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SCHOOL OF BUSINESS

EFFECT OF ORGANIZATIONAL BEHAVIOR ON ORGANIZATIONAL

PERFORMANCE IN THE SERVICE INDUSTRY

A CASE STUDY OF BOSOME FREHO RURAL BANK

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DECLARATION

We have read the university regulations relating to plagiarism and certify that this report is all our own work and do not contain any unacknowledged work from any other source. We also declare that we have been under supervision for this report herein submitted.

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DEDICATION

We dedicate this work to our family especially our parents and supervisor for their support and encouragement, as well as those who helped us in diverse ways.

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ABSTRACT

Organizational behaviour is the study of both group and individual performance and activity within an organization. This area of study examines human behaviour in a work environment and determines its impact on job structure, performance, communication, motivation, leadership, etc. It is the systematic study and application of knowledge about how individuals and groups act within the organizations where they work. OB draws from other disciplines to create a unique field. This study examines the effect of organizational behaviour on organizational behaviour in the service industry. The objective of this study were to identify the types of organizational behaviour practices in the Bosome Freho Rural, to examines challenges the organizational that confront with as the result the organizational behaviour been practices and to analysis the impact of organizational behaviour on organizational performance The sampling techniques used in this research was sample random sampling technique. The population of the study were the staff and customers of Bosome Freho Rural and the sample size were twenty (20) staff and four thousand (4000) customers. This is the primary research and data has been collected through questionnaire and for analysis purpose SPSS software were been used. The study found out that the types of organizational behaviour practices in the Bosome Freho Rural was Custodial model. The studied was ranked first with 312(82%). Group Thinking was the type of organizational behaviour practices used in the organization studied was ranked second with 304(80%). Collegial Model of Organizational Behaviour was the types of organizational behaviour practices used in the organization studied was ranked third with 298(78%). The study recommend that the bank should make policies and make decisions through a process of discussion leading to consensus. Power is shared among some or all members of the organization who are thought to have a shared understanding about the aims of the institution.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Organizational development has some particular features that can increase sustainability on basis of effectiveness. The enhancement in performance contributes to employee's commitment. Therefore, in the service industry, Organizational behavior can be describing as the concern with people's thoughts, feelings, emotions and actions in an organizational or work settings. Organizational behavior proposes that incentives are motivational factors that are crucial for employees perform well. Behavior of an individual have a great influence on the performance of an organization. Positive behavior will enhance productivity. Whereas on the other hand, negative behavior will cause damages and bring heavy losses for the company.

Organizational behavior changes the way people make decisions. Businesses that are able to encourage risks in decision making within the company culture can enhance innovation and creativity. An employee who arrives at work with a positive attitude you generally become more creative and tolerant others.

On the other hand, Organizational performance refers to the degree to which the organization, with some informational, financial, and human resources, positions itself effectively on the business market.

As a multi-disciplinary science, organizational behavior has been influenced by developments in a number of related disciplines including: Sociology, industrial/organizational psychology, and economics.

The Industrial Revolution is a period from the 1760s where new technologies resulted in the adoption of new manufacturing techniques and increased mechanization. In his famous iron cage metaphor, Max Weber raised concerns over the reduction in religious and vocational

work experiences. Weber claimed that the Industrial Revolution's focus on efficiency constrained the worker to a kind of "prison" and "stripped a worker of their individuality" The significant social and cultural changes caused by the Industrial Revolution also gave rise to new forms of organization. Weber analyzed one of these organizations and came to the conclusion that bureaucracy was "an organization that rested on rational-legal principles and maximized technical efficiency.

A number of organizational behavior practitioners documented their ideas about management and organization. The best known theories of today originated from Henri Fayol, Chester Barnard, and Mary Parker Follet. All three of them drew from their experience to develop a model of effective organizational management, and each of their theories independently shared a focus on human behavior and motivation. One of the first management consultants, Frederick Taylor, was a 19th-century engineer who applied an approach known as the scientific management. Taylor advocated for maximizing task efficiency through the scientific method. The scientific method was further refined by Lillian and Frank Gilbreth, who utilized time and motion study to further improve worker efficiency. In the early 20th century the idea of Fordism emerged. Named after automobile mogul Henry Ford, the method relied on the standardization of production through the use of assembly lines. This allowed unskilled workers to produce complex products efficiently. Sorenson later clarified that Fordism developed independently of Taylor. Fordism can be explained as the application of bureaucratic and scientific management principles to whole manufacturing process.

1.2 Problem Statement

In this era of constant changes in the global markets, customer satisfaction is a key factor (Ndubisi et al, 2007) and also a critical performance indicator in every organization. (Gilabinia et al, 2011). One of the important goals of every organization is to serve

customers in the best way possible. (de Waal, 2012). In order to achieve this goal, employees of organizations need to understand that, without customers the organization does not have a reason to exist (de Waal et al., 2012). This means that, employees have to behave in ways that customers are not only satisfied with the service provided in a particular moment but in a long-term.

The notion of organizational performance is affiliated to the endurance and success of an organization. In service organization as well as in manufacturing organizations the computation of the organization performance is critical (Brynjolfsson, 1993). A balance score card proposed by (Kaplan & Norton, 1992) is used to measure the organization performance. The dimensions of the balance score used in this study are financial perspective; customer perspective; internal business perspective and learning perspective.

Performance is a comprehensive measure that can include productivity, quality, consistency, and so on. On the other side, performance indicators may also involve (criterion-based) results, behaviors and (normative) relative measures, concepts of education and training and instruments, involving management development and leadership training for developing attitudes of performance management and essential skills. (Richard, 2002). Balance Scorecard is the one of most critical tool which provides help or frame work to ensure that the strategy is translated into rational set of performance measurement (Kaplan & Norton, 1992).The performance measurement system assist in enhancing organization association to achieve goals and objectives in a successful manner. (Ittner & Larcker, 1998) The strategic planning that is based on development of objectives assist organization to emphasize on non-financial or intangible assets. The quality, performance and services associated with customers have financial features .The financial and non-financial reward management system is possible through the measurement and evaluation of performance measurement system (Kaplan & Norton 2001). According to (Chavan, 2009), (Johnsen, 2001) performance

management, relative (normative) measures (Richard, 2002). The organization's performance is the function of the basic returns to the instillation of strong culture in the organization's systems which enables it to perform its routines undoubtedly. This concept is important in permitting researchers and managers to assess firms' performance over time and matches their performance with the competitors. In simple word, organizational performance is the most essential criterion in managing and accessing the actions and environments of organizations. Therefore, this study is important because it discusses issues affecting organizational behavior on organizational performance in the service, basically in the Bosome Freho Rural Bank in order to know how behavior assist in enhancing organizational performance

1.3 Purpose of the Study

This study seeks to analyze the effect of organizational behavior on organizational performance in the service industry. A case study of Bosome Freho Rural Bank.

1.3.1 Research Objectives

1. To identify the types of organizational behavior practices in the Bosome Freho Rural Bank
2. To examine the challenges of organizational behavior on organizational performance in the Bosome Freho Rural Bank
3. To analyze the impact of organizational behavior on organizational performance

1.4 Research Questions

1. What are the types of organizational behavior practices in the Bosome Freho Rural Bank?
2. What are the challenges of organizational behavior on organizational performances?

3. What is the impact of organizational behavior on organizational performance?

1.5 Significance of the Study

The study of organizational behavior on organizational performance in the service industry is important because it both theoretical and practical and also it contributes to the development of the organization. Firstly, this research will help management and workers of the service industry in the rural banking sector to take organizational behavior serious and factor it providing their services that will help organizations increase productivity.

Secondly, this research will serve as a guideline for potential bank's management that wants to enter the industry to know the value of organizational behavior on organizational performance. Many service companies fail not because of bad services but rather their inability to pay attention to organizational behavior on organizational performance.

Thirdly, it will be relevant for academic purposes. This study will serve as a base for further research by students, teachers and others who are interested in studying similar topics.

Finally, it is more significant because the world is going towards the global competition and businesses try to understand the effect of organizational behavior on organizational performance. By understanding the customer loyalty, organizations would like to change their activities towards achieving their objectives in a meaningful manner.

1.6 Scope of the Study

Because fraud happens in so many institutions and thus making the scope very broad. The focus of this study is on the effect of organizational behavior on organizational performance in the service industry. The research is limited to the Bosome Freho Rural Bank within the Kumasi metropolis. The largest city in Ghana, the research is limited to customers of the Bosome Freho Rural bank, tellers, and financial managers in the Kumasi metro. These groups

of customers were chosen because in the first place they are also consumers of the banking service and secondly, because they are also in charge of purchasing of banking services for the consumption by the facilities as a result of the role they played.

1.7 Limitation of the Study

The real limitations of this study are constraints of assets, access to important data and time variable. The financial and material resources required for a larger sample size for the study is not available. It is unlikely the researcher would have access to all questionnaires that are distributed to prospective respondents. Language is also a limitation to data collection as it is difficult translating some questions and statements into the local dialects perfectly since not all customers are literate who can read and understand the questions. This study is additionally compelled by time since it is conducted within a very restricted academic time span.

1.8 Organization of the Study

This report is composed of five sections. Chapter one gives a general presentation of the study and covers the background of the study, the problem statement, purpose of the study, the study questions, justification of the study, significant of the study, research methodology, limitation of the study, and organization of the study.

The chapter two is about the reviewing of relevant literatures relating to the topic. Chapter three deals with research methodology which includes the sources of data, the population size, the sample size, data collection method, research instruments or tools, and sampling techniques.

Chapter four presents analysis and discussions of results of the study whilst chapter five gives a summary of findings, conclusions and recommendations of the entire study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This section focus on the literature related to the topic study. The chapter firstly looked at the theory behind the study, conceptual framework and empirical review

2.1. Theoretical review

Considering the competitive environment, there is a need for company to plan their strategies that will differentiate them from another. To survive in competitive service industry, a company should develop a new strategy to make its customers satisfied. Building customer loyalty is not an option in business, it is one way to develop a sustainable competitive excellence. The linkage among service quality, customer satisfaction, and customer loyalty give creative ideas to improve service and lead to reach a competitive excellence in a service business. By the term service sector performance, what is generally understood is that service has an obligation for good performance to the extent of customer's satisfaction. Organizational performance has been always measured in terms of profit, sales growth, cash turnover and financial goal achievement against competitors. However, the profile of end customer in a service sector is ever changing and for that organization performance should be defined in boarder sphere of new innovation, new strategy, advanced service quality, employee oriented, customer focused and various emerging areas for overall growth. A move towards performance would be a fundamental change in service sector. It appears as the direction of change towards improvement. The concept of performance deals with almost infinite variety of definitions, many of which relate to functional perspectives or specific contexts. The organizational performance is required to build a framework that will work on

planning, organizing, implementing and identification of opportunity for continuous growth and improvement in service sector.

There are many factors that influence customers to remain loyal to the company and not move to another company. In such cases, trust is likely to become an important factor when the service offered is below the expectation.

The notion of organizational performance is affiliated to the endurance and success of an organization. In service organization as well as in manufacturing organizations the computation of the organization performance is critical (Brynjolfson, 1993). A balance score card proposed by (Kaplan & Norton, 1992) is used to measure the organization performance. The dimensions of the balance score used in this study are financial perspective; customer perspective; internal business perspective and learning perspective. Performance is a comprehensive measure that can include productivity, quality, consistency, and so on.

In the global competition that is getting more competitive, company really need customer loyalty because in this problem customer loyalty have a big role in making the company more profitable. There are several benefits for the company about the importance of maintaining customer loyalty. The advantages of customer loyalty are long-term and cumulative, meaning the longer the customer's loyalty, the greater the profit the company can get from the customer. Loyal customer will be a valuable asset to the company, loyal customer retention can also provide positive feedback for the company, and loyalty has a positive relationship with profitability (Dharmmesta, 1999). Kotler (2000) argued that satisfied and loyal customers are an opportunity to gain new customers. On the other hand, loyal customers provide many benefits for the company, including: providing consistent buyback opportunities, expanding sales of consumer products, positive word of mouth, and reduced promotional costs in order to attract new customers.

2.2 Contingency theory

A contingency theory is an organizational theory that claims that there is no best way to organize a corporation, to lead a company, or to make decisions. Instead, the optimal course of action is contingent (dependent) upon the internal and external situation. Contingent leaders are flexible in choosing and adapting to succinct strategies to suit change in situation at a particular period in time in the running of the organization. The contingency approach to leadership was influenced by two earlier research programs endeavoring to pinpoint effective leadership behavior. During the 1950s, researchers at Ohio State University administered extensive questionnaires measuring a range of possible leader behaviors in various organizational contexts. Although multiple sets of leadership behaviors were originally identified based on these questionnaires, two types of behaviors proved to be especially typical of effective leaders: (1) consideration leader behaviors that include building good rapport and interpersonal relationships and showing support and concern for subordinates and (2) initiating structure leader behaviors that provided structure (e.g., role assignment, planning, scheduling) to ensure task completion and goal attainment. About the same time, investigators from the University of Michigan's Survey Research Center conducted interviews and distributed questionnaires in organizations and collected measures of group productivity to assess effective leadership behaviors. The leadership behavior categories that emerged from the University of Chicago were similar to the consideration and initiating structure behaviors identified by the Ohio State studies. The University of Michigan investigators, however, termed these leadership behaviors relation-oriented behavior and task-oriented behavior. This line of research was later extended by Robert Blake and Jane Mouton in 1964 to suggest that effective leaders score high on both these behaviors. They suggested that previous theories such as Weber's bureaucracy and, Taylor's scientific management had failed because they neglected that management style and organizational

structure were influenced by various aspects of the environment: the contingency factors. There could not be "one best way" for leadership or organization. Historically, contingency theory has sought to formulate broad generalizations about the formal structures that are typically associated with or best fit the use of different technologies. The perspective originated with the work of Joan Woodward (1958), who argued that technologies directly determine differences in such organizational attributes as span of control, centralization of authority, and the formalization of rules and procedure.

2.3 Concept of Organizational Behavior

OB is an interdisciplinary field of study seeking to understand the behavior of individual, group and organizational processes in organizational settings (Baron, 1986:9) which can be applied to better understand and manage people at work (Kreitner & Kinicki, 2007:5). OB involves the study and application of knowledge about how people act within organizations, as individuals and within groups (Newstrom & Davis, 2002:4), what "they think, feel and do in and around organizations" (McShane & Von Glinow, 2005:4) and it investigates the impact that individuals, groups and structures have on behavior within organizations in order to ultimately improve an organization's effectiveness (Robbins, 2001:6). OB has an academic element that draws on the wisdom from, and combines the knowledge of various disciplines. It can be applied in the management of people and organizations and provides advice on what managers can do to improve organizational performance. OB can be applied on three levels namely the individual, groups and the organization as a whole. It ultimately aims to improve organizational effectiveness (Shani & Lau, 2000:15).

Martin (2004:411-412) criticizes OB research that only refers to OB as 'behavior studied within organizations'. It appears that Martin questions the reasons behind the behaviour within organizations. Staw (1991:805-819) states that theories about individual behaviour

can help to explain the behavior of organizations. He asserts that the behavior of organizations can be related to the behaviour of individuals (actual persons such as the CEO) and could thus be explained in the same way. It is however important to remember that organizations are by definition collaborations of their participants. So although individual behaviour can explain some aspects of OB, what makes OB unique are the behavioral combinations and collaborations of the organizational members within the organizations. Staw highlights the importance of investigating the way in which the behaviour of organizations evolves out of the 'interplay between collective players and socio-structural and cultural facts' (Staw, 1991:805-819). Organizational behaviour may thus be defined as the attempt to describe, explain and understand how the beliefs, attitudes, values, emotional responses and behaviour of people in their workplace is shaped by the actual, imagined, implied or implicit rules and roles in their workplace (Furnham, 2004:428).

2.3.1 Organizational Behaviour as Independent Field of Study

Robbins, Odendaal and Roodt (2003:7) define a field of study as a distinct area of expertise with a common body of knowledge. OB as an independent field of study seeks to increase the knowledge of all aspects of behaviour in organizational settings through the use of scientific method. Scientific orientation is a hallmark of OB and the scientific foundations of OB can be found in its interdisciplinary body of knowledge, use of scientific methods and focus on application and contingency thinking. OB utilizes empirical, research-based approaches based on systematic observation and measurement of the phenomena, in this case individual, group, and organizational processes and how these processes interrelate (Greenberg & Baron, 1997:8-9; Schermerhorn, Osborn & Hunt, 2005:4-5).

OB is an independent field of study because of two main reasons:

1. Firstly, in terms of social science, it is important to study human behaviour within an organizational setting, as it generates knowledge and increases the insight into the effects of organizations on people and vice versa. For example, organizational behaviorists are interested in the way that organizations respond to issues such as the impact of technological change;

2. Secondly, the ultimate aim is to apply that knowledge in such a way that it is of practical use in the improvement of organizational functioning and the quality of work life (Cook & Hunsaker, 2001:6; Greenberg & Baron, 2008:15; McShane & Von Glinow, 2005:5).

OB researchers rely on a set of basic beliefs or anchors to study organizations, namely that OB knowledge should be multi-disciplinary and based on systematic research (Furnham, 2004:424; McShane & Von Glinow, 2005:19). A further anchor is that organizational events usually have contingencies, therefore any particular action may have different consequences in different situations and no single solution is best in all situations (Greenberg & Baron, 1997:8-9). Yet another anchor states that organizations are open systems (Cook & Hunsaker, 2001:13-14). Lastly, OB can be viewed from three levels of analysis: the individual, the team and the organizational level of which a brief description follows:

Firstly, the individual level, which includes the characteristics and behaviors of individuals as well as the thought processes attributed to them. This includes motivation, perceptions, personalities, attitudes, and values.

Secondly, the team or group level, which looks at the way people interact and includes teamwork, decisions, power, politics and conflict.

Thirdly, the organizational level, focusing “on how people structure their working relationships and how organizations interact with their environments” (McShane & Von Glinow, 2005:21).

This study will focus on the organizational level of the World Heritage sites within an open systems context. According to the open systems anchor organizations have interdependent parts that work together in an effort to monitor and transact with the external environment on a continuous basis. Systems such as organizations obtain resources from the environment, transform them by applying knowledge and technology, and produce outputs. Within the external environment there are natural and social conditions that influence the organization. External environments are turbulent and as a result organization must be able to adapt and respond to change (McShane & Von Glinow, 2005:6).

OB is worth studying as it is concerned with the attitudes and behavior of people in organizations. OB also has implications for an organization's competitiveness and success. An increasing number of studies have confirmed the existence of linkages between organizational behavior and corporate performance and success. The differentiating factor of the most successful organizations is the workforce and specifically how effectively organizations manage their employees. What happens in organizations often has a profound impact on their workforce and having knowledge of OB will help to make more effective managers and employees (Johns & Saks, 2008).

2.3.2 Organizational Behaviour Objectives

Johns and Saks (2008) state that the broad goals or objectives of OB are the effective prediction, explanation and management of the behaviour that occurs in organizations, which may be described as follows: Predicting the behaviour of others is an essential requirement for everyday life, both inside and outside of organizations. The regularity of behaviour in organizations permits the prediction of future occurrences through systematic study. Explaining Organizational Behaviour or events in organizations is a key goal of OB. The ability to understand behaviour is a necessary prerequisite for effectively managing it.

Managing Organizational Behaviour is defined as the art of getting things accomplished in organizations through people. If behaviour can be predicted and explained, it can be managed. In terms of OB points of view, prediction and explanation constitute analysis, and management constitutes action.

2.3.4 Systems approach to organizational behaviour

Systems theory is an interdisciplinary field of science, being the study of the nature of complex systems. It originated in biology in the 1920s out of the need to explain the interrelatedness of organisms in ecosystems and it provides a useful framework by which one can analyze and describe any relationship, network or group of objects that work in collaboration to produce a desired outcome (Bale, 1995:30).

The open systems approach has for decades been commended for its usefulness in analysing complexity in organizations and as such is often the chosen method to explain OB issues. Systems Theory emphasises that the whole is greater than the sum of the parts and that the parts are interrelated (Cook & Hunsaker, 2001:614). The early advocates of systems theory stated that in order to fully understand a system, a study must be made of the forces that impact upon it (Baker, 1973; Katz & Kahn, 1966; Simon, 1969). An open systems approach is recommended for studying contemporary organizations which exist in challenging and constantly changing environments (Cook & Hunsaker, 2001:614; Leavitt, Pinfield & Webb, 1974; Luthans, 2008; McShane & Von Glinow, 2005:21).

For the purpose of this study the significant application of an open systems approach is within the field of 'Organizational Theory'. The systems framework is fundamental to organizational theory as organizations are complex and dynamic with goalorientated processes (Ash, 1992: 198-207). A systemic view on organizations is trans-disciplinary and integrative, giving dominance to the interrelationships between the elements of the

organizational system. It is from this dynamic interrelationships and interaction that new properties of the system emerge. A systems view of organizations relies upon achieving negative entropy also known as syntropy. The dynamic interaction of the elements of an organizational system may be referred to as 'entropy' (the natural tendency towards a process of inner disorder) and 'syntropy' (negative entropy) which is the opposite, referring to the force exerted to keep order. Forces for change and crisis come from entropy, which exert pressure on the system to change. Syntropy endeavours to establish the dynamics of control such as organizing and re-balancing the system (Grinberg, 2007).

The influence and empirical application of open systems theory is widely accepted (Delmas & Toffel, 2008:1027–1055; Drory & Zaidman, 2007:290-308; Lecocq & Demil, B. 2006: 891–898; Yassin, Czuchry, Martin, & Feagins, 2000: 227-233). As Yassin et al. (2000:227) state, global competition is forcing organizations to adopt an open systems approach which stresses customer orientation and environmental interface. An open systems approach promotes efficiency, responsiveness, flexibility and effectiveness through better relationships and dynamics in order to optimize system inputs and outputs.

It is not the focus of this study to criticize or research 'systems theory'. However, due to the emphasis placed by systems thinking on the necessity to comprehend the interdependencies between the various parts of the system as well as between the system and its environment this researcher considers systems approach as the most meaningful way to examine an organization. To conceptualize an organization as an open system is to emphasize the importance of the interrelationships between its elements and its environment, upon which the maintenance, survival, and growth of an open system depends.

2.3.5 Organizations as Open Systems

Organizations are complex systems that transform inputs into outputs. Many different systems in the organization operate at the same time and the systems view of organizations emphasizes the interrelatedness and interactive nature of organizations (Furnham, 2004:426-427). Although Furnham articulates the complexity of organizational systems, not all operations take place within the confines of an organization, though it may remain shaped by the organization. He warns that it is wrong to suggest that these systems have a life of their own independent of the people in the system. The premise on which the systems model of OB is based, states that organizations as open systems take inputs from the external environment, transform some of these inputs, and send them back into the external environment as outputs. This demonstrates the need for organizations to cope with demands of the environment on both the input and the output side (Johns & Saks, 2008). The external environment consists of the natural and social conditions outside the organization as well as shareholders, customers, suppliers, governments, and any other group with a vested interest in the organization. (Adapted from Cook & Hunsaker, 2001:13-15; Greenberg & Baron, 1997:8; Lorsch, 1977:2-14; Robbins, 1990). Organizational systems such as the World Heritage sites comprise interrelated and interdependent components consisting of many internal sub-systems all of which must be aligned with each other in order to form a successfully integrated whole and achieve the organizational goals (Cook & Hunsaker, 2001:13).

2.3.6 Elements of an Open System Organization

Organizations are structured, open and dynamic systems influenced by and adaptable to external forces. A system is a set of interrelated sub-systems forming an integrated whole working together to meet agreed-upon objectives. Organizations are fundamentally input-

transformation-output systems that utilize resources to produce goods and services. Various inputs are imported from the environment and then transformed by the organization's subsystems into outputs to be exported to the environment, for example stakeholders are part of an open system organization and as such influence the organization's output (Cook & Hunsaker, 2001:13-15; Greenberg & Baron, 1997:8). Components of an open system organization include the following (Cook & Hunsaker, 2001:14-15; Greenberg & Baron, 1997:8; Lorsch, 1977:2-14): Environment - The external environment consists of events and conditions surrounding the organization that influence its activities. It refers to the forces and institutions outside the firm with which its members must deal to achieve the organization's purposes. These forces include competitors' actions, customer requirements, financial constraints, as well as scientific and technological knowledge. A common denominator is that all these elements provide information that is used to make and implement decisions inside the organization. Johns and Saks (2008) further elaborate on the external environment to include: The general economy which affects organizations as they profit from an upturn or suffer from a downturn. Social and political factors as well as legal regulations that prescribe organizational operation. All organizations have potential customers for their products and services. In the case of World Heritage sites; each site competes with other tourist destinations for visitors and revenue. Organizations are dependent on the environment for supplies that include labor, raw materials, equipment, and component parts. Shortages can cause severe difficulties.

Competitors fight for resources that include both customers and suppliers.

Task – This is an organization's mission, purpose, or goal for existing. A task is the actions members must take to implement the organization's strategy in a particular environment. For the World Heritage sites this involves the protection, conservation and presentation of the sites and heritage values, by facilitating optimal tourism and development of communities.

People – This refers to the human resources of the organizational system. Psychological characteristics are the enduring factors in an individual’s personality that lead him or her to behave in a consistent fashion over time. Individuals have qualities that vary greatly from those of other people, and organizations must take these differences into account. It is crucial to the continued existence of World Heritage sites (as with any organization) that they manage to sustain a capable staff complement.

Structure – This is the manner in which an organization is designed to work at the macro level. The World Heritage sites involve a large number of diverse role-players and stakeholders ranging from governmental groups to on-site agencies and individuals, from international non-governmental organizations (NGOs) to private residents and tourists who are grouped together and who must make the sites function successfully.

Technology – This refers to the intellectual and technological processes an organization use to transform inputs into outputs such as products or services in order to meet organizational targets.

Strategy - The organization’s strategy is a statement of the purposes of the organization within a relevant environment or business or context, and the distinctive means by which goals will be achieved. In that sense, the strategy defines the environment in which an organization operates. A strategy may be explicitly stated or it may simply exist as an implicit idea based on the actions of the organization’s managers over time.

2.4 Organizational Performance

Organization performance has been the most important consideration for every organization, be it profit or non-profit organization. It has been very important for managers to know which factors influence an organization’s performance in order for them to take full advantage and appropriate steps to initiate them. Organizational researchers among themselves have

different opinions of performance as it continues to be a contentious issue. (Barney, 1997). According to Daft (2000), organizational performance is the organization's ability to attain its goals by using resources in an efficient and effective manner. Quite similar to Daft (2000), Richardo (2001) defined organizational performance as the ability of the organization to achieve its goals and objectives. According to Cascio (2014) organizational performance is the degree of attainment of work mission as measured in terms of work outcome, intangible assets, customer link, and quality services. Kaplan and Norton (2001) defined organizational performance as the organization's capacity to accomplish its goals effectively and efficiently using available human and physical resources. This definition provides the justification for organizations to be guided by objective performance criteria when evaluating employees' work based performance. This is also helpful in evaluating the achievement of the organizational goals as well as when developing strategic plans for the organizations' future performance (Ittner & Larcker, 2012). Although many studies have found that different companies in different countries tend to emphasize on different objectives, literature suggests financial profitability and growth to be the most common measures of organizational performance. Conversely, researchers have argued that no one definition is inherently superior to another and the definition that a researcher adopts should be based on the disciplinary framework adopted for the study (Cameron & Whetten, 1983).

2.5 Measurement of Organizational Performance

The purpose of performance measurement is to assist in decision making and to understand progress towards meeting the outcomes of the Strategic Plan and Action Plans. Strategic Plans and Action Plans typically have associated objectives. One of the more difficult tasks for managers is identifying indicators that demonstrate progress towards achieving objectives. Moving towards this outcomes-based approach is no easy task. Organizational

performance has suffered from not only a definition problem, but also from a conceptual problem as stated by Heffernan and Flood (2000). They stated that as a concept in modern management, organizational performance suffered from problems of conceptual clarity in a number of areas. The first was the area of definition while the second was that of measurement. The term performance was sometimes confused with productivity. As opined by Hofer (1983), different fields of study will and should use different measures of organizational performance because of the differences in their research questions. Ricardo (2001) suggests that there is a difference between performance and productivity. Productivity is a ratio depicting the volume of work completed in a given amount of time while performance is a broader indicator that can include productivity, quality, consistency, results, behaviors (criterion-based) and relative (normative) measures, education and training concepts and instruments, including management development and leadership training for building necessary skills and attitudes of performance management (Richard, 2002) as cited in Rehman (2012). Many researchers have used managers' subjective perceptions to measure beneficial outcomes for firms. Others have preferred objective data; such as return on assets. Scholars have widely established that there is a high correlation and concurrent validity between objective and subjective data on performance, which implies that both are valid when calculating a firm's performance (e.g., Dess & Robinson, 1984; Venkatraman & Ramanujan, 1986). As seen in the literature on organizational performance, performance is all about achieving the objectives that organizations/firms set for themselves. The objectives of an organization/firm could be financial, that is to say, profit-making or non-financial such as spreading awareness about a particular issue in a community. Organizational performance could be categorized under two categories: financial and non-financial. The profitability of an organization is an important financial indicator to reflect the efficiency of the organization and the owners'/managers

ability to increase sales while keeping the variable costs down (Davis et al., 2000). Profit margin, return on assets, return on equity, return on investment, and return on sales are considered to be the common measures of financial profitability (Robinson, 1982; Galbraith & Schendel, 1983). Non-financial measures include job satisfaction, organizational commitment, and employee turnover (Mowday, Porter & Steers, 1982; Mayer & Schoorman, 1992; Hosmer, 1995; Rich, 1997; Zulkifli & Jamaluddin, 2000). Although there is a range of other behaviors that could be used for measuring performance, Borman and Schmit (2012) emphasize judgmental and evaluative processes that take a great deal of action when defining performance. According to Ittner and Larcker (2012) organization performance is a broader concept whose indicators include productivity, quality, consistency, efficiency as well as relative measures such as management development and leadership training for building necessary skills and attitudes among the workers. Organizational performance can also be conceptualized in terms of net income, revenue, number of employees, physical expansion, increased market shares and financial sustainability (Kotter, 2012). According to Richard (2013) organizational performance covers financial performance which includes profits, return on assets, return on investment, sales volumes, market share and shareholder return. In fact, the conceptualization of business performance in strategic management research usually revolved around the use of financial indicators. Thus, indicators based on financial measures such as sales growth, profitability, and earnings per share have been used by researchers. An organization's performance depends on many factors, such as the efficiency of business processes, employee productivity, how effectively organizations meet their objectives, the alignment among business functions, as well as those functions' alignment with the organization's strategy, and organizational culture and climate (Smith, 2019). All of these contribute to how efficiently an organization operates and how well it performs in the marketplace. Therefore, the organization's performance is a function of the

potential return to the inculcation of strong culture into the organization's systems enabling it to execute its routines (Rehman, 2012).

2.6 Organizational Culture

Culture has been called “the way of life for an entire society.” The culture of a group can be defined as: “A pattern of shared basic assumptions that the group learned as it solved its problems of external adaptation and internal integration, that has worked well enough to be considered valid and therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems” (Schein, 1990). In other words, as groups evolve over time, they face two basic challenges: integrating individuals into an effective whole, and adapting effectively to the external environment in order to survive. As groups find solutions to these problems over time, they engage in a kind of collective learning that creates the set of shared assumptions and beliefs that are call “culture.” It is the set of shared values, beliefs, and norms that influence the way employees think, feel, and behave in the workplace (Schein, 2011). Culture is the social glue that keeps organizations integrated and controlled through informal, non-structural means – shared values, beliefs, understandings and norms. Culture in this sense contributes to the avoidance of fragmentation, conflict and tension. Culture serves as a sense- making and control-gaining mechanism that can guide and shape attitudes and behaviors (Alvesson, 2002). It has also been described as a set of values, beliefs, and behavior patterns that differentiate one organization from other organizations (Ortega-Parra & Sastre-Castillo, 2013). King (2012) defined organizational cultures as a system of values that subconsciously and silently drive people to make each choice and decision in the organization. Organizational culture includes the norms that the members of an organization experience and describe as their work settings (Schneider tal., 2013). Such norms shape how members behave and adapt to get results in the organization. It has been describing as how the members of an organization interact with each other and

other stakeholders (Simoneaux & Stroud, 2014). Another successful –and perhaps more specific definition of organizational culture has been given by Claver, et al (2001), which states that “organizational culture is a set of values, symbols and rituals, shared by the members of specific firm, which describes the way things are done in an organization in order to solve both internal management problems and those related to customers, suppliers and environment”. Although there is no consensus on the definition of organizational culture, a cursory look at most of the definitions indicated that organizational culture definitions share a number of specific characteristics. First of all, they all include the concept of sharing, indicating that organizational culture is only developed within groups. Secondly, organizational culture is considered to be a social construction, related to each organizations and employees“ location, history, working environment and specific events. Thirdly, many definitions imply that organizational culture is multidimensional and multileveled and includes many cognitive and symbolic strata. Finally, most authors also agreed that organizational/corporate culture referred to something that is holistic, historically determined (by founders or leaders), related to things anthropologists study (like rituals and symbols), socially constructed (created and preserved by the group of people who together form the organization), soft, and difficult to change. The definitions by Schein (1990) and Claver et al (2001) for instance, seem to share some similarities in terms of the artifact but differ in that Schein emphasized that culture is a dynamic evolving process while Claver et al assumed the mechanical existence of culture.

2.7 Effect of Organizational Culture on Organizational Performance

Organizational culture has the potential to enhance organizational performance, employee job satisfaction, and the sense of certainty about problem solving (Kotter, 2012). If an

organizational culture becomes incongruent with the changing expectations of its“ internal and/or external stakeholders, the organization’s effectiveness can decline (Ernst, 2001).

Organizational culture and performance clearly are related (Kopelman, Brief, & Guzzo, 1990), although the evidence regarding the exact nature of this relationship is mixed. Studies show that the relationship between many cultural attributes and high performance has not been consistent over time (Denison, 1990; Sorenson, 2002). The effects of organizational culture on employee behavior and performance can be summarized based on four key ideas (Bulach, Lunenburg, & Potter, 2012; Hellriegel & Slocum, 2011).

First, knowing the culture of an organization allows employees to understand both the organization’s history and current methods of operation. This insight provides guidance about expected future behaviors. Second, organizational culture can foster commitment to the organization’s philosophy and values. This commitment generates shared feelings of working toward common goals. That is, organizations can achieve effectiveness only when employees share values. Third, organizational culture, through its norms, serves as a control mechanism to channel behaviors toward desired and accepted behaviors. This can also be accomplished by recruiting, selecting, and retaining employees whose values best fit the values of the organization. Finally, certain types of organizational cultures may be related directly to greater effectiveness and productivity than others.

2.7.1 The Employer Branding

Employer branding is the process of defining your organization’s brand to prospective candidates. It includes planning, creating, and executing a range of employer branding strategies to shape your brand. The employer branding processes you use shouldn’t embellish or exaggerate your existing company’s brand, goals, or values. It should reflect the actual perks of your organization and match your brand. It’s important to note that employer

branding strategies are similar to recruitment marketing approaches. Both of these strategies are related to bolstering your organization's reputation. But there is an essential difference. Whereas with employer branding, you define your business' brand, which includes determining your employee value proposition. With recruitment marketing, you are typically more focused on promoting your brand in various ways. Branding is a new discipline of brand management, defined as the part of an organization's functional area that plans, measures, grows, and manages its brand (Keller, 1998). Branding strategies focus on the image organizations create in the minds of their customers regarding their products. The idea of branding and the development of brand equity have been applied to intangible services and tangible products (Krishnan and Hartline, 2001). Organizations use brands to give their offerings an identity and distinguish them from competitors' offerings (Miles and Mangold, 2004). A brand is "a seller's promise to consistently deliver a specific set of features, benefits, and services to the buyers" (Kotler, 1999). Brands are scaleindependent signals which communicate unobservable quality, regardless of a transaction (Kirmani and Rao, 2000). The brand provides important benefits to consumers by facilitating their information processing, increasing confidence in their brand choices, and reducing perceived risk and information costs (Wilden. et al, 2010). The value of branding to the customer can be expressed as the interpreting/processing information, confidence in the purchase decision, and satisfaction with use (Aaker, 1991). Delivering a consistent and distinctive customer brand experience has always been a central concern of brand management (Mosley, 2007).

2.7.2 Employer Branding characteristics

The employer brand is mostly created through specific organizational characteristics that are communicated via organizational members and (other) stakeholders. In general, it can be said that employer branding is the intention of the organization to develop and communicate

organizational characteristics and associations to be (judged as) a better employer and therefore gain a competitive advantage. This process knows a two-way interaction of internal and external branding (Lievens & Highhouse, 2003). In more specific terms, Backhaus and Tikoo (2004) describe it as: provide employees with information they need to self-assess once inside the organization, and the effort by the organization to market its employer value proposition in order to improve recruitment and retention and increase the value of human capital (p. 510). In recent years this difference gained more and more attention, mainly because of the emphasis on HRM. Mosley (2007), for example, stresses that the role of employees in creating a strong brand is very important; —engaged and satisfied employees are more likely to deliver a consistently positive experience (p. 126). In addition, Davies (2008) describes employer branding as (distinctive) associations employees have with the organization name.

2.7.3 Importance of employer branding

There are several reasons why employer branding is important for you as a recruiter. When combined with recruitment marketing approaches, employer branding can help you communicate to candidates that your business has a positive work environment. This is a pivotal factor that usually influences top candidates when deciding whether to accept or reject your job offer. Approximately 50% of workers say they wouldn't join a business with a bad reputation despite a compensation increase. But you can encourage your candidates to join your organization with a powerful business brand, which enhances your reputation, boosts your recruitment efforts, and increases the level of candidate engagement. Employer branding is also the key to retaining your existing employees and reducing staff turnover. With a strong company brand, you communicate to your employees that their working environment is positive, which boosts employee retention rates. Efficient employer branding strategies will

also ensure that you avoid spending additional costs defining your employer brand to each candidate individually. This is because, when executed alongside a recruitment marketing strategy, your company brand has already been publicized positively. Employer branding that is carried out in the right way can decrease your overall recruiting costs by approximately 43%. HR professionals can even enhance the quality of their candidate pool with a good employer branding strategy. By sharing critical information about your company's culture and your team's quality, you can influence your prospective candidates to apply for your vacancies. It also widens your talent pool because the stronger your brand, the more likely your candidates will share your strong employer brand with others, helping you attract top talent. Continue reading to find out the essential steps you should take to create and implement your employer branding strategy.

An effective employer branding strategy helps the reputation of your business in various ways. In addition to helping you plan towards creating a positive brand, it enhances how prospective candidates view your company's culture. Employer branding also:

- Informs your candidates of your company benefits and vacations
- Gives your candidates information about your corporate social responsibility or services to the wider community
- Helps you inform your candidates about career development opportunities, and similarly,
- Gives your candidates information about training opportunities specific to your brand while showing your willingness to invest in your employees continuously

Winning incentives like these are critical factors to consider when defining your employer brand, significantly boosting your company's image. When you have defined such incentives

and considered how they align with your brand, you can promote them using recruitment marketing strategies.

Not only does an effective employer branding strategy help you lower your company's recruitment costs and save money, but it can also boost your company's value as well. It does this by:

- Ensuring that you retain your best-performing employees by promoting key company incentives and values. This approach makes your employees more driven to advance and grow within the company and also adds value.
- Helping your organization to reach targets and gain higher profits more easily because of increased workplace productivity.
- Significantly reducing your time to hire as your employees can act as ambassadors for the company. As your strong brand empowers your employees, they will spread your positive company image and help you discover candidates faster.
- Helping you save on recruiting time and resources. This occurs because your company image will have already been shaped by your employer branding strategy and shared via recruitment marketing approaches.
- Reducing your cost per hire because, as mentioned, you are already promoting your brand. This means that you can spend less on sharing your business' brand with each candidate individually.

You can reap the rewards of these benefits, add to your company's value, and save resources by using an employee value proposition.

2.7.4 Organizational Commitment

Organizational commitment is an important organizational and job approach that has interested many researchers in fields of organizational behavior in psychology, and particularly social psychology over the past years. Moreover, with respect to recent changes in the area of business such as minimizing and merging companies together, some authorities have declared that the effect of organizational commitment on other prominent variables in management area such as leaving (quitting) job, absence, and performance has decreased and therefore it is useless to examine it. But, some other researchers have not accepted this point of view and they believe that organizational commitment has not lost its importance and can still be subject to research. Perhaps, commitment to group, feeling responsibility to objectives and having a sense of obligation to team requirements may be the accurate meaning of commitment. Commitment to job and work group, especially in hard situations, is more significant and fateful. Perhaps, the best time for evaluating employees' commitment is when difficulties emerge. Of course, the commitment of group's members will be stronger when it is based on human and moral values and also when it has taken place as a result of conscious selection; Because doing affairs under compulsion and imposition will work in opposite direction of commitment.

What seems considerable is the point that commitment to job and work group has no relation to people talent and intelligence; although the level of knowledge and information which exist in members will increase the level of commitment more and more. As we look at managerial changes in the field of human resources, we will find out clearly that paying attention to human in management and organization world has been one the main concerns of management authorities from a long time ago. The attention to human resources has increased gradually to the point that today, manpower is called as customers of organizations; it means that in modern era, the necessity to answer employees' basic needs in each

organization is in the first priority, because reaching to the organization's objectives is dependent to the fulfillment of logical and legitimate needs and objectives of human resources. One of the most important needs of employees in an organization is to establish a trust relationship between manager and them. Higher level of trust in organization will lower the costs of evaluation and other control mechanism, and employees will control themselves and will have inner motivations to work. With respect to the fact that building trust will lead to organizational effectiveness and reduction of control and evaluation costs, so the necessity to detect factors which lead to building trust is noticeable. Employees' organizational commitment is influenced by this matter, because if managers are willing to reduce the amount of absence and job departure among their employees, they should take actions that make organization's members to have a positive attitude towards their job, and if lack of trust be dominant in an organization's atmosphere, this positive attitude will disappear gradually. With respect to what mentioned above, reaching to a strong organizational trust is related to establishing a mental relationship in employees and their commitment to organization consequentially.

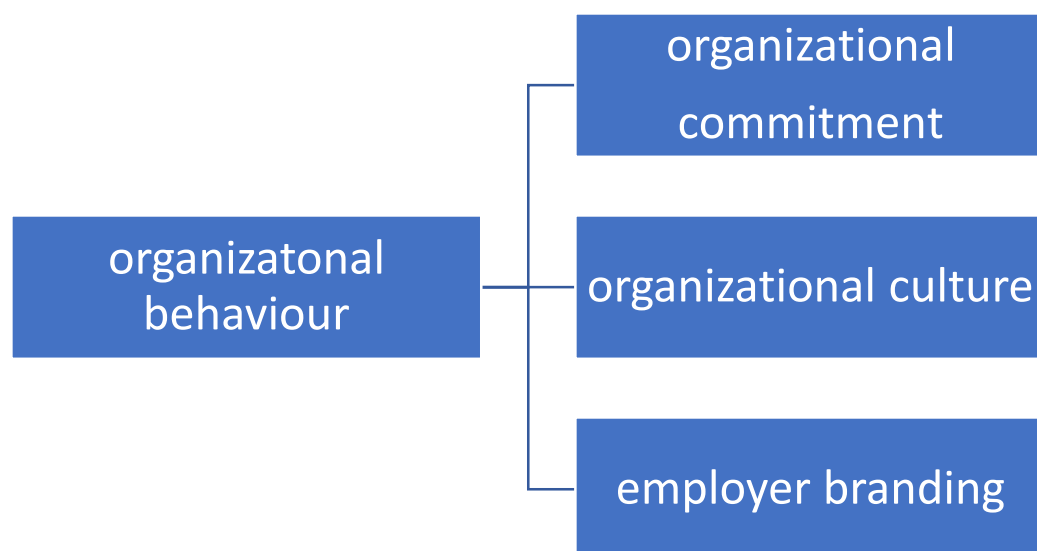
2.7.5 Organizational commitment and organizational performance

Organizational commitment and factors related to performance Some evidences have shown that there is a strong relation between high levels of organizational commitment and desirable job performance. According to Moady and his colleagues, commitment is a relative level of employee's loyalty to a specific organization and his involvement and participation in it. This definition includes three factors: strong belief in organization's objectives and values, having tendency to make considerable effort for organization, having a strong desire to continue membership in organization. Based on Allen and Meyer opinion, organizational commitment is a mental relationship between an employee and organization that decreases the possibility

of his voluntary departure from organization (Allen and Meyer, 1993). According to Robins' point of view, organizational commitment is a state in which an individual considers organization as his indicator and has a desire to remain in its membership. In other word, commitment is an attitude towards employees' loyalty to organization and it is a continuous process that brings success and welfare for organization by participation of individuals' in organizational decision, and their attention to it. Therefore, with respect to above definitions, organizational commitment has three dimensions. These are what Allen and Meyer mentioned before: 1. Emotional commitment: employees' emotional concern about organization, identifying their identity in relation to it and involving in organizational activities. 2. Continuous commitment: to have a tendency to do continuous activities, based on individual's understanding of costs and expenditures related to quitting organization. 3. Normative commitment: individuals remain in organization, because they think they should remain and they shouldn't quit organization. 4. Employees, who have high emotional commitment, will remain in organization, because they want so; Employees, who have continuous commitment, will remain in organization, because they are have to do so; and employees, who have high normative commitment, will remain in organization, because they think they should do this work (Shannon,2002). Triple dimensions of organizational commitment have some interference with each other, but they are independent and can be taken into account separately. With respect to different researches" there are many factors which have a hand in the level of organizational commitment". Moady, Stirs and Porter have classified these factors into four categories: personal features, job characteristics, job experiences, and structural features. Factors such as organizational culture, leadership style, and human resources management systems can be used directly or indirectly to improve the level of organizational commitment. In individual level of analysis, organizational commitment can predict behaviors like transfer, absence, organizational membership, and

employees' performance. However, researches which are related to organizational commitment are directed to find out predictions and the outcomes of organizational commitment. In relation to the prediction of teachers' organizational commitment by means of internal and external factors, Richards, Obrien, and Akroy suggest that 2 internal factors and 3 external factors have a meaningful relationship with organizational commitment and may predict it. These researchers point out that managers can enhance the effect of internal factors by modification of external factors in work place. Avomleh reports that when determining effective factors in the growth of organizational commitment, managers should prioritize some variables such as motivation, education level, establishing fair criteria, and job security. Also, studies have shown that people who work at academic environments and their job is in relation to their educational field, will be potentially motivated to do their job activities. However, external factors which are related to job such as budget, insufficient resources, and poor management decrease their job motivation (Moghimi,2006).

2.8 Conceptual Framework



Source: Ammar A, (2017)

Conceptual framework has been proposed whereby organizational innovation mediating the linkage between organizational resources and organizational performance. The conceptual model to present a novel framework which can combine the significant predictors of organizational performance in Bosome Freho rural bank. To build this conceptual model, we have analyzed several secondary data sources in detail. The study has been reviewed to study the current state of performance, organizational resourcefulness and branding practices in Bosome Freho rural bank.

2.9 Empirical Review

Organizational behavior provides knowledge to managers on the understanding or employees behavior for the purpose of eliciting cooperation from them in order to achieve organization's objective. One of the contributing behavior which is rather discretionary but proven empirically to increase organizational functioning is organization citizenship behavior (OCB). It refers to various forms of cooperation and helpfulness to others that support the organization's social and psychological context. OB's importance is getting widespread attention from organizations in various industries. The services sector has been a major contributor to the growth and development of the Malaysian economy (Central Bank of Malaysia, 2007; Department of Statistics Malaysia, 2010; Malaysian Industrial Development Authority, 2010). According to Warriar (2010), the services sector is estimated to contribute 70 percent of GDP to Malaysia's economy by 2020. The development of the services sector had contributed greatly to the diversification of the economy of Malaysia (Public Bank Berhad, 2005). Malaysia's banking sector is expected to remain robust with a competitive and challenging environment. Hence, they need to compete among the local and international banks in Malaysia. According to Mavridis (2004), the banking industry sector which is often

being characterized as a highly knowledge based industry has been given less attention by researchers and this is the gap this research would like to address.

The banking industry is a service industry where the performance is evaluated based on the number of customers it's able to retain. This can be achieved by providing superior customer service. Hence, the front service employees play a major role in achieving this. Begum (2005) highlighted that people are employees who represent a key facilitator in implementation of relationship banking strategy. According to Organ (1988), organization behavior (OB) has a variety of forms including altruism, courtesy, sportsmanship, civic virtue and conscientiousness. Since organization citizenship behaviors are less likely to be formally rewarded than are required job behaviors, they are presumably performed by intrinsic motivation mechanism according to Chompokum (2004). The purpose of this study is to provide a better understanding of the importance of OB and the factors that affect OB in the organization. This study intends to explore what could elicit OB among the banking employees in order to improve organization functioning. There are three variables in this study which has been identified and explored further to investigate its effect on organization behavior. The variables identified are leader-member exchange (LMX), empowerment and competency. There will be further empirical test conducted in future to find the correlation between this variables and organization citizenship behavior.

Organ (1988) defined organization behavior (OB) as non-mandatory behavior of an individual, which the formal reward systems do not directly or clearly recognize and that in sum contributes to the organization's effective functioning. Organ explained what he meant by non-mandatory, as the behavior that is not the written requirement of the role or the job description, that is, the specified terms of the individual's employment contract with the individual. Organ (1998) further elaborated that OBs exist in various forms, including altruism, courtesy, sportsmanship, civic virtue and conscientiousness. The positive

contribution of OB to organizational performance is widely accepted by literature (Podsakoff et al., 2000). Indeed, these behaviors have been described by the service literature as being essential to obtain superior returns. MacKensie, Podsakoff, and Paine (1999) stated several dimensions of OB such as, 'helping' behaviors by employees (e.g. supportive actions to assist others and going beyond the requirements of the job); 'sportsmanship' (tolerating the work environment without excessive complaining); and 'civic duty' (constructive involvement in the processes of the organization beyond the requirement of the job). The vast majority of OB research has focused on the effects of OB on individual and organizational performance. Many researchers focused on the effects of OB on individual and organizational performance and found that OB leads an organization to positive consequences (Barbuto, Brown, Wilhite, & Wheeler, 2001). Brief has supported Organ's position regarding the importance for effectiveness of those behaviors, which he labeled as organizational citizenship behavior (George & Brief, 1992). OB is desirable from the organizational point of view because such behavior is thought to increase the available resources and decrease the need for costly mechanism of control (Podsakoff & Mackenzie, 1997).

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Overview

The methods that a researcher adopts for a study have significant implications on the outcome. This chapter looks at the research procedure used in the collection and presentation of field data for the study. The research methods encapsulate the research approach, research design, population and unit of analysis, sample size estimation, sample selection, sources of data, data collection instruments, data collection methods and data analysis.

3.1 Research Approach

The quantitative method research design was employed for this study. In the quest to get in-depth and accurate information questionnaires were used as data collection tools for the study. Statistically, quantitative method approach is a research techniques and concepts in a single study to offer a logical and practical alternative to achieving the purpose of the study (Creswell, 2009). The study used the concurrent quantitative method design to obtain different but complementary data on the sample to best analyze the research problem. Cohen (2010) outlines some of the

Strengths of the quantitative method as providing in-depth and accurate information from respondents since the questionnaire are used for the study. One disadvantage of quantitative is the results are based on numerical responses and, as a result, the study get slightly less insight into the thoughts, motivations, and drivers of the study. For the purpose of this research, the quantitative method approach was employed in order to get in-depth and accurate information on the effect of organizational behaviour on customer loyalty in the service industry. A case of Bosome Freho Rural Bank.

3.2 Research Design

Descriptive and analytical research designs based on quantitative method approach was used for the study. Analytical research also allows the researcher to use facts or information already available, and analyze them to make a critical evaluation of the material. It involves an in-depth study and evaluation of available information in an attempt to explain a complex phenomenon. However, analytical research was adopted to give a vivid and in-depth knowledge and information about organizational behaviour on customer loyalty in the service industry in rural bank. A case of Bosome Freho Rural Bank. According to Ethridge (2004, p.24), “descriptive research may be characterized as simply the attempt to determine, describe or identify what is, while analytical research attempts to establish why it is that way or how it came into be.”

It can be said that descriptive research or method is used to describe various aspects of the phenomenon. It is used to describe characteristics or behavior or a sample population. Descriptive research method is generally quick and cost-effective in terms of data administration and analysis. The main purpose of descriptive research is to describe, explain and validate research findings. A major advantage of using descriptive method is that it gives the opportunity to integrate qualitative and quantitative methods of data collection. The Descriptive research method was employed because it offered the researcher the opportunity to use quantitative data on assessment of organizational behaviour on customer loyalty in the service industry in the Bosome Freho rural bank.

3.3 Population for the Study

Population is the aggregate of all cases that conform to some designated set of specifications (Bloor, 2007). The term, population refers to the complete set of individuals (subjects), objects or events that have common observable characteristics in which the researcher is

interested in studying. Cooper and Schindler (2006) also described population as the total collection of elements about which some inferences can be made. The population for the study was made up of Staff and customers of Bosome Freho Rural Bank in Adum.

Table 3.1: Population for the study

Population of the study	Number of the study
Staffs	20
Customers	4000
Total	4,020

Source: Field survey, 2022

3.4 Sample and Sampling techniques

Sample for data collection in a research study, according to Sanders (2004), it is the subgroup or part of a larger population being studied. It is the proportion of the population of a study from which data are collected for analysis. He puts forward that data from entire population would not necessarily provide more useful results than collecting data from a sample which represents the entire population.

3.4.1 Sampling Design

There are two types of sampling designs used in research and these are probability and non-probability sampling. Probability sampling is known and used by the researcher and all the individuals in the study have equal chances of being selected. However, the simple random sampling and purposive sampling techniques were employed.

- **Simple Random Sampling Technique**

Simple random sampling is a probability sampling procedure that gives every element in the target population, and each possible sample of a given size, an equal chance of being selected. The simple random sampling technique was used to select customers under the study. This sampling technique was used for convenience sake and it helped in giving accurate representation of the population for the customers. Again, the only requirements are that randomness governs the selection process and that each member of the larger population has an equal probability of selection.

- **Purposive Sampling**

Purposive sampling was used because of the conviction that these subjects were typically knowledgeable about the issues under study (Creswell, 2005). The purposive sampling technique was used to select the staff under study. Again, it was used to select the bank under study to help in obtaining in-depth information for the study.

3.5 Sample Size Estimation

The total number of customers who were eligible were estimated from the Bosome Freho Rural Bank chosen for the study. The sample size for the study was 380 customers.

3.6 Source of Data

The source of data that were collected for the study were primary and secondary data.

3.6.1 Primary Data

The primary sources of data for the study included all information which were collected from respondents from banks under study. Primary data collected were from questionnaires administered to customers and staffs conducted with staff in the bank under study. Some key advantages of primary source of data collection to a researcher is that it is very reliable because it is from an original source and which is purposely collected for the study.

3.6.2 Secondary Data

The Secondary sources of data collected for the research included brochures, annual reports, and manuals. It also included journals and articles written on the organizational behaviour on customer loyalty in the service industry in rural baking. It also included both unpublished and published works related to the study. Readings were made from the internet and libraries that were related to the study. Data collected from the secondary sources significantly complemented primary data and enhanced the interpretation of the results (Batsa, 2008 as cited in Asare, 2011).

3.7 Sources of Data

The research instruments that were employed for the study was questionnaire.

3.7.1 Questionnaire

A questionnaire is a study instrument that consists of a progression of inquiries and different prompts to gather information from respondents (Mellenberg, 2008; Zaza, Wright-Deet al., 2000; Lewis, 2015).

A questionnaire is a cost-effective survey method which helps studying to investigate large samples of a population across wide geographic areas. The use of questionnaire in the study was much less expensive. Questionnaires reduce bias that may occur in the study. Again, in using questionnaire responses are gathered in a standardized manner so they are more objective in their responses. In the mist of all this importance of using questionnaires for the study, Dornyei (2001) asserts that the validity of questionnaires has been questioned by many. Dornyei provides a summary of the threats to validity, and one of these issues raised relates to the assertion that people do not always provide true answers about themselves. Dornyei also holds that some respondents may provide ‘a good guess’ about what the

desirable, acceptable or expected answer is, and some of them will provide this response even if it is not true. Three different sets of questionnaires were issued. The customer's questionnaire for the study consisted 21 items comprising various statements rated on a five point Likert scale with options (Least Commonly Used - 1, commonly Used - 2, and Most Commonly Used - 3), three points Likert scale and categorical scale to test the study variable. The questionnaire had three sections and each section was designed to solicit responses on the study constructs. The demographic information of the participants was the first on the questionnaire. The study requested participants to provide 6 demographic data as related to their ages, gender, educational level, working experience and marital status. Five of them (ages, gender, educational level, marital status and working experience) were used as moderators for respondents' assessment of organizational behaviour on customer loyalty in the service industry in rural bank. Section C also was based on the Likert scale which adopted a four-point scale ranging from 1 = strongly disagree, 2 = disagree, 3 = agree, and 4 = strongly agree to indicate the extent to which each item was characteristic of oneself. The questionnaire is considered as the most flexible of all data collection tools and it facilitates data collection quite quickly. With the use of a questionnaire, members can be given the chance to give input, which is for the most part unknown and in this way energizes receptiveness and trustworthiness. The poll additionally enables the analyst to achieve a substantial number of respondents from where it is unreasonable to gather information utilizing more asset serious methods. Among the drawbacks of the survey is that respondents could translate the inquiries contrastingly since it is hard to outline surveys to limit this impact. Likewise, information handling and investigation for vast examples can be tedious. At last, it can be troublesome rousing potential respondents to finish polls.

3.8 Ethical Considerations

Reduction of research deception was enhanced by making direct quotations from participants' information in order to reduce subjectivity in the case of the responses from the questionnaires. Protection of participants was assured by obtaining informed consent, protecting privacy and ensuring confidentiality. In doing this, description of the study, the purpose and the possible benefits were mentioned to participants. It was mentioned to participants that they were free to withdraw or leave at any time if they deem it fit. After providing these details, participants were entreated to sign a statement of consent as evidence of their willingness to participate in the study.

3.9 Data Analysis Plan

Analyzing the data is an important step in any research, and must be done according to the aims of the study. Walliman (2005) stated that data were analyzed in order to measure, make comparisons, examine relationships, forecast, test hypotheses, construct concepts and theories, explore, control and explain.

This was used to support the quantitative data and was structured according to the study specific objectives. The quantitative data was presented in descriptive statistical tools such as tables, percentages, frequencies, means and standard deviations. Inferential statistics such as correlation was used to establish relationship among variables of study.

The data was organized into various themes and categories (five sections) based on the research questions and the purpose of the study, such that each section provided answers for each of the research questions. Prior to coding and tabulating the questionnaires for analysis, all the items were edited. This helped to verify if instructions had been followed uniformly and whether all items had been responded to. The responses to the questionnaire were then

coded by assigning numbers to the various categories of responses for the purposes of analysis.

After checking incomplete and inaccurate questionnaires, the questionnaires were transferred to a broad sheet (Statistical Product for Service Solution version 20). The data were then cleaned by examining them for any errors and were finally analyzed using the SPSS. Percentages and tables were then employed. Finally, the results were interpreted to answer the research questions. In analyzing the outcome of the observation, the data was organized according to number of research questions across all the respondents and their answers in order to identify consistencies and differences. After this connections and relationships between the items were explored. Themes were then identified and organized into coherent categories. This was done by assigning abbreviated codes of few letters next to the themes and ideas found.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION.

4.0 Introduction

This chapter presents the analysis of collected data from Customers of of Bosome Freho Rural through three hundred and eighty (380) self-administered copies of questionnaire. The findings were presented with the help of tables and figures to complement the interpretation of data collection. The data was analyzed into descriptive statistics using the IBM for Scientist, version 23. The chapter presents details on set research objectives and the approaches used in achieving them. The research objectives of the study were to identify the types of organizational behavior practices in the Bosome Freho Rural, to examines challenges the organizational that confront with as the result the organizational behavior been practices and to analysis the impact of organizational behavior on organizational performance. The study was at a correlation is significant at the 0.05 level.

4.1 Findings from Questionnaire Administered to Customers of Bosome Freho Rural

4.1.0 Socio-Demographic Characteristics of Respondents

Relevant socio-demographic characteristics of the respondents have been carefully analyzed and discussed to satisfy the objectives of the study.

Table 4.1 Socio demographics

Gender of the respondents	Frequency	Percentages
Male	209	55
Female	171	45
Total	380	100
Analysis on the ages of the respondents	Frequency	Percentages

Below 20 years	19	5
20-29 years	57	15
30-39 years	95	25
40-49 years	133	35
50 years and above	76	20
Marital status of the respondents	Frequency	Percentages
Single	110	29
Married	186	49
Divorce/Separated	84	22
Total	380	100
The number of years the respondents have banked with the bank.	Frequency	Percentages
0-5 years	49	13
6-10 years	42	11
11-15 years	141	37
16-20 years	72	19
20 years and above	76	20
Total	380	100

Table 4.1 show that 209(55%) of the respondents are male while 171(45%) of the respondents are female. This mean that majority of the respondents are males.

Table 4.1 show 19(5%) of the respondents are below 20 years, 57(15%) of the respondents are between 20-29 years, 95(25%) of the respondents are between 30-39 years, 35(35%) of the respondents are between 40-49 years and lastly 20(20%) of the respondents are 50 year and above. This mean that majority of the respondents are between the ages are between 40-49 years.

Table 4.1 show that 110(29%) of the respondents affirmed that they are single, 186(49%) of the respondents affirmed that they are married and lastly 84(22%) of the respondents affirmed that they are divorce/separated. This mean that majority of the respondents are married.

Table 4.1 show that 49(13%) of the respondents have banked with the bank under study for five years and above, 42(11%) of the respondents have banked with the bank under study for between 6-10 years, 141(37%) of the respondents have banked with the bank under study for between 11-15 years, 72(19%) of the respondents have banked with the bank under study for between 16-20 years and lastly 76(20%) of the respondents have banked with the bank under study for 20 years and above. This mean the modal class of the respondents have banked with the bank under study for between 11-15 years.

- The type of account held with the bank by the respondents.

Table 4.2 Analysis on the type of account held with the bank by the respondents.

	Frequency	Percentages
Internal Audit	110	29
Operations	106	28
Customer Service	38	10
Credit	57	15
Teller	68	18
Total	380	100

Source: Fieldwork survey, 2022

Table 4.2 show that 110(37%) of the respondents indicated that the type of account held with the bank by the respondents is current account, 106(28%) of the respondents indicated that the type of account held with the bank by the respondents is saving account, 38(10%) of the respondents indicated that the type of account held with the bank by the respondents is foreign account, 57(15%) of the respondents indicated that the type of account held with the

bank by the respondents is foreign account and lastly 68(18%) of the respondents indicated that the type of account held with the bank by the respondents is SME account. This mean that majority of respondents agree that the type of account held with the bank by the respondents is current account.

- Educational level of the respondents (customers).

Table 4.3 Analysis on educational level of the respondents.

	Frequency	Percentages
WASSCE	46	12
Technical/Post-secondary	91	24
Diploma/HND	61	16
Bachelor’s degree	106	28
Post-graduate	46	12
Professional cert	34	9
Total	380	100

Source: Fieldwork survey, 2022

Table 4.3 show that 46(12%) of the respondents have educated themselves to WASSCE level, 91(24%) of the respondents have educated themselves to Technical/Post-Secondary level, 61(16%) of the respondents have educated themselves to Diploma/HND level, 106(28%) of the respondents have educated themselves to Bachelor’s degree level, 46(12%) of the respondents have educated themselves to Post-graduate level and lastly 9(9%) of the respondents have educated themselves to Professional Cerf. Level. This meant that majority of the respondents have educated themselves to Technical/Post-Secondary level.

4.1.2 Socio-Demographic Characteristics of Respondents (Staffs)

- Gender of the respondents.

Table 4.7 Analysis of the gender of the respondents

	Frequency	Percentages
Male	8	40
Female	12	60
Total	20	100

Source: Fieldwork survey, 2020

Table 4.7 show that 8(40%) of the respondents are male while 12(60%) of the respondents are female. This mean that the modal class of the respondents are female.

- Age of the respondents.

Table 4.8 Analysis on the ages of the respondents.

	Frequency	Percentages
Below 20 years	0	0
20-29 years	0	0
30-39 years	3	15
40-49 years	12	60
50 years and above	5	25
Total	20	100

Source: Fieldwork survey, 2020

Table 4.8 show that none of the respondents were below 29 years, 3(15%) of the respondents were between the ages 30-39 years, 12(60%) of the respondents are between the years 40-49 years and lastly 5(25%) of the respondents are above 50 years.

- Marital status of the respondents

Table 4.9 Analysis on marital status of the respondents

	Frequency	Percentages
Single	0	0
Married	20	100
Divorce/Separated	0	0
Total	20	100

Source: Fieldwork survey, 2022

Table 4.9 show that all of the respondents are married.

- The number of years the respondents have worked with the bank.

Table 4.10 Analysis on the number of years the respondents have worked with the bank.

	Frequency	Percentages
0-5 years	2	10
6-10 years	7	35
11-15 years	8	40
16-20 years	3	15
20 years and above	0	0
Total	20	100

Source: Fieldwork survey, 2022

Table 4.10 show that 2(10%) of the respondents have worked with the bank under study for five years and above, 7(35%) of the respondents have worked with the bank under study for between 6-10 years, 8(40%) of the respondents have worked with the bank under study for between 11-15 years, 3(15%) of the respondents have worked with the bank under study for between 16-20 years and lastly 0(0%) of the respondents have worked with the bank under study for 20 years and above. This mean the modal class of the respondents have worked with the bank under study for between 11-15 years.

The type of department the respondents are working at the bank under study

Table 4.11 Analysis on the type of department the respondents are working at the bank under study.

	Frequency	Percentages
Operations	4	20
Customer service	7	35
Credit	3	15
Teller	6	30
Total	20	100

Source: Fieldwork survey, 2022

Table 4.11 show that 4(20%) of the respondents affirmed the department at they are working at the bank under study is operations, 7(35%) of the respondents affirmed the department at they are working at the bank under study is customer service, 3(15%) of the respondents affirmed the department at they are working at the bank under study is credit and lastly 6(30%) of the respondents affirmed the department at they are working at the bank under study is teller. This mean that more staffs from customer service responded to the study than other staffs in other department.

- Educational level of the respondents (Staffs).

Table 4.12 Analysis on educational level of the respondents.

	Frequency	Percentages
WASSCE	0	0
Technical/Post-secondary	2	10
Diploma/HND	6	30
Bachelor's degree	7	35
Post-graduate Diploma/Masters	2	10
Professional cert	3	15
Total	20	100

Source: Fieldwork survey, 2022

Table 4.12 show that none of the respondents have educated themselves to WASSCE level, 2(10%) of the respondents have educated themselves to Technical/Post-Secondary level, 6(30%) of the respondents have educated themselves to Diploma/HND level, 7(35%) of the respondents have educated themselves to Bachelor’s degree level, 2(10%) of the respondents have educated themselves to Post-graduate level and lastly 3(15%) of the respondents have educated themselves to Professional Cerf. Level. This meant that majority of the respondents have educated themselves to Bachelor’s degree.

Position held by the respondents

Table 4.13 Analysis on position held by the respondents

	Frequency	Percentages
Top management level	4	20
Head of department	6	35
Branch manager	3	15
Branch accountant	7	35
Total	20	100

Source: Fieldwork survey, 2022

Table 4.13 show that 4(20%) of the respondents indicated that they are in the top management level, 6(35%) of the respondents indicated that they are head of department, 3(15%) of the respondents indicated that they are Branch manager and lastly 7(35%) of the respondents indicated that they are head branch accountant. This show that majority of respondents indicated that they are head branch accountant.

4.3.1 Identification of the types of organizational behavior practices in the Bosome Freho Rural.

Statements	Least used		Used		Most used		Rank
	F	%	F	%	F	%	
Custodial Model of Organizational Behavior	19	5	27	7	312	82	1 st
Group Thinking	46	12	30	8	304	80	2 nd
Collegial Model of Organizational Behavior	46	12	38	10	296	78	3 rd
Measuring Change	38	10	49	13	293	77	4 th
System Model of Organizational Behavior	53	14	38	10	288	76	5 th
Planning	57	15	53	14	274	72	6 th
Autocratic Model of Organizational Behavior	49	13	61	16	270	71	7 th
Feedback	42	11	72	19	266	70	8 th
Supportive Model of Organizational Behavior	62	16	27	15	262	69	9 th
Total							

Source: Fieldwork survey, 2022

Table 4.3.1 show that Table seek to analysis the types of organizational behavior practices in the Bosome Freho Rural. Custodial model of organizational behavior was the type of organizational behavior practices used in the organization studied was ranked first with 312(82%). Group Thinking was the type of organizational behavior practices used in the organization studied was ranked second with 304(80%). Collegial Model of Organizational Behavior was the types of organizational behavior practices used in the organization studied was ranked third with 298(78%). Measuring Change was the type of organizational behavior practices used in the organization studied was ranked fourth with 293(77%). System Model of Organizational Behavior was the type of organizational behavior practices used in the

organization studied was ranked fifth with 288(76%). Planning was the type of organizational behavior practices in used in the organization studied was ranked with 274(72%). Autocratic Model of Organizational Behavior was the type of organizational behavior practices used in the organization studied was ranked seventh 270(71%). Feedback was the types of organizational behavior practices used in the organization studied was ranked eighth with 266(70%) and lately Supportive Model of Organizational Behavior was ranked 262(69%)

4.3.2 Identification of the types of organizational behavior practices in the Bosome Freho Rural.

Statements	Least used		Used		Most used		Rank
	F	%	F	%	F	%	
Poor managing workforce diversity	0	0	0	0	20	100	1 st
Inability to responding to globalization	0	0	0	0	20	100	1 st
Inability to helping employees balance work-life conflicts	0	0	2	10	18	90	2 nd
Lack of stimulating innovation and change	1	5	2	10	17	85	3 rd
Coping with temporariness	2	10	2	10	16	80	4 th
Inability to improve customer service	0	0	4	20	16	80	4 th
Inability to improve ethical behavior	2	10	3	15	15	75	5 th
Inadequate of empowering people	5	25	2	10	13	65	6 th
Inability to improving people skills	3	15	4	20	13	65	6 th
Poor working in network organization	3	15	5	25	12	60	7 th
Total							

Source: Fieldwork survey, 2022

Table 4.3.1 show that 20(100%) of the respondents agree that Poor managing workforce diversity was the type of organizational behavior practices used in the organization studied

was ranked first furthermore 20(100%) of the respondents agree that Inability to responding to globalization was the type of organizational behavior practices used in the organization studied was ranked first. 18(90%) of the respondents agree that Inability to helping employees balance work-life conflicts was the type of organizational behavior practices used in the organization studied was ranked second, 17(85%) of the respondents agree that Lack of stimulating innovation and change was the type of organizational behavior practices used in the organization studied was ranked third, 16(80%) of the respondents agree that Coping with temporariness was the type of organizational behavior practices used in the organization studied was ranked fourth, 16(80%) of the respondents agree that Inability to improve customer service was the type of organizational behavior practices used in the organization studied was ranked fourth, 15(75%) of the respondents agree that Inability to improve ethical behavior was the type of organizational behavior practices used in the organization studied was ranked fifth, 13(65%) of the respondents agree that Inadequate of empowering people was the type of organizational behavior practices used in the organization studied was ranked sixth, 13(65%) of the respondents agree that Inability to improving people skills was the type of organizational behavior practices used in the organization studied was ranked sixth and lately 12(60%) of the respondents agree that Poor working in network organization was the type of organizational behavior practices used in the organization studied was ranked seventh.

4.4 Examining the challenges of organizational behavior on organizational performance in the Bosome Freho Rural Bank

Statement	1	2	3	4	Total	Descriptive Statistics			
	F	F	F	F		Mean	Mode	S.D	Rank
Poor managing workforce diversity	20	33	43	4	380	2.59	1.00	.967	1 st
Inadequate of empowering people	12	36	29	23	380	2.51	1.00	.963	2 nd
Inability to responding to globalization	14	17	35	34	380	2.49	1.00	.960	3 rd
Lack of stimulating innovation and change	22	19	23	36	380	2.35	1.00	.95	4 th
Inability to improve customer service	35	9	15	41	380	2.15	1.00	.93	5 th
Inability to helping employees balance work-life conflicts	16	18	32	44	380	2.01	1.00	.918	6 th
Inability to improving people skills	32	22	19	27	380	1.95	1.00	.901	7 th
Coping with temporariness	40	23	16	21	380	1.77	1.00	.878	8 th
Inability to improve ethical behavior					380	1.78	1.00	.872	9 th
Poor networking in an organization	35	22	21	22	380	1.64	1.00	.864	10 th

Source: Fieldwork survey, 2022

Table 4 show that the challenge the organizational that confront with as the result the organizational behavior been practices was Poor managing workforce diversity was ranked first with (M: 2.96, SD: .967), Inadequate of empowering people was a the challenge the organizational that confront with as the result the organizational behavior been practices was

ranked second with (M: 2.51, SD: .963), Inability to responding to globalization was the challenge the organizational that confront with as the result the organizational behavior been practices was ranked third with (M: 2.49, SD: .960) Lack of stimulating innovation and change was the challenge the organizational that confront with as the result the organizational behavior been practices was ranked fourth with (M: 2.49, SD: .960), Inability to improve customer service was the challenge the organizational that confront with as the result the organizational behavior been practices was ranked fifth with (M: 2.15, SD: .930), the management and staff of the bank do not practice honest and fair dealings with all stakeholders for their mutual benefit was the challenge the organizational that confront with as the result the organizational behavior been practices was ranked sixth with (M: 2.01, SD: .918), Inability to helping employees balance work-life conflicts was the challenge the organizational that confront with as the result the organizational behavior been practices was ranked seventh with (M: 1.95, SD: .901), Inability to improving people skills was the challenge the organizational that confront with as the result the organizational behavior been practices was ranked seventh with (M: 1.77, SD: .878), Coping with temporariness was the challenge the organizational that confront with as the result the organizational behavior been practices was ranked eighth with (M: 1.64, SD: .864). Poor working in network organization was the challenge the organizational that confront with as the result the organizational behavior been practices was ranked eighth with (M: 1.64, SD: .864) and lastly Inability to improve ethical behavior was the challenge the organizational that confront with as the result the organizational behavior been practices was ranked eighth with (M: 1.64, SD: .864).

4.5 The impact of organizational behavior on organizational performance

4.5.1 Correlation analysis of organizational behavior on organizational performance

Using the Pearson's correlation, organizational behavior on organizational performance on banks operation involved in this study calculated an r-value of .133 with a significance level set at $p < 0.05$.

Table 4.5.1 Correlational and descriptive statistics for organizational behavior and its impact on organizational performance.

VAR	N	Mean	Standard deviation
Organizational behavior	400	15.033	9.463
Organizational performance	400		
CORRELATION			
		Organizational behavior	Good organizational behavior aims to increase job satisfaction and enhance employee performance.
Organizational behavior	Pearson Correlation Sig. (2+ tailed)	1	.133 .000
Good organizational behavior aims to increase job satisfaction and enhance employee performance.	Pearson Correlation Sig. (2+ tailed)	.133 .000	1
	N	400	400

Source: Fieldwork survey, 2022

To review the correlation of organizational behavior and its impact on banks operation in these 400 customer and staffs of Bosome Freho Rural, the researcher created specific parameters to correlate the data. The first parameter was geographic setting.

Both of the variables, organizational behavior and its impact on Organizational performance for customer and staffs of Bosome Freho Rural, were compared to determine significance at a

level of $p < 0.05$ again using the Pearson's correlation analysis. The r-value for the customer and staffs of Bosome Freho Rural was calculated at .133 with a significance level of $p < 0.05$. The relationship between organizational behavior and its impact on Organizational performance in these customer and staffs of Bosome Freho Rural shows a strong, positive correlation, which is statistically significant.

Table 4.5.2 Correlational and descriptive statistics for organizational behavior and its impact on organizational performance.

VAR	N	Mean	Standard deviation
Organizational behavior	400	15.033	9.463
Organizational performance	400		
CORRELATION			
		Organizational behavior	Organizational behavior encourages leadership and promotion to create a better workplace atmosphere.
Organizational behavior	Pearson Correlation Sig. (2+ tailed)	1	.286 .000
Organizational behavior encourages leadership and promotion to create a better workplace atmosphere.	Pearson Correlation Sig. (2+ tailed)	.286 .000	1
	N	400	400

Source: Fieldwork survey, 2022

To review the correlation of organizational behavior and its impact on Organizational performance (Organizational behavior encourages leadership and promotion to create a better workplace atmosphere) in these 400 customer and staffs of Bosome Freho Rural, the researcher created specific parameters to correlate the data. The first parameter was geographic setting.

Both of the variables, organizational behavior and its impact on organizational performance for customers and staffs of Bosome Freho Rural, were compared to determine significance at a level of $p < 0.05$ again using the Pearson's correlation analysis. The r-value for the customer and staffs of Bosome Freho Rural was calculated at .286 with a significance level of $p < 0.05$. The relationship between organizational behavior and its impact on banks' operation (Organizational behavior encourages leadership and promotion to create a better workplace atmosphere) in these customers and staffs of Bosome Freho Rural shows a strong, positive correlation, which is statistically significant.

Table 4.5.3 Correlational and descriptive statistics for organizational behavior and its impact on organizational performance.

VAR	N	Mean	Standard deviation
Organizational behavior	400	15.033	9.463
Organizational performance	400		
CORRELATION			
		Organizational behavior	Organizational behavior help managers for gathering information about the workplace environment.
Organizational behavior	Pearson Correlation Sig. (2+ tailed)	1	.286 .000
Organizational behavior help managers for gathering information about the workplace environment.	Pearson Correlation Sig. (2+ tailed)	.286 .000	1
	N	400	400

Source: Fieldwork survey, 2022

To review the correlation of organizational behavior and its impact on Organizational performance (Organizational behavior helps managers gather information about the workplace environment) in these 400 customers and staffs of Bosome Freho Rural, the researcher created specific parameters to correlate the data. The first parameter was geographic setting. Both of the variables, organizational behavior and its impact on Organizational performance for customers and staffs of Bosome Freho Rural, were compared to determine significance at a level of $p < 0.05$ again using the Pearson's correlation analysis. The r-value for the customers and staffs of Bosome Freho Rural was calculated at .201 with a significance level of $p < 0.05$. The relationship between organizational behavior and its impact on Organizational performance (Organizational behavior helps managers gather information about the workplace environment) in these customers and staffs of Bosome Freho Rural shows a strong, positive correlation, which is statistically significant.

4.6 Discussion of the Results.

The study found out that custodial model of organizational behavior was the type of organizational behavior practices used in the organization. Custodial model of Organizational Behavior (OB) is very interesting and challenging too. It is related to individuals, group of people working together in teams. Robbins, (2003) study Custodial model of Organizational and found out that custodial becomes more challenging when situational factors interact. The study of organizational behavior relates to the expected behavior of an individual in the organization. No two individuals are likely to behave in the same manner in a particular work situation. It is the predictability of a manager about the expected behavior of an individual. There are no absolutes in human behavior Robbins, (2003). It is the human factor that is contributory to the productivity hence the study of human behavior is important. The value system, emotional intelligence, organizational culture, job design and the work environment

are important causal agents in determining human behavior. Robbins, (2003) Cause and effect relationship plays an important role in how an individual is likely to behave in a particular situation and its impact on productivity. An appropriate organizational culture can modify individual behavior. Recent trends exist in laying greater stress on organizational development and imbuing a favorable organizational culture in each individual. It also involves fostering a team spirit and motivation so that the organizational objectives are achieved.

The study again found out that Poor managing workforce diversity. Diversity motives reflect an organization's rationale for increasing the diversity of the workforce or paying specific attention to diversity (Ely & Thomas, 2001). The perspectives of diversity in public organizations are related to the overall discussion of public value and public values in public institutions. The motives underlying the different paradigms reflect criteria to assess reasons for valuing diversity and follow the understanding of public values by Beck Jorgensen and Bozeman (2007). Two major paradigms can be distinguished (Dwertmann, Nishii & Van Knippenberg, 2016). On the one hand, the discrimination and fairness perspective mainly aims to prevent negative outcomes. It focuses on equal employment opportunity practices, fair treatment, the absence of discrimination in the employment process, and the elimination of social exclusion. On the other hand, the synergy perspective focuses on realizing the potential performance benefits of diversity.

There have been various ways for businessman/ bankers to implement organizational behavior which are expected to have impact on customer retention and loyalty. Bansal, Taylor and James (2005) suggested that organizational behavior can be executed through service quality, price perception, value offered, alternative attractiveness, and so on. Tseng (2007) discussed that tactics as direct mail, tangible rewards, interpersonal communication, preferential treatment and membership could enhance long-term relationship and increase

relationship satisfaction, trust and commitment. Peng and Wang (2006) also examined the application of relationship tactics in service quality, reputation (brand), price perception, value offers.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter analyzes the findings of the research work and present the conclusion, recommendations and suggestions for further study.

5.2 Findings of the Study

The research was conducted on Bosome Freho Rural Bank Adum branch and the staff of the bank were used as the population of the study. The research work focused on the effect of organizational behavior on organizational performance in the service industry. The study had three main objectives: the first objective was to identify the types of organizational behavior practices in the Bosome Freho Rural Bank, the second objective was to examine the challenges of organizational behavior on organizational performance in the Bosome Freho Rural Bank and lastly, the impact of organizational behavior on organizational performance. The study used a sample size of 400 customers and staff. The research instrument that the was used was questionnaire. The questionnaire was self-administered by the students of Csuc. The research used sample random sampling.

The study found out that the types of organizational behavior practices in the Bosome Freho Rural Bank. Custodial model of organizational behavior was the type of organizational behavior practices used in the organization studied was ranked first with 312(82%). Group Thinking was the type of organizational behavior practices used in the organization studied was ranked second with 304(80%). Collegial Model of Organizational Behavior was the types of organizational behavior practices used in the organization studied was ranked third with 298(78%). Measuring Change was the type of organizational behavior practices used in the organization studied was ranked fourth with 293(77%).

The study again found out the challenges of organizational behavior on organizational performance in the Bosome Freho Rural Bank with as the result the organizational behavior been practices was Poor managing workforce diversity was ranked first with (M: 2.96, SD: .967), Inadequate of empowering people was a the challenge the organizational that confront with as the result the organizational behavior been practices was ranked second with (M: 2.51, SD: .963), Inability to responding to globalization was the challenge the organizational that confront with as the result the organizational behavior been practices was ranked third with (M: 2.49, SD: .960)

Lastly the study found out that the relationship between organizational behavior and it impact on Organizational performance in these customer and staffs of Bosome Freho Rural Bank shows a strong, positive correlation.

5.3 Conclusion

In conclusion, in this competing world, it is really important to retain old customers because it is more expensive to attract new customers. To retain old and attract new customers, it is important for the companies to have good customer support service. Good customer support service helps companies to build strong relationship with their customers. It is important to focus on the actual needs and demands of customers before designing a customer support service. Good Support Service management is vital to cope with changing perceptions of the customers.

From the research author think that a good customer support service can help the companies to fill the gap between customer expectations and actual experience. A good customer support service is tool to strong bonds and loyalty among the customers which help companies to create positive word of mouth for companies.

5.4 Recommendations

The study makes the following recommendations;

- The bank should make policies and make decisions through a process of discussion leading to consensus. Power is shared among some or all members of the organization who are thought to have a shared understanding about the aims of the institution.
- The banks should acknowledge people's differences and recognizing these differences as valuable; it enhances good management practices by preventing discrimination and promoting inclusiveness. Good management alone will not necessarily help you work effectively with a diverse workforce.
- The management of the bank should give training to the staff on good organizational behavior. The effect of this training will lead to good customer's satisfaction which will affect the profit of the organization.

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Appendix

QUESTIONNAIRE FOR STAFFS OF BOSOME FREHO RURAL BANK.

Dear respondent,

This questionnaire intends to collect information on assess fraud in a rural bank. A case of Bosome Freho Rural Bank. You have been selected as one of favorable respondents. The information obtained from the questionnaire will in no way reflect the identities of the people participating. Your co-operation and opinions are very important to the success of the study and will be kept strictly confidential. Please do not indicate your name on the questionnaire. I deeply appreciate your co-operation in taking part in the study.

Please place a tick (√) in the box or provide a short response as appropriate

SECTION A

Respondent's Profile

Please tick [√] the appropriate box for your answers.

1. Please what is your gender?

Male [] Female []

2. Please select your age group.

Below 20 years [] 20 – 29 [] 30-39 [] 40 – 49 [] 50 and above []

3. Marital status?

Single [] Married [] Divorce/Separated []

4. How long have you worked for this bank?

0 - 5 [] 5 - 10 [] 10 –15 [] 15 - 20 [] 20 and above []

5. What is your section in the bank? Internal audit [] operations [] customer service

[] credit [] teller [] others []

6. Select your highest academic or professional qualification? Select only one

WASSCE [] Technical/Post-secondary [] Diploma/HND [] Bachelor's degree []

Post-graduate Diploma/Masters [] Professional cert. []

7. Position Held:

Top management level [] Head of department [] Branch manager []

Branch accountant [] others []

SECTION B

Section B: Identify various the types of organizational behavior practices in the Bosome Freho Rural.

Instructions: The following set of statements deal with types of organizational behavior practices in the Bosome Freho Rural. Please indicate the extent to which you agree or disagree with each of the following statements by circling only one number, where; SA= Strongly Disagree, D= Disagree, N= Neutral, A= Agree, and SA= Strongly Agree. For example, if you strongly agree with any particular statement, please chick.

Statements	Less used	Used	Mostly Used
Autocratic Model of Organizational Behavior			
Custodial Model of Organizational Behavior			
Collegial Model of Organizational Behavior			
Supportive Model of Organizational Behavior			
System Model of Organizational Behavior			
Planning			
Feedback			
Group Thinking			
Measuring Change			

Section C: challenges the organizational that confront with as the result the organizational behavior been practices.

Instructions: The following set of statements deal with *challenges the organizational that confront with as the result the organizational behavior been practices.* . Please indicate the extent to which you agree or disagree with each of the following statements by circling only one number, where; SA= Strongly Disagree, D= Disagree, N= Neutral, A= Agree, and SA= Strongly Agree. For example, if you strongly agree with any particular statement, please chick.

Statements	SA	A	N	D	SD
Inability to Improve Customer service:					
Inability to Improving people skills:					
Poor Managing Workforce Diversity:					
Inability to Responding to Globalization:					
Inadequate of Empowering People:					
Lack of Stimulating innovation and change:					
Coping with Temporariness:					
Poor Working in network organization:					
Inability to Helping employees Balance work-life conflicts:					
Inability to Improve Ethical Behavior					

Section D: Impact of organizational behavior on organizational performance

Instructions: The following set of statements deal with **Impact of organizational behavior on organizational performance**. Please indicate the extent to which you agree or disagree with each of the following statements by circling only one number, where; SA= Strongly Disagree, D= Disagree, N= Neutral, A= Agree, and SA= Strongly Agree. For example, if you strongly agree with any particular statement, please check.

Statements	SA	A	N	D	SD
Good organizational behavior aims to increase job satisfaction and enhance employee performance.					
Organizational behavior encourages leadership and promotion to create a better workplace atmosphere.					
Organizational behavior help managers for gathering information about the workplace environment.					
organizational behavior also effective to do surveys and take feedback from employees in written form. In this way, you can know the causes of their different behavior.					
Organizational behavior proposes that incentives are motivational factors that are crucial for employees to perform well.					
Organizational behavior changes the way people make decisions.					
Businesses that are able to encourage risks in decision making within the company culture can enhance innovation and creativity					