culture. The level of significance is less than 0.01 which states that it is significantly acceptable. Results of linear regression effect relationship between employee performance and employee motivation (independent variable) on organization's culture (dependent variable). The value of F ratio indicates the level of significance of the research. Also values of significances in regression are less than 0.05 means that data is significantly acceptable. This shows employee performance and employee motivation has a significant relationship with organizational culture.

Conclusions

The relationship between employee performance, employee motivation and organizational culture in the banking sectors in Karachi, is the main objective of this study. Also, employees are happy working for this organization, and they think that organizations have some clear missions that give meaning and direction to their performance. It was also proved that employees are loyal to the vision, mission and goals of the organization and have maintained and preserved their traditions. Employees are satisfied with the job security as they believe that job security is very important element for employee motivation.

According to employees due to increase in the motivational level of employees the efficiency of the organization also increases, and high motivational level means decrease in the turnover. Employee motivation is influenced by the culture of the organization, and it enables the organization in the retention of the employees as well. Efficient workforce is a result of high motivation in the employees.

Due to high performance of employee's organizations are able to achieve their targets and profits. Employees follow the corporate culture and tend to perform well. This depicts that there is direct impact of employee motivation and employee performance on organizational culture. And managers' plays an important role in motivating the employees so that they may perform better and eventually lead to the accomplishment of organizational objectives. It can be concluded that organizational culture has a direct and positive impact employee motivation and employee performance.

Recommendations

- Banking sector managers should pay attention to the working conditions of colleagues and to improve employee performance.
- The manager should consider some other factors to help him understand why employees may or may not remain loyal to the organization.
- Measures should be taken to increase the trust and loyalty of employees.
- The performance of all employees must be fairly evaluated so that opportunities for favoritism can be eliminated and a sense of equality between them can be established.
- The reward system must be strengthened to motivate employees

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Dr. Faheem Akther is an Assistant Professor in the Department of Management Science, DHA Suffa University.

Ms. Fatima Kiran is Lecturer in the Department of Humanities and Social Sciences, DHA Suffa University.

Ms. Saadia Khan is Lecturer in the Department of Management Science, DHA Suffa University.