Impact of Corporate Culture on Quality of Service in Determining Corporate Competitiveness of Banks (Post Merger Analysis)

[1]**Akhamiokhor, S.,**
[2]**Asikhia, O. U.,**
[3]**Kabuoh, M. N. &**
[4]**Makinde, B.**

[1,2,3&4]*Department of Business Administration and Marketing, Babcock University, Ilishan-Remo, Nigeria*

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Corresponding Author:
Akhamiokhor, S.,

Abstract

The recapitalization of bank capital from 2 billion to 25 billion in 2005 led to the amalgamation of banks so as to meet the prescribed paid up capital. This marriage of convenience led to dilution of ownership and fusing together banks with different corporate culture and ideology and this did not allow the banks to achieve their desired success. The design adopted for this study is the quantitative research design using the descriptive survey design. Data were collected through the primary source of data collection (Questionnaire). The research instrument was validated and reliability was carried out using the Cronbach alpha analysis. The population comprises of six thousand five-hundred and eighty (6580) employees of the selected banks. A sample size of four hundred and seventy-three (473) was determined using Roasoft sample size calculator. The result of the study revealed that corporate culture significantly affects quality of service in determining corporate competitiveness of banks. The study variables team orientation, innovativeness, continuous learning, outcome orientation employee commitment and adaptability had B values of 0.100, 0.114, 0.157, 0.216, 0.014, 0.343, R = 0.696, R^2 = 0.478, $p < 0.05$, $F_{(6, 451)}$ = 70.790 respectively. The study concludes that improved quality of service requires an assessment of the organisational culture and the implementation of an integrated process for change in organisations internal and external business environment variables.

Background to the Study

The financial sector deregulation of 1986 by the Babangida administration gave rise to what became known as the new generation banks, profitability became the reason for setting up banks while little or no attention was given to organizational culture. As at Jan 2002, there were more than 85 banks in Nigeria that were either commercial or merchant banks. The recapitalization of bank capital from 2 billion to 25 billion in 2005 led to the amalgamation of banks so as to meet the prescribed paid up capital. This marriage of convenience led to dilution of ownership and fusing together banks with different corporate culture and ideology and this did not allow the banks to achieve their desired success.

To emphasize the importance of corporate culture, Greg Smith the vice president of Goldman Sachs when resigning wrote a controversial New York Times article "Culture was always a vital part of Goldman Sachs success". The article revolved around teamwork, integrity, a spirit of humility and always doing right by our client. He stated that the organizations corporate culture was the secret that made the organization great and allowed it to earn clients trust for 143 years. He then add " I am sad to say that I look around today and see virtually no trace of the culture that made me love working for this firm. (Lukić, & Mirković, 2013). The implication of this is that absence or divergent corporate culture results in poor quality of service by the organizations employees.

Quality of service is the distinguishing factor that shows the degree of difference between the perceptions and expectations of customer services (Othman & Owen, 2002).Quality of service is defined as an organization sustained compliance with customer expectations and understanding customer expectations from particular service. Quality of service refers to those features and characteristics of a product/service that influence its ability to satisfy customer's needs (Lo, Ramayah, & Min, 2009).Quality of service plays a crucial role in the success of the organization in creating competitive advantage and increase competitive power (Gilaninia, Taleghani & Talemi, 2013). Quality of service as defined by Parasuraman et al. (1988) results from the comparison of customers' expectations with perceived performance of services. Service quality measure is based on modified version of SERVQUAL as proposed by Parasuraman et al. (1988), which involve five dimensions of Service quality, namely Reliability, Responsiveness, Empathy, Assurance, and Tangibles. Santos (2003) described quality of service as the customers' overall judgment of the excellence of service offering. Quality of service is also affected by the ability of an organization to satisfy customers' needs, according to their expectation level (Yoo & Park, 2007). Quality of service is associated with customers' attitudes towards service supplier and their intent to stay with the service provider (Anton et al. 2007).

Hong and Goo (2004) have agreed that if companies do not improve on their quality of service, recognize and respond immediately to customer's needs efficiently and effectively, the result may be decreasing profits, increasing levels of stress and customer dissatisfaction. Therefore, companies must constantly ask themselves: what do customers want from us, and how can we improve current customer perception through

our quality of service. Hence, the researcher defines service quality as excellence or near perfection of what is rendered to the consumers' interims of products or services. The higher an organizations quality of service, the better the organizations success. Considering an organizations quality of service is affected by their corporate culture it is essential for studies to be carried out to evaluate the effect of corporate culture of quality of service.

Statement of the Problem
The failure of merged organisations has not been discussed from the perspective of organisational culture components (continuous learning, outcome orientation and adaptability) as it relates to quality of services. Continuous learning regarding shared values and basic assumption of the newly formed is neglected which gives way to several negative frictions that jeopardizes organisations quality of service, competitiveness and success (Chukwu, Aguwamba & Kanu, 2017). The massive failure in the Nigerian banking sector that brought about distress is traceable to lack of strong culture (Chukwu, Aguwamba & Kanu, 2017). Banks intermittently face uncertainty, chaotic capital problems and rapid change in processes, but the aspect of organisational culture components to enhance quality of service has not been addressed among merged banks, therefore this study seek to investigate the effect of organisational culture components on the quality of service of in determining the corporate competitiveness of merged deposit money banks.

Literature Review
Organisational Culture and Quality of Service
Organisational culture mediates perceived quality of service dimensions, customer satisfaction and customer loyalty. Several studies (Hussein, Mohamad, Noordin & Ishak, 2014; Steele-Johnson, Beauregard, Hoover & Schmidt, 2018; Akbar & Prevaez, 2009; Button, Mathieu & Zajac, 2016; Aydin & Ozer, 2005; Yu, Chang & Huang, 2006) have affirmed that there is a relationship between organisational culture and quality of service. When the quality of service levels is high, benefits are found to include high customer loyalty and retention, low staff turnover, improvement in employee morale, cost savings and increased market share, profitability and increased corporate competitiveness (Steele-Johnson et al., 2018).

Similarly, Aydin and Ozer (2005) further argued that the influence of organisational culture on employees will cause them to deliver excellent quality of service to the customers and hence helps to retain their loyalty. Furthermore, the partial demographic statistics variable has a significant relationship with organisational culture, quality of service, customer satisfaction and customer loyalty of the leisure industry while significant differences show between importance and satisfaction of service quality of the leisure industry. In addition, both satisfaction of leisure industry quality of service and overall customer satisfaction has significant relationship with customer loyalty (Yu et al., 2006). Their findings also supported the path arguments that customer satisfaction mediates perceived quality of service dimensions and customer loyalty (Eman, Ayman &

Tawfik, 2013, Gronroos, 1993; Huff, Fornell & Anderson, 1994; Liou & Chuang, 2008; Lira, Ripoll, Peiró, & González, 2007; Marquis, 1970; Opoku, Yiadom, Chong & Abratt, 2008; Turk & Avcilar, 2009; Zeithaml, Berry & Parasuraman, 1996).

However, according to some reports (Harari, 1993; Rad, 2006), only about one-third of firms have achieved improvements in quality, productivity and competitiveness with quality management initiatives. Considering that quality management may be contingent on context, researchers have begun to study the role of context and organisational culture in particular, as a potential explanation for these somewhat ambiguous findings. Naor et al. (2008) affirms that there is a significant relationship between organisational culture and "infrastructure" quality practices, and between these practices and performance. The relationships between culture and "core" quality practices and between these practices and performance are not significant.

Prajogo and McDermott (2011) further explained that the developmental culture is the strongest predictor of performance indicators related to product quality, product innovation and process innovation. The group culture predicts process quality and process innovation, while the hierarchical culture predicts only process quality. Furthermore they indicated that the rational culture is related to product quality and process quality. In other to investigate associations between organisational culture, quality culture, quality management practices and performance, Wu et al. (2011) concluded that quality exploitation practices are highly related to performance outcomes when a firm's quality culture is not a well-established part of its organisational culture. If, in contrast, the quality culture plays a dominant role in a firm's organisational culture, quality exploration practices are significantly associated with performance. Considering that these dimensions are characteristics of the group, rational and developmental cultures, respectively, these findings confirm previous studies (Naor et al., 2008; Gimenez-Espin et al. (2013).

Methodology
The design adopted for this study is the quantitative research design using the descriptive survey design. This design was considered in order to investigate the relationships that exist among variables of the research. Data were collected through the primary source of data collection (Questionnaire). The research instrument was validated and reliability was carried out using the Cronbach alpha analysis. . A total of seven hundred federal civil servants were surveyed using a structured questionnaire in three federal ministries, three federal establishments and the office of the Head of Civil Service of the federation. Each ministry and establishment was provided with one hundred copies of the structured questionnaire to elicit various information from the respondents. Data was analyzed by inferential statistics using the statistical package for service solutions (SPSS).

Data Presentation, Analysis and Findings

Seven hundred questionnaires were distributed to employees. Six hundred and sixty-three questionnaires were retrieved indicating a ninety-four point seven response rate. Table 1 shows the demographic and descriptive distribution of respondents.

Table 1: Descriptive Analysis of Quality of Service

S/N	Quality of service	Responses (n) (%)							Mean	Std Dev.
		Very High	High	Moderately high	Moderately low	Low	Very low	Missing		
1	Consistency	60 (13.1%)	141 (30.8%)	132 (28.8%)	67 (14.6%)	31 (6.8%)	19 (4.1%)	8 (1.7)	4.09	1.377
2	Assurance	57 (12.4%)	156 (34.1%)	108 (23.6%)	77 (16.8%)	33 (7.2%)	19 (4.1%)	8 (1.7)	4.08	1.395
3	Reliability	55 (12.0%)	158 (34.5%)	106 (23.1%)	76 (16.6%)	37 (8.1%)	19 (4.1%)	7 (1.5)	4.07	1.390
4	Responsiveness	52 (11.4%)	146 (31.9%)	116 (25.3%)	94 (20.5%)	33 (7.2%)	8 (1.7%)	9 (2.0)	4.07	1.318
5	Empathy	56 (12.2%)	117 (25.5%)	109 (23.8%)	87 (19.0%)	50 (10.9%)	21 (4.6%)	18 (3.9)	3.80	1.542
	Overall Average								4.02	1.40

Source: Field Survey 2019

Interpretation

Table 1 present results of descriptive statistics on quality of service. The results of the descriptive analysis revealed that 60 (13.1%) of the respondents indicated that consistency is very high, 141 (30.8%) indicated high, 132 (28.8%) moderately high, 67 (14.6%) moderately low, 31 (6.8%) low and 19 (4.1%) very low. While 8 of the respondent representing 1.7% did not respond to that part of the questionnaire which represents the missing variable. On the average the respondents indicated that consistency is moderately high (Mean = 4.09, STD = 1.377). On assurance, 57 (12.4%) indicated very high, 156 (34.1%) indicated high, 108 (23.6%) moderately high, 77 (16.8%) moderately low, 33 (7.2%) low and 19 (4.1%) very low. While 8 of the respondent representing 1.7% did not respond to that part of the questionnaire which represents the missing variable. On the average the respondents indicated that assurance is moderately high (Mean = 4.08, STD = 1.395).

On reliability, 55 (12.0%) indicated very high, 158 (34.5%) indicated high, 106 (23.1%) moderately high, 76 (16.6%) moderately low, 37 (8.1%) low and 19 (4.1%) very low. While 7 of the respondent representing 1.5% did not respond to that part of the questionnaire which represents the missing variable. On the average the respondents indicated that reliability is moderately high (Mean = 4.07, STD = 1.390). Also, 52 (11.4%) of the respondents indicated that responsiveness is very high, 146 (31.9%) indicated high, 116 (25.3%) moderately high, 94 (20.5%) moderately low, 33 (7.2%) low and 8 (1.7%) very low. While 9 of the respondent representing 2.0% did not respond to that part of the

questionnaire which represents the missing variable. On the average the respondents indicated that responsiveness is moderately high (Mean = 4.07, STD = 1.318). On empathy, 56 (12.2%) indicated very high, 117 (25.5%) indicated high, 109 (23.8%) moderately high, 87 (19.0%) moderately low, 50 (10.9%) low and 21 (4.6%) very low. While 18 of the respondent representing 3.9% did not respond to that part of the questionnaire which represents the missing variable. On the average the respondents indicated that empathy is moderately high (Mean = 3.80, STD = 1.542).

Relating results in Table 2 and 1 together, organisational culture components andquality of service of selected merged deposit money banks in Nigeria have similar pattern of increase associated with moderately high overall mean scores. The result revealed that assurance and reliability of the selected deposit money banks are moderatelyhigh. It also revealed that the banks' responsiveness are high. These findings suggest that organisational culture components could affect quality of serviceof selected deposit money banks in Nigeria. This, therefore, provides an answer to the research question three and enable the researcher to achieve objective three.

Restatement of Hypothesis: organizational culture has no significant effect on quality of service in determining corporate competitiveness of banks.

Table 2: Multiple Regression of Organisational Culture and Quality of Service

N	Model	B	Sig.		R	Adjusted R^2	F- stat. (df)
	Constant	.057	.813				
	Team orientation	.100	.126				
	Innovativeness	.114	.096				
458	Continuous learning	.157	.007		0.696	0.478	70.790(6, 451)
	Outcome orientation	.216	.000	.000			
	Employee commitment	.014	.823				
	Adaptability	.343	.000				

Predictors=(Constant),AD,TO, OO, CL,ECand IN.
Dependent Variable: Quality of Service

Source: SPSS results, 2019.

Interpretation
The table reveals that organisational culture has a strong positive correlation with quality of service with an R value of 0.696. The adjusted R^2 shows the proportion of variance in the dependent variable that can be predicted from the independent variable. The result

shows that about 47.8% of the variance in quality of service is as a result of changes in the organisational culture components while the remaining 52.2% is as a result of other factors not captured in the model. The F-value of $F_{(6, 451)}=70.790$ is statistically significant with a P value < 0.05 which suggest that organisational culture component significantly explained the variation in the quality of service of the sampled banks which also shows the fitness of the model.

The co-efficient of the regression model all showed a positive effect with β coefficients of (0.100, 0.114, 0.157, 0.216, 0.014 and 0.343) respectively for all the components on organisational culture which implies that unit increase in team orientation, innovativeness, continuous learning, outcome orientation, employee commitment and adaptability will bring about 0.100, 0.114, 0.157, 0.216, 0.014 and 0.343-unit improvement in the quality of service of the selected banks. The constant 0.057 implies that if all the component of organisational culture are held constant, that is, place at zero level, the quality of service of the firms will be affected positively as shown by the sign of the co-efficient.

The constant (team orientation, innovativeness and employee commitment) showed an insignificant positive effect while other organisational culture components (continuous learning, outcome orientation and adaptability) showed a significant positive effect. However, the model showed an overall significant P value that is less than 0.05 which leads to the rejection of the third hypothesis.

The regression equation explaining the key results of the analysis is expressed as follows:
Model for (H) is stated as $y = f(x_1, x_2, x_3, x_4, x_5, x_6)$ and
$$QS = a_0 + \beta_1 TO + \beta_2 IN + \beta_3 CL + \beta_4 OO + \beta_5 EC + \beta_6 AD + e_i$$
Where:

QS = Quality of Service
TO = Team Orientation
IN = Innovativeness
CL = Continuous Learning
OO = Outcome Orientation
EC = Employee commitment
AD = Adaptability

The regression equation for hypothesis is thus represented as:
Quality of service = $0.057 + 0.100TO + 0.114IN + 0.157CL + 0.216OO + 0.014EC + 0.343ADP + e_i$

If the b-coefficient is significant, determined by applying the t-test to the ratio of the coefficient to its standard error, then the beta-coefficient is significant. However, in this study the table revealed that the predictor variable adaptability adopted by the merged deposit money banks was the strongest predictor of quality of service with (β = 0.343; r = 0.696, p<0.05). The null hypothesis therefore rejected.

Discussion

Having measured the combined effect of organisational culture components against the construct of quality of service, the results of hypothesis three tests were in agreement with the findings of Givarian, et al., (2013) who posit that it is not easy to measure service quality. The most important standard of measurement of service quality is whether customers are satisfied. (Givarian et al., 2013) suggested general characteristics as standard used by customers to evaluate the quality of services are the five service quality dimensions are: Tangibles appearance of physical facilities, equipment, personnel, and communication materials, Reliability-Ability to perform the promised service dependably and accurately, Responsiveness-Willingness to help customers and provide prompt service, Assurance-Knowledge and courtesy of employees and their ability to convey trust and confidence and Empathy- Caring, individualized attention the firm provides its customers. Based on the above literature analysis, the study conducted used a questionnaire survey method derived from service quality model to collect data on their organisational culture and customer satisfaction levels. The results of the study indicated that the poor the organisational culture, the poor the quality of service offered, and ultimately the lower the customer satisfaction levels.

Similarly, Aydin and Ozer (2005) further argued that the influence of organisational culture on employees will cause them to deliver excellent quality of service to the customers and hence helps to retain their loyalty. Furthermore, the partial demographic statistics variable has a significant relationship with organisational culture, quality of service, customer satisfaction and customer loyalty of the leisure industry while significant differences show between importance and satisfaction of service quality of the leisure industry. In addition, both satisfaction of leisure industry quality of service and overall customer satisfaction have significant relationship with customer loyalty (Yu et al., 2006). Their findings also supported the path arguments that customer satisfaction mediates perceived quality of service dimensions and customer loyalty (Eman, Ayman & Tawfik, 2013, Gronroos, 1993; Huff, Fornell & Anderson, 1994; Liou & Chuang, 2008; Lira, Ripoll, Peiró, & González, 2007; Marquis, 1970; Opoku, Yiadom, Chong & Abratt, 2008; Sarstedt et al., 2012; Turk & Avcilar, 2009; Zeithaml, Berry & Parasuraman, 1996).

Permarupan, Saufi, Kasimc, Balakrishnan, (2013) who categorizes organisational culture, into negative and positive culture. For an organisational culture to be positive or negative, there are certain conditions that compels a particular category of culture to exist within an organisation. Organisations with following conditions are said to hold positive culture and organisations that hold the opposite have negative culture. These conditions include: Clarity: whereby organisational goals are shared and made clear among everyone in the organisation. Standards: Clearly defined standards to be followed. Responsibility: The feeling that employees have authority delegated to them. Flexibility: Degree to which employees feel there are no unnecessary rules or procedures and new ideas are clearly communicated. Team Commitment: working positively together. A review of literature on organisational culture reveals that a majority of writers (Laforet, 2016, Gillespie, et al., 2007, Panagiotis, Alexandros, George, 2014) have the same view

that strong culture in the organisation is very helpful to enhance the performance of the employees which leads to goal achievement and increases the overall performance of the organisation. (Gillespie, et al., 2007) also suggests that "customer satisfaction is a predecessor of service quality". Based on the above literature analysis, the studies conducted hypothesized that: Strong organisational culture enhances customer satisfaction. A questionnaire survey was used to collect data on organisational culture and results of customer satisfaction surveys. Descriptive statistics, Correlation and Regression Analysis has been applied to find out the association between organisational culture and customer satisfaction. The results of these studies proved that there is a positive relationship between customer satisfaction and positive organisational culture.

Prajogo and McDermott (2011) further explained that the developmental culture is the strongest predictor of performance indicators related to product quality, product innovation and process innovation. The group culture predicts process quality and process innovation, while the hierarchical culture predicts only process quality. Furthermore, they indicated that the rational culture is related to product quality and process quality. In other to investigate associations between organizational culture, quality culture, quality management practices and performance, Wu et al. (2011) concluded that quality exploitation practices are highly related to performance outcomes when a firm's quality culture is not a well-established part of its organizational culture. If, in contrast, the quality culture plays a dominant role in a firm's organizational culture, quality exploration practices are significantly associated with performance. Considering that these dimensions are characteristics of the group, rational and developmental cultures, respectively, these findings confirm previous studies (Gimenez-Espin et al., 2013; Naor et al., 2008).

Conclusion
The study concludes that improved quality of service requires an assessment of the organisational culture and the implementation of an integrated process for change in organisations internal and external business environment variables. The study concludes that organizations especially banks needs to ensure that they embrace corporate culture as a top agenda in their organizations as this will lead to increase in their quality of service, help them to recognize and respond immediately to customer's needs efficiently and effectively, thereby resulting in increasing profits, decreasing levels of stress and higher level of customer satisfaction.

Suggestion for Further Studies
The findings of this study suggest several areas for future research to enrich the research scope and overcome the limitation of the study; the researcher suggests the need for further studies to include:
   I.   Respondents in the field survey were employees of the merged deposit money banks and as such may have withheld vital information from the researcher. However, another study on the merged deposit money banks varying corporate cultures can be carried out focusing on the role of the banks regulators (Central

Bank of Nigeria) and the government only. A future investigation can determine whether there exists a significant effect of the regulators and government in deposit money bank mergers in predicting the quality of service of the deposit money banks.

ii. One of the shortcomings of cross-sectional research design is that information or data are collected only once at different location. Future research could carry out this study using longitudinal research design, which takes into cognizance performance over a period of time.

iii. Further research on the corporate culture differences between merged and unmerged banks should be carried out. The research should consider the effects of culture changes on the employees, their adaptability and the organizational health and competitiveness of the organizations.

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