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Influence of National Culture on Organisational Culture, Organisational Structure and Customer Satisfaction-A case of Kuwait Banking Sector

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Abstract

Studies have suggested that national cultures influence those of organisations subsisting within them (Lee and Kramer 2016; Schneider, Ehrhart and Macey, 2013), and that the influence extends to organisational structures (Mao et al. 2017). Using Nardon and Steers' (2009) dimensions of culture, this sequential mixed-methods study set out to assess the influence that national culture has on the organisational cultures and structures of both domestic and foreign banks operating in Kuwait; the interaction between their organisational culture and organisational structures; to establish whether customer satisfaction levels vary based on a bank cultures' closeness to Kuwaiti national culture and on differences in bank cultures and structures. National culture was found to have more influence on the cultures of domestic Islamic and non-Islamic banks than those of foreign banks. Among foreign banks, national culture had more influence on banks of Middle Eastern origin than those of non-Middle Eastern origin. Further, the findings indicate that domestic Islamic and domestic non-Islamic banks have a strong relationship between their cultures and structures, and they also have structures that reflect elements of Kuwaiti national culture. The study measured bank customer satisfaction using a framework derived from a combination of Parasuraman et al.'s (1988) SERVQUAL and Othman and Owen's (2001) CARTER models. At the $p=.01$ level of significance, it was found that there is an association between bank culture and structure, and customer satisfaction along the dimensions: assurance, empathy, responsiveness, reliability, and tangibles. Domestic bank customers were found to have higher levels of satisfaction with their banks' ability to assist them promptly (responsiveness), inspire trust and confidence (assurance), give individualised care (empathy) and performing the promised services (reliability) than their counterparts at foreign banks. Differences in the customer satisfaction dimension 'reliability' were found to be comparatively lower, suggesting the possibility of other factors coming into play. The findings illustrated that although bank structures are dictated by industry wide international standards, in places where religion is a dominant part of a national culture, its influence extends to organisational cultures and structures in a way that impacts the organisation's ability to deliver quality service and achieve customer satisfaction. Further, the findings indicate that although the relationship between an organisation and its national cultural context is not necessarily deterministic, alignment of

organisational culture and structure in the banking sector to critical elements of national culture is associated with higher levels of customer satisfaction.

CONTENTS

List of Tables

xi

List of Figures

Dedication

In the name of Allah, the most merciful, the most compassionate.

To Prophet Muhammad (ﷺ), the teacher of teachers.

To my mother and father, for their patience and inspiration to guide me through my life.

To my brothers and sister, for their endless support and encouragement.

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Author's Declaration

I declare that the research contained in this thesis, unless otherwise formally indicated within the text, is the original work of the author. The thesis has not been previously submitted to this or any other university for a degree and does not incorporate any material already submitted for a degree.

CHAPTER 1 INTRODUCTION

Studies on national and organisational culture suggest that the former influences the latter to the extent of creating differences in underlying values and beliefs that guide organisations' work practices in different countries (Hofstede, 2001; Trompenaars, 1994) and in situations where an organisation is operating in a foreign country. Positive business outcomes have been associated with alignment between an organisations culture and national culture (Gelfand, Erez and Aycan, 2007). Although other studies have however refuted the organisational culture – national culture – business outcomes relationship regarding it as both complex and contentious, Bhaskaran and Sukumaran (2007) observed that organisations could have different business practices as a result of differences in the nationality of ownership. Such differences in practices could lead to different performance outcomes in areas such as customer service and resultant customer satisfaction. The Kuwait financial services sector is characterised by a mix of domestically, regionally, and internationally owned banks. The country and the sector lend themselves to a study of the association of national culture, organisational culture, organisational structure, and customer satisfaction as a business performance outcome.

The banking sector in Kuwait has experienced significant growth over the past few decades, mainly due to the increase in oil-driven investments from Asia, the Americas and Europe. The sector is poised for long-term growth on the back of large-scale government-supported projects, rising retail deposits and a supportive regulatory framework. Kuwaiti has 11 domestic commercial banks and 12 branches of foreign banks (Central Bank of Kuwait 2020). The banks are a mixture of domestic banks, some of which are Islamic institutions, foreign Middle Eastern and foreign Western banks, and a Chinese bank. As of 2018, the sector's workforce was made up of an estimated 65% to 69% foreign nationals (Saleh 2018) and there are no indications that the situation has changed since the Kuwatisation policy (Budhwar et al. 2019). Banking sector employees therefore represent different cultural backgrounds.

This study explores organisational culture and organisational structure in the Kuwaiti banking sector and whether these cultures and structures affect customer satisfaction. The focus was on establishing how national culture influences both organisational culture and organisational

structure in view of the proposition that organisations within the same national culture can have different organisational cultures (Schneider, Ehrhart and Macey 2013) that can be used for competitive advantage (Knein et al. 2020).

A study focused on the Kuwait financial services sector is important at this particular time because of the critical role the sector is poised to play in the country's realisation of Vision 2035 national economic strategy (Olver-Ellis 2020). An important part of the strategy is shifting the economy from depending on oil to becoming a regional commercial financial hub (Domat 2020). This, in a situation where the services sector already accounts for 54.2% of GDP and 74% of employment (Santander Trade Markets 2021).

1.1 Problem Statement and Study Purpose

Studies posit that the national culture in which an organisation operates has some influence on the organisation's culture (Knein et al. 2020; Lee and Kramer 2016). Gelfand, Erez and Aycan (2007) stated that the relationship between national cultures and those of organisations subsisting within those cultures is such that, where the two are correlated, there is a significant effect on organisational behaviour. Schneider, Ehrhart and Macey (2013) explained the relationship as influential as opposed to deterministic, and they posit that organisations within the same national culture can have different organisational cultures. Further, a variety of sub-cultures can also exist within the same organisation (Chandler 2020). Confirming the possibility of different organisation cultures in the same national culture, Brown (1995) defined organisational culture as a set of 'norms, beliefs, principles and ways of behaving that together give each organisation a distinctive character.' Schein (2009) defined it more extensively as representing:

> A pattern of shared tacit assumptions that was learned by a group 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' (p.27).

An organisation's culture is intertwined with the organisation's structure (Janićijević 2013; Mao et al. 2017). Organisational structure refers to the relatively established, planned, or spontaneous practices of organisational members aimed at achieving an organisation's goals (Janićijević 2013). It is seen through things such as the way people are grouped to get the work

done, formal reporting lines, clarification of responsibilities, communication systems and decision-making processes. The two (organisational culture and organisational structure) influence each other as organisational culture provides an organisation's management with the frame they use to structure the organisation (Peprah and Ganu 2018). Once the structure is in place, it facilitates the perpetuation of the culture that created it. To that end, organisational culture affects the structure both before and after its establishment (Janićijević 2013).

Studies on Kuwaiti banks largely focus on aspects such as bank governance (Al-Said and Al-Shammari 2013; Al-Shammari and Al-Sultan 2010); financial performance (AlKulaib and AlAli 2019; AlKulaib, Almudhaf and Al-Jassar 2013; Alyousef, Saffouri and Alqassar 2019; Srairi 2010); efficiency (Abdmoulah and Laabas 2012), and customer loyalty, service quality, and customer satisfaction (Aldaihani and Ali 2019; Alhemoud 2010; Al-Wugaya 2019), with limited studies dealing with organisational culture and structure issues. The researcher has not come across studies that focus on the nexus of national culture, organisational culture, organisational structure, and customer satisfaction. Some studies, however, provide a glimpse of the interface of national and organisational culture. Othman and Owen (2001) studied customer service quality in Islamic banks in Kuwait and concluded that it was important for the banks to prioritise consideration of cultural differences among its clientele. This suggests that the organisational culture of a bank can influence its interactions with clients. In a case focusing on employees, Zaitouni, Sawalha and Sharif (2011) observed that the practice of paying local employees more than expatriates or expatriates more than the locals regardless of competence in the same job (an aspect of organisation structure) affected the relationship between employee commitment, recognition, and competence development.

This study proposes that the national and organisational culture have some influence on organisational structure (the way people are grouped around work tasks) and in turn on customer experiences of aspects of a bank's services resulting in either customer satisfaction or dissatisfaction. Alhemoud (2010) found that clients were generally satisfied with services provided by banks in Kuwait, although Al-shammari (2015) found that customers of Islamic banks were not satisfied with staff timeliness and bank responsiveness to complaints implying that there may be differences in customer satisfaction with service dimensions among bank types.

1.2 Objectives and research questions

Given Janićijević's (2013) allusion to an association between organisation culture and structure and Othman and Owen's (2001) suggestion that organisation culture influences interactions with external clients, this research's objectives were:

1. To assess the influence that national culture has on the organisational cultures of banks in Kuwait.
2. To assess the interaction between organisational culture and organisational structure within the banks in Kuwait.
3. To establish whether there are differences in levels of customer satisfaction with a bank's ability to perform the promised services (Reliability), assist customers promptly (Responsiveness), inspire trust and confidence (Assurance), give individualised care (Empathy), physical facilities, equipment and appearance of personnel (Tangibles), and observance of Islamic finance laws (Compliance) that could be attributable to closeness of bank culture to Kuwaiti national culture.
4. And to the relationship between the organisational culture and the organisational structure.
5. To establish whether there is a difference in overall levels of customer satisfaction among Kuwaiti banks that can be attributed to differences in bank national origins.

To achieve its objectives, the study sought to answer the primary question: Does the closeness between a bank's culture and structure to the national culture of its country of operation affect customer satisfaction with the bank's reliability, responsiveness, assurance, empathy, tangibles, and compliance?

The primary question was further divided into the following secondary questions:

a) Questions relating to a banks' culture and structure's closeness to the national culture:
i. How do managers of banks in Kuwait describe the relationship between Kuwaiti national culture and the organisational culture of the banks they work for?
ii. How do managers of banks in Kuwait describe the relationship between the organisational culture and organisational structure of the banks they work for?

b) Questions relating to a bank's culture's closeness to the national culture and its customer satisfaction level

iii. What is the relationship between a bank's culture's closeness to Kuwaiti national culture AND its customers' satisfaction levels with its Reliability, Responsiveness, Assurance, Empathy, Tangibles, and Compliance?

c) Questions relating to alignment of a banks' culture ans structure and its customer satisfaction levels

iv. What is the relationship between a bank's culture and structure AND its customers' satisfaction levels with its Reliability, Responsiveness, Assurance, Empathy, Tangibles, and Compliance?

d) Questions relating to the overall customer satisfaction by bank's national origin

v. Is there a difference in overall levels of customer satisfaction between domestic Kuwait banks and foreign banks operating in Kuwait?

It was expected that interviewing managers of domestic Kuwait Banks would reveal that their organisational cultures had similar dimensions to those in the Kuwaiti national culture while those of foreign banks operating in Kuwait would show that their organisational cultures had different dimensions from those in the Kuwaiti national culture. Further, it was expected that both managers of domestic Kuwait banks and those of foreign banks operating in Kuwait would describe a close relationship between their organisational cultures and organisational structures. Where managers described their organisational culture as having the same or similar dimensions to those of the Kuwaiti national culture, and where bank culture and bank structure were aligned, it was expected that a survey of bank customers would show higher levels of customer satisfaction with a bank's Reliability, Responsiveness, Assurance, Empathy, Tangibles, and Compliance.

The research objectives, questions, methodology used, and the expected findings are summarised in Table 1.1.

Table 1.1 Summary Objectives, Research Questions and Expected Findings

Objectives	Main Research Question	Methodology	Expected Findings

1. To assess the influence that national culture has on the organisational cultures of banks in Kuwait.	i.How do managers of banks in Kuwait describe the relationship between Kuwaiti national culture and the organisational culture of the banks they work for?	Qualitative-interviews	1. Managers of domestic Kuwait Banks will describe their organisational culture as having similar dimensions to those in the Kuwaiti national culture. 2. Managers of foreign banks operating in Kuwait will describe their organisational culture as having different dimensions from those in the Kuwaiti national culture.
2. To assess the interaction between organisational culture and organisational structure within the banks in Kuwait.	ii.How do managers of banks in Kuwait describe the relationship between the organisational culture and organisational structure of the banks they work for?	Qualitative-interviews	Managers of domestic Kuwait banks and those of foreign banks operating in Kuwait will describe a close relationship between their organisational culture and organisational structure
3. To establish whether there are differences in levels of customer satisfaction with a bank's Reliability, Responsiveness, Assurance, Empathy, Tangibles, and Compliance that could be attributable to closeness of bank culture to Kuwaiti national culture	iii.What is the relationship between a bank's culture's closeness to Kuwaiti national culture AND its customers' satisfaction levels with its Reliability, Responsiveness, Assurance, Empathy, Tangibles, and Compliance	Quantitative	Where managers describe their organisational culture as having the same or similar dimensions to those of the Kuwaiti national culture there will be higher levels of customer satisfaction
4. … that could be attributable to the relationship between the organisational culture and the organisational structure	iv.What is the relationship between a bank's culture and structure AND its customers' satisfaction levels with its Reliability, Responsiveness, Assurance, Empathy, Tangibles, and Compliance?	Quantitative	Where managers describe their organisational culture as having a strong relationship with its structure there will be higher levels of customer satisfaction
		Quantitative	There will be a difference in customer satisfaction between Domestic Kuwait banks and foreign banks operating in Kuwait
5.To establish whether there is a difference in overall	v. Is there a difference in overall levels of customer	Mixed methods	Domestic Kuwait banks will have higher levels of general

levels of customer satisfaction among Kuwaiti banks that can be attributed to differences in bank national origins	satisfaction between domestic Kuwait banks and foreign banks operating in Kuwait?		customer satisfaction than foreign banks operating in Kuwait

1.3 Theoretical background

Hofstede (1994) defined culture as 'the collective programming of the mind which distinguishes the members of one category of people from another' (p.1). The categories could be at various levels such as national, demographic grouping, or organisation. The national level refers to countries; the demographic level refers to age, sex, level of education and occupations; and organisation refers to companies and or institutions. Consistent with the study's focus, the sub-sections that follow discuss theoretical background to national and organisation culture, structure, and customer satisfaction.

1.3.1 National culture

Hofstede (1994) identified dimensions of national culture or character as: power distance; uncertainty avoidance; individualism/collectivism; and masculinity/femininity. Power distance refers to the degree of inequality between those who have power and those who do not have it. Where the degree is high a society is considered as high on power distance and where it is low it considered as low in power distance. At a national level, this is reflected as submissiveness to authority, an acceptance of top-down direction within the populace and acceptance of inequalities. At organisation level, power distance is reflected in the relationship between superiors and their subordinates with high levels of power distance associated with higher levels of submissiveness, a preference for close supervision, and higher levels of task-orientation among employees (Bochner and Hesketh 1994). Hofstede Insights (2017) scored Kuwait as high on power distance.

Uncertainty avoidance refers to the extent to which people, whether at a national or organisation level, feel threatened by the unknown or ambiguous or unstructured (Hofstede and Hofstede, 2005). Nations high on uncertainty avoidance adhere to strict rules and are intolerant of different ideas or beliefs. Hofstede Insights (2017) rated Kuwait as high on uncertainty avoidance. In an organisation setting uncertainty avoidance has been associated with preference for standardisation of activities (Newburry and Yakova 2006).

Individualism/collectivism refer to how an individual perceives themselves in relation to the society in which they live. Individualism is where one perceives themselves as separate from the society from which they come and therefore think more in terms of their individual needs. Collectivism is where one defines themselves through the society from which they come and think more in terms of what is good for the collective (Hamamura 2012; Taras, Steel and Kirkman 2011). Hofstede labelled Middle Eastern societies as collectivist compared to Western societies which were classified as individualist. At the organisational level individualism/collectivism affects workplace relations, both with superiors and among employees (Bochner and Hesketh 1994). Zaitouni, Sawalha and Sharif (2011) posit that because Kuwait is a collectivist culture, work performance evaluation is based more on teamwork than individual contribution to an extent that banking sector employees did not value the attention given to individual performance.

Masculinity/femininity refer to the extent to which a society is competitive. Where the level of competitiveness is high a society is classified as high on masculinity and where competition is relatively lower it is classified as high on femininity. Societies high on masculinity are characterised by a preference for achievement, heroism, material rewards as part of recognising success and competitive assertiveness while those low focus on consensus, compromise, and flexibility. Hofstede Insights (2017) classified Kuwait as high on femininity.

House et al.'s (2004) GLOBE model identified nine dimensions of national culture: performance orientation; uncertainty avoidance; humane orientation; institutional collectivism; in-group collectivism; assertiveness; gender egalitarianism; future orientation and power distance. The meaning of uncertainty avoidance, institutional collectivism; in-group collectivism; assertiveness; gender egalitarianism and power distance are similar to those of Hofstede (1994) dimensions with the same labels. Performance orientation is the extent to which a society acknowledges and rewards high levels of performance in terms of innovation, standards of excellence and related factors (Grove 2005). Societies that are high in performance orientation are characterised by competitiveness, and materialism. They place more value on an individual's performance than on who the individual is. Formal performance feedback is viewed as a necessity, as is direct communication. Societies that are low in performance orientation, on the other hand, are characterised by placing higher value on family and social relationships than on performance and by living in harmony with the environment.

Communication is subtle and indirect, formal feedback is avoided and who one is valued more than what one does (Grove 2005). Uncertainty avoidance is similar to Hofstede's uncertainty avoidance. Humane orientation refers to the extent to which a society values and rewards fairness, generosity, caring, kindness, and related characteristics. Societies high on humane orientation are characterised by consideration for the interests of others while those low on the same dimension are characterised by a focus on individual interests such as need for power and accumulation of material possessions (House et al. 2004). Future orientation refers to the extent to which a society rewards future oriented activities such as saving now for future consumption and working towards long term success (House et al. 2004). Societies that are low on future orientation are characterised by consumptive behaviour, spending now without planning for future needs (Javidan and Dastmalchian, 2009).

While widely used, the two models' dimensions have been criticised for not applying to individuals or even sub-groups within a population (Tung and Verbeke 2010; Venaik and Brewer 2013). Trompenaars and Hampden-Turner (1998) and Schwartz (1994) drew from Hofstede and House's models to present alternative models. Trompenaars and Hampden-Turner (1998) proposed cultural dimensions: universalism-particularism; individualism-collectivism (similar to Hofstede 1994 and House et al. 2004); specific-diffuse; neutral-affective; achievement-ascription; time-perspective; and relationship with environment. Universalism is the value people place on laws, rules, and obligations to an extent that rules take precedence to relationships without exception. This would be associated with House et al.'s (2004) and Hofstede's (1994) low power distance. Particularism is more flexible in the application and observance of rules, with relationships taking precedence. It is associated with House et al. (2004) and Hofstede's (1994) high power distance. Specific-diffuse refers to the separation of work life from personal life or relationships. In specific cultures, the work and personal life domains are kept so that good relationships are not considered important. In diffuse cultures the two are interlinked and relationships are considered important. This is similar to House's performance orientation and humane orientation and to some extent to Hofstede's masculinity/femininity. Neutral-affective is about the extent to which people try to control their emotions, with neutral people not revealing their emotions and affective ones being more spontaneous in showing emotions. Achievement-ascription relates to the extent to which a culture values individual performance regardless of who a person is. Achievement cultures focus on performance while ascription cultures value people because of the power,

position, or title they hold. Ascription cultures would therefore be associated with high power distance while achievement ones would be associated more with House's performance orientation. Time perspective refers to the relationship a society has with time: whether they view it as sequential or synchronous. Where time is viewed as sequential, people value punctuality, and where it is viewed as synchronous the past, present and future are interwoven so that punctuality and timekeeping are not considered important. Relationship with environment is about whether a society believes they have control over the environment (internal locus of control) or have no control and must learn to coexist with it (external locus of control). Internal and external locus control are associated with House and Hofstede's dimension of uncertainty avoidance, as they all relate to attitudes towards risk taking.

Schwartz's (1994) dimensions of national culture are conservatism-autonomy, hierarchy-egalitarianism, and mastery-harmony. Conservatism-autonomy is whether an individual is viewed as embedded in society and therefore constrained by it or as independent. In conservative societies, in which an individual is constrained by their society, relationships are important. This dimension is similar to Hofstede's and House's collectivism-individualism. Hierarchy-egalitarianism refers to the manner in which people perceive authority and the extent to which they defer to those in authority. In a hierarchical society, people defer more to authority and in an egalitarian one people have more room to express themselves and to make decisions. Hierarchy-egalitarianism is similar to Hofstede's and House's power distance. Mastery-harmony refers to how people go about achieving success. In mastery culture people seek success through their own action so that they get success through assertiveness and proactivity. In a harmony culture the same is achieved through relationships. Mastery-harmony has similarities with Hofstede's masculinity-femininity (Ashkanasy, Wilderom and Peterson 2000).

Considering earlier contributions, Nardon and Steers (2009) identified common themes that cut across main models of national culture as: hierarchy-equality; Individualism - collectivism; mastery - harmony; monochronisim (sequential)-polychronism (synchronous); universalism-particularism (Table 1.2).

Table 1.2 Nexus of National Culture Models

Nardon & Steers	Model and Proponents	Cultural Dimensions

Hierarchy-Equality	Hofstede (1994, 2011); House et al. (2004)	Power distance;
	Schwartz (1994)	Hierarchy-egalitarianism;
	House et al. (2004)	Performance orientation.
	Trompenaars and Hampden-Turner (1998)	Achievement-ascription
Individualism - Collectivism	Trompenaars and Hampden-Turner (1998)	Individualism-collectivism; Specific-diffuse; Neutral-affective
	House et al. (2004) Hofstede (1994)	Humane orientation; Institutional collectivism; In-group collectivism;
Mastery - Harmony	Schwartz (1994) House et al. (2004)	Mastery-harmony Gender egalitarianism;
	Trompenaars and Hampden-Turner (1998)	Relationship with environment
	House et al. (2004) Hofstede (1994)	Uncertainty avoidance;
	House et al. (2004)	Assertiveness - passivity; Performance orientation.
Monochronisim (sequential)- polycronism (synchronous)	Trompenaars and Hampden-Turner (1998)	Time perspective
	House et al. (2004)	Future orientation
Universalism- Particularism	Schwartz (1994)	Conservatism-autonomy
	House et al. (2004); Hofstede (1994)	Power distance

Adapted from: Nardon and Steers (2009)

Nardon and Steers' (2009) dimensions of culture were used as a framework for analysing Kuwaiti national culture because they integrate elements derived from main culture models and therefore present opportunities to capture a wide range of aspects of culture. This situation facilitates understanding the possible areas of national-organisational culture relationship. In this model, hierarchy-equality refers to the power distribution in the society, whether it is hierarchical or egalitarian and participative. Individualism-collectivism refers to the extent to which society encourages individual or collective goals. Mastery-harmony is about a society's relationship with the environment, whether it believes in subduing the environment or living in harmony with it. Monochronisim (sequential)-polychronism (synchronous) refers to how people organise their time, whether sequential by doing one thing at a time or simultaneously attending to many tasks. Universalism-particularism refers to society's application of rules, procedures, and laws in a consistent manner without regard for individual specific circumstances. Nardon and Steers' (2009) dimensions provide a framework for understanding the interaction of national culture and organisational culture. Focusing on US and Japanese

companies in retail services business, Webster and White (2010) found a significant interaction effect between national culture and organisational culture. This study will seek to understand the interaction of national culture with organisational culture in a specific services industry: the banking sector in Kuwait. Focusing on one industry eliminates the influences that may be-industry specific that could be encountered in a multi-industry study.

1.3.2 Organisational culture

Organisational culture has been widely studied from various perspectives. However, there is a general lack of agreement on its constituents and therefore how it should be studied Schneider, Ehrhart and Macey (2013) identify three perspectives of organisational culture. The first perspective views culture as integrationist, so that an organisation has one culture shared by all. The second view is that an organisation's culture is fragmented and not shared as it is improbable for people in an organisation to view and experience things the same way. The third view is that culture in an organisation is differentiated so that it is an amalgamation of cultures, reflecting differences among people within it. Regardless of one's perspective, organisational culture represents:

> A system of assumptions, values, norms, and attitudes, manifested through symbols which the members of an organization have developed and adopted through mutual experience and which help them determine the meaning of the world around them and the way they behave in it.' (Janićijević 2011, p. 72)

This definition is consistent with Schein's (2009) view of organisation culture as consisting of a pattern of shared understood assumptions. The assumptions provide an organisation's members with a framework that guides their perceptions, interpretations, and actions including decisions on how to structure the organisation (Janićijević 2013).

Schein (2009) identifies three levels of culture in an organisation which include the visible and the invisible: artefacts, espoused values and guiding philosophies and underlying assumptions. Artefacts are the visible organisational structures and processes. Espoused values are those reflected in the organisation's strategies and goals. Guiding philosophies and underlying assumptions are the ingrained beliefs. An organisation's structure is therefore a part of the visible components (artefacts) of its culture and serves to reinforce its values (Schein, 2009).

There are various other classifications of organisation culture types. Hofstede (2011) views types of organisational cultures in terms of six dimensions: process-oriented versus results-oriented cultures; job-oriented versus employee-oriented; professional vs. parochial cultures; open systems vs. closed systems; tightly vs. loosely controlled; and pragmatic vs. normative. Process oriented cultures focus on the means to an end, avoid taking risks and put limited effort on the job. Results oriented cultures focus on the end and are comfortable dealing with unfamiliar situations. Process-oriented cultures are characteristic of high uncertainty avoidance national cultures, while results oriented are characteristic of low uncertainty avoidance cultures. Job-oriented cultures have a higher concern for getting the job done than for people, while employee-oriented have a higher concern for the well-being of the people than for the completion of the job. Concern for the wellbeing of the people as opposed to attainment of goals is associated with collectivist cultures. Professional cultures make a separation between the individual at work and the individual at home. They have been associated with individualism. Parochial cultures, on the other hand, do not create a separation between the individual at work and the individual at home. Parochial cultures have been associated with collectivism because one's job is viewed as an extension of themselves. Open systems refer to situations where the organisation and its people are welcoming and accept outsiders. Closed systems are hostile to outsiders and/or outside ideas. In that regard, closed systems are associated with high uncertainty avoidance national cultures. Tightly controlled and loosely controlled refer to the level of structure in an organisation. In tightly controlled environments, work is more structured with limited room for innovation. In loosely controlled environments, work is less structured and there is more room for exercising initiative, pragmatic versus normative relate to the extent to which an organisation is customer oriented. In normative cultures, interaction with the outside world is guided by rigid rules and following the rules is more important than achieving the goal. In pragmatic cultures, exercising flexibility to meet customer needs is more important than following procedures or rules.

Others view organisational culture types in terms of competing values based on whether an organisation maintains an internal focus and integration or an external focus and differentiation on the one hand, and on whether it pursues stability and control or flexibility and discretion on the other (Cameron and Quinn 2006; Schneider, Ehrhart and Macey 2013; Tharp 2009). The cultures are classified as: hierarchy or control referring to where there is focus on structure, control, and strict guidelines; market or compete referring to where there is a strong orientation

towards competing and achieving goals; clan or collaborate where there are high levels of shared commonalities and viewing the group as one family; and adhocracy or create where there are high levels of innovation, exercising initiative and taking risks. Deal and Kennedy (2000) view organisational culture from the perspective of the amount of risk a company has to contend with in carrying out its activities and the speed with which it learns whether its strategies are working. They identify four forms of organisation culture: meritocracy, work hard/play hard; risk appetite and process. Meritocracy (also referred to as tough guy macho culture) is where achievement is based on one's contribution; there is high risk and fast feedback. Work hard/play hard refers to situations in which there is fast feedback and low risk. Risk appetite (also called bet your company culture) is where there is high appetite for risk and slow feedback. Process culture is where risk is low, and feedback is slow. Other models of organisational culture tend to be variations of the ones already discussed where an organisation's culture involves making choices from among competing factors. For example, Quinn and Rohrbaugh (1983) look at organisational culture types from the perspective of competing values in terms of flexibility, stability, differentiation, and integration. This is not far removed from the hierarchy, market, clan, and adhocracy perspectives. Balthazard, Cooke and Potter (2006) present organisation culture forms as constructive, passive/defensive, and aggressive/defensive. Trompenaars and Hampden-Turner (1998) portray culture types as family, Eiffel Tower, guided missile, and incubator, and Handy (1995) presents culture forms as power, role, task, and person. Table 1.3 presents a summary of the discussed organisational culture types.

Table 1.3 Summary of Organisational Culture Types

Proponents	Culture types
Hofstede 1994	Process oriented versus results-oriented cultures; Job oriented versus employee oriented; professional vs. parochial cultures; open systems vs. closed systems; tightly vs. loosely controlled; and pragmatic vs. normative
Tharp 2009 Cameron and Quinn 2006; Schneider, Ehrhart and Macey 2013	Hierarchy (Control); Market (Compete); Clan (Collaborate); Adhocracy (Create)
Deal and Kennedy 2000	Tough guy macho - meritocracy; Work hard/Play hard; Bet your company; Process
Balthazard, Cooke and Potter 2006	Constructive; Passive/Defensive; Aggressive/Defensive
Quinn and Rohrbaugh 1983	Competing values network: Flexibility, Stability, Differentiation, and Integration.
Trompenaars and Hampden-Turner 1998	Family; Eiffel Tower; Guided missile; Incubator
Handy 1995	Power; Role; Task; Person

While there are differences among the culture models, there are also some common threads (see Table1.4) and organisations have been found to have within them a mixture of culture models (Deal and Kennedy 2000). From the models, key elements of organisational culture include how an organisation is controlled in terms of level of centralisation or decentralisation of decision making; how rules are used including reporting lines; how people are grouped to get the work done; how positions within the organisation are determined; and how the organisation relates to its external environment.

Table 1.4 Cultural Groupings

Characteristics	Relevant Models
Control spreads out from a central influential point in the form of web-characteristic of entrepreneurial, small, and young organisations with underdeveloped systems; Minimum rules and hierarchy	Power (Handy 1995); Incubator (Trompenaars and Hampden-Turner 1998).
Bureaucratic. Rules; Clear reporting lines of authority	Hierarchy (Cameron and Quinn 2006; Schneider, Ehrhart and Macey 2013) Process (Deal and Kennedy 2000); Control (Tharp 2009); Role (Handy 1995); Family (Trompenaars and Hampden-Turner (1998)
Focus on getting the work done using the right skills and other resources; rigid division of labour	Task (Handy 1995); The Eiffel Tower (Trompenaars and Hampden-Turner 1998);

Expert power is the determinant of one's position-control systems and hierarchy do not apply; High risk high return decisions;	Person (Handy 1995); Guided missile (Trompenaars and Hampden-Turner 1998). Tough guy (Deal and Kennedy 2000)

For the purposes of this study, organisational culture is defined as the internalised learnt assumptions about the world, what is acceptable or not acceptable, what works or does not work, that are held and shared by both current and future members of an institution. These assumptions express themselves through the way an organisation is controlled, as seen through the level of centralisation or decentralisation of decision making, how it uses rules to guide its operations, how jobs report and relate to each other, how people are grouped to get the work done, and how positions of seniority in the organisation are determined. This adaptation of Janićijević's (2011) definition of culture adds clarity as it links it to specific characteristics and actions through which an organisation's culture can be inferred and measured.

1.3.3   Organisation structure

Organizational structure has been defined as the spoken and unspoken organization-specific rules and policies that are designed to guide the delegation, control and coordination of roles and responsibilities in an organization. It determines the flow of information through the different levels of the organisation (Investopedia 2020). It involves six areas: specialisation of work; departmentalisation of similar or related jobs; chain of command from the highest to the lowest position in the organisation; span of control; level of centralisation or decentralisation and degree of formalisation. Mintzberg's (1979) seminal work on organisational structure classifies structure forms into five types: simple; bureaucratic; professional; adhocracy and divisional model. The structure forms are a result of a decision-making process which according to Janićijević (2013) is influenced by cultural factors. The first four models can be differentiated on the basis of the extent to which decision making is centralised, and the extent to which the structure is formalised (Janićijević 2013). Notwithstanding criticisms of Mintzberg's structure models, they still provide a basis for understanding organisational structures and conditions under which they are likely to be used, as illustrated in Table 1.5.

Table 1.5 Mintzberg Structure Forms

Structure Form	Coordination Mechanism	Where Applicable
Simple	Direct supervision by the strategic apex	Dynamic environments, strong leader, small or young organisations or organisations in crisis
Machine bureaucracy	Imposition of work standards, jobs with high levels of formalisation and specialisation; power centralised at apex of organisation	Older and larger organisations in stable environments and externally controlled
Professional bureaucracy	Standardisation of skills, jobs highly specialised with minimum formalisation, extensive decentralisation	Complex stable environments; simple non-regulated technical systems
Divisional form	Standardisation of outputs through performance control systems; power delegated to market-based units; limited vertical integration;	Large mature organisations operating in diversified markets
Adhocracy	Mutual adjustment among all parts; specialised jobs based on extensive training; small work units	Complex dynamic environments; sophisticated and automated technical systems

Source: Adapted from Mintzberg (1980)

Based on Handy's (1996) and Trompenaars and Hampden-Turner's (1998) classification of organisational culture and Mintzberg's (1980) classification of organisational structures, Janićijević (2013) posits an association between specific culture models and specific structure models. The literature, however, demonstrates that organisations have multiple cultures (Denison, Nieminen and Kotrba 2014; Tharp 2009; Wankhade 2012), which derive their basic underlying assumptions from the local or national culture. The assumptions interact with the organisation's espoused values (which themselves are derived from organisational strategies, goals, and philosophies) to inform the type of artefacts or visible attributes the organisation lays out. Among the artefacts is the organisation's structure, which for purpose of this study is defined as the result of organisational decisions on approaches to work in terms of delegation, control and coordination of roles and responsibilities, communication within the organization, specialisation of work; departmentalisation of jobs; chain of command from the highest to the lowest position in the organisation; span of control; level of centralisation or decentralisation and degree of formalization.

Through studying the cultures and structures of both Islamic and non-Islamic banks in Kuwait, the study seeks to establish the form of cultures that emerge in banks of different origin

operating within the same national cultural context and how this relates to customer satisfaction.

1.3.4   Customer satisfaction

Customer satisfaction is the state of feeling that one's expectations from a product or service have been met (Kotler and Armstrong 2010). It is a key component of organisational performance and, in industries where technology and pricing strategies tend to be the same, as is the case in the banking sector, it has been associated with creation of competitive advantage (Cengiz 2010). Customer satisfaction has been linked to dimensions of service quality, defined by Parasuraman, Zeithaml and Berry (1994) as reliability (being the ability to perform the promised service; responsiveness (being willing to assist customers promptly), assurance (employee knowledge inspiring trust and confidence), empathy (being given individualised care) and tangibles (the buildings and equipment). In a New Zealand based study of retail banks, Abdullah et al. (2014) found reliability combined with responsiveness, assurance and enabling to be significant predictors of customer satisfaction. Organisation culture has been linked to aspects of customer satisfaction. For example, Gillespie et al. (2008) found a significant positive relationship between organisation culture and customer satisfaction, while Asree, Zain and Razalli (2009) found a positive relationship between organisation culture and responsiveness to customers.

In view of the national culture, organisational culture and organisational structure associations gleaned from extant literature, the study was guided by the conceptual framework illustrated in Figure 1.1.

National Culture
•Relationship with the environment;
•Social organization;
•Power distribution;
•Rule orientation and
•Time orientation (Nardon and Steers, 2009)

Organisational Culture
•History, values and beliefs,
•Rituals and ceremonies,
•Stories, heroic figures and Informal networks (Deal and Kennedy, 2000)

National

Organisational

•Functional value (reliability and responsiveness)
•Emotional value (assurance)
•Social value (empathy)
(Roig et al., 2009; Parasuraman, Zeithaml and Berry, 1994)

Structure

•Simple;
•Bureaucratic;
•Divisional
•Adhocracy
(Mintzberg, 2009)

Customer satisfaction

Level of customer satisfaction dependent on extent of alignment of national and organisational culture; organisational culture and structure; and structure and national culture

Figure 1.1 National culture, organisational culture and structure, customer satisfaction conceptual framework

1.4 Significance

With globalisation, banks and other businesses operate across national boundaries and within distinctly different national cultures that have implications for both organisational culture and structure. The banking sector is peculiar in that it involves transacting an intangible product in the form of a service so that clients experience the product as the service is being rendered (Bharadwaj, Varadarajan and Fahy 1993). The client therefore experiences an organisation's culture through their experience of the service. The service is delivered through the organisation's reporting systems (structure), and the latter is affected by and also has an effect on organisational culture (Janićijević 2013). Both the organisational culture and structure subsist within a national culture. The banking sector provides an ideal environment for observing the interaction of national culture, organisation culture, structure, and bank clients. Notwithstanding the apparent relationship among the three and possible implications for customer satisfaction in a situation where there is a fusion of national and organisational

cultures, the researcher has not yet found studies exploring this relationship. The Kuwaiti banking sector is made up of both international and local banks that are largely staffed by expatriates. Therefore, it represents a fusion of many national cultures. The significance of this study lies in its attempt to address this gap in knowledge by examining three elements: how an organisation's culture is partly a reflection of the national culture of its country of operation and of the multiple cultures within it as represented by managers from different cultural backgrounds; how the interaction of the multiple cultural norms influence organisational structure; and the influence of the combination of organisation culture and structure on customer satisfaction. In the Kuwait context, where there is a mixture of foreign and local banks and where the workforce is largely made up of expatriates, understanding the influence of the national culture on the banks' cultures and structures and possible implications for customer satisfaction is a worthy endeavour for four reasons. First, it may contribute to an understanding of the extent to which foreign banks need to consider the implications of national cultures as represented by local managers on a bank's own culture. Second, understanding the relationship between a bank's culture and its structure is critical as an organisation's structure is a major component of strategy implementation and therefore of company performance. Third, understanding the link between national culture and organisational culture in a context dominated by expatriate workers may provide diversity managers with practical recommendations (Moran, Abramson and Moran 2014). Finally, understanding national culture, organisational culture and structure, and customer satisfaction may enable banks to configure both their cultures and structures to enable them to offer services that satisfy their Kuwaiti customers whose cultural background may be different from that of bank employees.

1.5 Methodology

In view of the limited literature on the nexus of national culture and organisational culture and structure and the possible effect of the last two on customer satisfaction, this study was in three phases. The first two phases, focusing on aspects of the national culture and their relationship with aspects of organisational culture and on the relationship between the organisation culture and structure, are exploratory in nature and guided by an assumption that conceptualisations of culture and structure are socially constructed, subjective and multiple (Creswell, 2007). In that regard, the first two phases of the study were predominantly qualitative, falling in the interpretive philosophy of social science. The two phases used a mixture of qualitative methods

which included desk study using secondary sources; interviews which were conducted with structured open-ended questions and focus group discussions seeking clarification of issues needing further elaboration from the structured interviews. The third phase of the study, which addressed the possible influence of organisation culture and structure on customer satisfaction, was quantitative as it sought to establish whether there is a relationship between an organisation's culture, its structure, and its customer satisfaction level.

The study's target population were the 23 banks operating in Kuwait as of August 2017. Details of the population are provided in Chapter 5. Mixed methods sampling strategies were employed as the study required both qualitative and quantitative data. Three methods of data collection and analysis were used: desk research, interviews, and an Internet based survey. Data on national culture were largely collected through desk research as elements of Kuwaiti culture have been documented in both academic and non-academic sources. Desk research was used to give the researcher a deeper understanding of Kuwaiti national culture in order to facilitate the identification of its elements in organisational cultures. In-depth interviews were used to collect data from representatives of the sampled banks. The interviews were guided by pre-prepared questions that were derived from the study's conceptual framework. Semi-structured interviews are an appropriate method for collecting data as they make it possible to obtain in depth explanations, probe for additional data and to obtain a recording of the interviewees' direct words (Harrell and Bradley 2009). Data collected during the qualitative phase of the study were analysed qualitatively through identification of themes and categorizing them, initially guided by categories derived from the literature review and through identification of emergent categories. NVivo software was used to facilitate the analysis. The results were interpreted using narrative explanation and discussion to address the study's objectives 1 and 2:

1. To assess the influence that national culture has on the organisational cultures of banks in Kuwait.
2. To assess the interaction between organisational culture and organisational structure within the banks in Kuwait.

Data for the quantitative component were collected through an internet-based survey and analysed using Qualtrics, a cloud-based survey tool, to address the study's objective 3 to 5:

3. To establish whether there are differences in levels of customer satisfaction with a bank's ability to perform the promised services (Reliability), assist customers promptly (Responsiveness), inspire trust and confidence (Assurance), give individualised care (Empathy), physical facilities, equipment and appearance of personnel (Tangibles), and observance of Islamic finance laws (Compliance) that could be attributable to closeness of bank culture to Kuwaiti national culture

4. To establish whether there are differences in levels of customer satisfaction with a bank's ability to perform the promised services (Reliability), assist customers promptly (Responsiveness), inspire trust and confidence (Assurance), give individualised care (Empathy), physical facilities, equipment and appearance of personnel (Tangibles), and observance of Islamic finance laws (Compliance) that could be attributable to the relationship between the organisational culture and the organisational structure.

5. To establish whether there is a difference in overall levels of customer satisfaction among Kuwaiti banks that can be attributed to differences in bank national origins.

The supervisor approved the research interview guide and the university assisted in obtaining permission from the organisations/banks that were visited. The ethical considerations followed by the researcher included ensuring that the information obtained from the respondents was not used anywhere else other than the academic purposes for which it has been requested.

1.6 Study Assumptions

This study assumed that:

i. Targeted organisations and their managers will cooperate in the data gathering exercise;
ii. Interviewees will respond truthfully so that the answers they give are a true reflection of their observations and experiences;
iii. Bank customers will respond honestly to the statements in the questionnaire.

1.6 Definition of Terms

Domestic Islamic banks: Banks in Kuwait that operate in terms of Article 86 of Section 10 of the Central Bank of Kuwait Law Act no 32/1968 as amended in 2003, which among other

things states that such banks conduct their business in compliance with the Islamic Sharia principles (Central Bank of Kuwait 2018).

Domestic non-Islamic banks: Banks originating from Kuwait whose articles of association do not classify them as Islamic banks.

Foreign Middle East banks: Banks originating from outside Kuwait but from within the Middle East.

Foreign non-Middle East: Banks originating from outside the Middle East.

1.7 Organisation of the Study

Chapter 1 introduced the study, provided relevant background information on the banking sector in Kuwait, discussed the study's purpose, stated the problem, and presented the research questions together with the conceptual framework that will guide the inquiry. The methodology the study uses was presented, and the significance of the study was highlighted. Key terms used in the study were defined.

Chapter 2 describes the study's context by outlining the Kuwait banking sector, services provided and customer segments. Chapter 3 presents a discussion of relevant literature on national and organisational culture, organisational structure, and relationships among the three and the interface of organisational culture and organisational structure. Chapter 4 discusses banking sector customers, trends in services provided and general customer satisfaction dimensions and those specific to the banking sector. The chapter also discusses the interface of customer service and organisational culture and structure, and details aspects of the study's conceptual framework. Chapter 5 presents the detailed methodology and methods used in the project. It clarifies the researcher's philosophical worldview. Justification for the chosen methodology will also be given together with the sampling procedures and data analysis methods.

Chapter 6 presents a detailed analysis of the data from both documentary analysis and interviews. Chapter 7 presents findings from the quantitative survey. Chapter 8 discusses the findings in the context of extant literature. Chapter 9 concludes the study, provides

recommendations, identifies the limitations of the study, and suggests opportunities for further research.

CHAPTER 2 RESEARCH CONTEXT

This chapter puts the study in its context by presenting background information on Kuwait's history, demographics, economy, culture, and its financial services sector. The background assists in understanding the interface between what Kuwaiti national culture, organisational cultures of banks in Kuwait and customer satisfaction.

2.1 Location and Political Culture

Kuwait is one of the Gulf Cooperation Council states situated in the Middle East neighbouring Saudi Arabia, Iraq, and Iran (Figure 2.1) and covering 17, 820 km^2 (NationMaster 2019). Its political culture is considered as a model for the region as a result of its success in fusing secular and Islamist political factions (Katzman 2016). In that regard it is considered as the most politically democratic among the Gulf Cooperation Council countries (Al-Nakib 2015). It is governed by a constitutional monarchy (Country Reports 2019). It was the first Gulf Arab country to have an elected parliament (BBC News, 2018). According to the Kuwait constitution, the country is headed by an Amir who is the head of state and commander of the armed forces.

Figure 2.1 Map of Kuwait. Source: Actualitix, 2020

2.2 Language and Religion

Kuwait's official language is Arabic and the official religion is Islam as declared by the country's constitution. There are also Christian, Hindu and Buddhist minorities among the expatriates. Islam accounts for the religion of 85% of the Kuwaiti population (Katzman 2016). Unlike other Arab countries, in Kuwait one's religious affiliation is a less significant mark of identity than ethnic origin, although Islamic values and Kuwaiti national culture are strongly associated (FOUO, 2003). Further, religious tolerance is practiced and encouraged, with the chairman of the Evangelical Church of Kuwait stating that religious, language and cultural differences must be a source of enrichment to all and not a source of conflict (Kuwait News Agency 2019).

2.3 Population and Labour Force

As of 2019, Kuwait population was estimated at 4,239,342, with 70% of the population being non-Kuwaiti nationals, and 60% of the whole being Arabs, most of whom were expatriate workers (World Population Review 2020). Kuwaiti society has distinct classes. At the top of the social hierarchy is the ruling family, the next level are the ancient merchant families of Kuwait followed by the former Bedouins, then Arabs from within the Middle East. Non-Arab foreigners are placed at the bottom of the social structure. These social levels also reflect big gaps between the rich, the middle class and the poor (New World Encyclopedia, 2019). The country's population is 98% urbanised (World Population Review 2019). The Kuwait private sector labour force is dominated by foreign workers made up of Egyptians (accounting for as much as 50% of the expatriate Arab workforce), Syrians, Lebanese, and Jordanians (FOUO 2003). Non-Arab workers include Indians, Sri Lankans, Bangladeshis, and Pakistanis. The workforce is a fusion of different nationalities and cultural backgrounds. The high presence of foreign nationals in the labour market and, therefore, in the banking public is likely to have implications for customer satisfaction perceptions.

2.4 Economy

Kuwait is the fifth largest oil producer in the world, and its economy is largely dependent on petroleum and related industries, with over 90% of exports earnings coming from oil (Nordeatrade 2020). The oil sector accounts for approximately 60% of the country's Gross

Domestic Product (GDP) (Nordeatrade 2020). As of 2019, the services sector (which includes banking) accounted for almost 74% of the employed (Plecher 2020). The country's currency, the Kuwait dinar, is considered the strongest currency in the world (Cmcmarkets 2020).

As part of reducing the economy's over-dependence on oil and the public sector, the government is encouraging foreign investment in other sectors including financial services sector. At the end of 2018, Kuwait permitted foreign ownership of domestic bank shares, a situation that meant that local banks could have a sizable foreign component (Kamel 2018). This is likely to affect operations of a bank as the foreign shareholders would seek to align institutional practices to bring them more in line with their way of conducting businesses. This is bound to impact bank structures and culture.

2.5 Social Culture

Kuwaiti social norms are governed by Islam. Strong family ties are central to customs and traditions. One's identity is defined in terms of the group or the family. Maintaining harmony within the group is important. There is a strong focus on relationships and maintaining these is more important than adhering to strict schedules. Preserving family honour is important and the concept of family includes the extended family (Kuwaitvisa 2020). Rank within the social hierarchy and respect for elders are observed. There is high need for certainty, therefore, rules for appropriate behaviour are expected to be observed. However, application of rules is subject to context, as rules are not applied uniformly. Attitude towards time is that it is intangible and therefore is not structured. Hospitality and reciprocity are important components of the social culture. Life is guided by an understanding that events are controlled by God and not by people (Kuwaitvisa 2020) Although the country has embraced elements of Western life, it remains predominantly conservative (Encyclopaedia Britannica, 2019). Table 2.1 presents Kuwait's main statistics.

Table 2.1 Kuwait Critical Statistics

		Source
Area	17, 820 km^2	NationMaster 2019
Total population	4.2 million	World Bank 2019
Population urbanisation	98%	World Population Review 2019
Expatriates	70%	World Population Review 2019

Arab population including expatriates	60%	World Population Review 2019
Major Religion	Islam 85% (other (Christian, Hindu, Parsi) 15%	Katzman 2016
Major language	Arabic	NationMaster 2019
GDP, current US$ billion	133.3	World Bank 2019
GDP per capita, current US$	317 49	World Bank 2019

2.6 History of Banking in Kuwait

2.6.1   Background

The Central Bank of Kuwait was formed in 1968, and this heralded the birth of the country's banking sector (Central Bank of Kuwait, 2020). The central bank regulates Kuwait's monetary and financial markets. The banking sector of Kuwait is a dense mix of local and foreign banks. The sector has been growing and bank profits have dominated the corporate sector (Alhemoud 2010). The World Bank estimated Kuwait to have 14.8 bank branches for every 100,000 people compared to the global average of 12.7 branches, UAE's 12.1, and Saudi Arabia's 8.9 (World Bank 2019). Foreign banks entered the Kuwait banking sector in 1968 following an amendment to the country's banking laws (Central Bank of Kuwait 2020a). The Central Bank permits banks of foreign origin to operate a maximum of two branches. The sector is therefore dominated by domestic banks (Central Bank of Kuwait 2018).

Even with the large number of banks, about 50% of total lending business is in the hands of the two largest banks (Kuwait-based Arzan Financial Group). Seventy-five percent of the combined market share is controlled by the 'big-five' banks of Kuwait which are NBK, KFH, Burgan Bank, Gulf Bank and Commercial Bank of Kuwait (Puri-Mirza 2020), as illustrated in Figure 2.2. The five banks share common characteristic of being listed on the Kuwait Stock Exchange, being universal banks, and offering consumer banking, wholesale banking, treasury, and financial services (Oxford Business Group 2018).
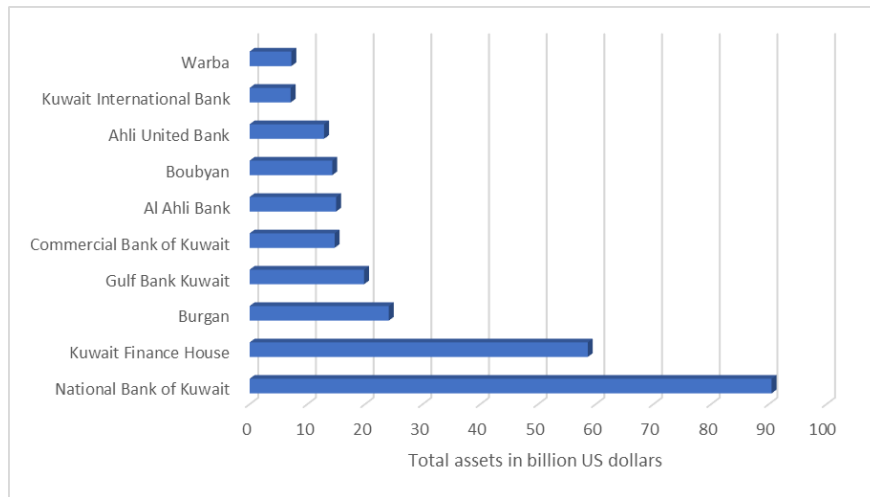
Figure 2.2 Top ten Kuwait banks by asset size in USD as of 2019. Source: Figures derived from Puri-Mirza 2020

2.6.2. Classification of Banks

Banks in Kuwait are a mixture of specialised, conventional, and Islamic banks. As of 2020 there were six conventional, five Islamic and two specialised banks (Central Bank of Kuwait 2020). The conventional banks in Kuwait are the National Bank of Kuwait (NBK), Commercial Bank of Kuwait, Burgan Bank, Ahli Bank of Kuwait, Gulf Bank, and the Industrial Bank of Kuwait. Islamic banks are Kuwait Finance House, Boubyan Bank, Kuwait International Bank, Al Ahli United Bank and Warba Bank (Central Bank of Kuwait 2020). The largest conventional bank in terms of asset size operating in Kuwait is NBK, and the smallest is Ahli bank (EDUCBA 2019). Among the Islamic banks, the largest is Kuwait Finance House and the smallest is Kuwait International Bank. Islamic banks account for 42% of the banking sector's assets and have been growing at a faster rate than conventional banks (FitchRatings 2020). A characteristic of Islamic banks is their low-risk appetite and controlled growth (Oxford Business Group 2018).

Banks can be further classified by origin into domestic Islamic, domestic non-Islamic, foreign Middle East and foreign non-Middle East. As of 2020, 12 foreign banks had set up branches in Kuwait: HSBC (Middle East), BNP Paribas, Union National Bank, Muscat Bank, Mashreq Bank, Qatar National Bank, Doha Bank, Citi Bank, National Bank of Abu Dhabi, Bank of Kuwait and Bahrain and Al-Rajhi Bank which is the only foreign Islamic bank operating in Kuwait (Central Bank of Kuwait 2020b).

29

Table 2.2 Kuwait Banks Summary

Bank	Year founded	Employees	Website
Kuwait Banks			
National Bank of Kuwait www.nbk.com	1952	2259	www.nbk.com
Commercial Bank of Kuwait	1960	1300	www.cbk.com
Gulf Bank	1960	1506	www.e-gulfbank.com
Al Ahli Bank of Kuwait	1967	806	www.eahli.com
Al Ahli United Bank*		1000	www.ahliunited.com.kw
Burgan Bank	1975	734	www.burgan.com
Kuwait International Bank*	1973	730	www.kib.com.kw
The Industrial Bank of Kuwait	1973	250	www.ibkuwt.com
Kuwait Finance House *	1977		www.kfh.com
Boubyan Bank*	2004	1096	www.bankboubyan.com
Warba Bank *	2010		www.warbabank.com
Foreign Banks Operating in Kuwait			
Bank of Bahrain and Kuwait - Kuwait Branch	1971		www.bbkonline.com
BNP PARIBAS - Kuwait Branch	2005	20	www.bnpparibas.com
HSBC Bank Middle East Limited - Kuwait Branch	2005	70	
First Abu Dhabi Bank - Kuwait Branch			www.nbad.com
Citibank - Kuwait Branch	2006	49	www.citigroup.com
Qatar National Bank - Kuwait Branch	2008		www.qnb.com.qa
Doha Bank - Kuwait Branch			www.dohabank.com.kw
Mashreq Bank - Kuwait Branch			www.mashreqbank.com.kw
Al-Rajhi Banking & Investment Corporation (Al-Rajhi Bank) - Kuwait Branch *	2009	80	www.alrajhibank.com.kw/en/
Bank Muscat - Kuwait Branch	2010		www.bankmuscat.com
Union National Bank - Kuwait Branch	2012		www.unb.com
Industrial and Commercial Bank of China Limited - Kuwait Branch			www.icbc.com.cn

*Islamic banks

Source: Central Bank of Kuwait (2020b)

2.6.3.   Governance of financial institutions

Governance of banks in Kuwait is guided by the Central Bank of Kuwait's 'Rules & Standards of Corporate Governance in Kuwaiti Banks.' The rules and standards have the following pillars:

- Role and responsibilities of the Board of Directors and the issues related to the Board members
- Corporate Values, Conflict of Interests and Group Structure.
- Executive Management.
- Risk Management and Internal Controls.
- Remunerations' Policies & Systems.
- Disclosure & Transparency.
- Complex Corporate Structures.
- Protection of Shareholders' Rights
- Protection of Stakeholders' Rights

Some of the rules have implications for customer satisfaction, such as poor governance which can lead to customer dissatisfaction and eventual bank failure. Sound corporate governance includes sharing of authority and responsibilities, which can be seen through a bank's decision-making systems, its protection of stakeholder interests, meeting of obligations, having integrity, acting in compliance with laws and directives, and not exposing the institution to risk (Central Bank of Kuwait 2018).

Islamic financial institutions in Kuwait practice self -regulation in as far as *Shari'a* governance is concerned as the Central Bank of Kuwait does not have a Shari'a Advisory Council. According to Section 10, Chapter 3, of the Central Bank of Kuwait Law 32/1968 every Islamic bank is to have its own Sharia Supervisory Board. Where a conflict in opinions arises among Board members concerning a *Shari'a* ruling, the Islamic bank is to refer the issue to the Ministry of Awqaf and Islamic Affairs' *Fatwa* Board although this is not compulsory, and the *Fatwa* Board is not part of the Central Bank of Kuwait (Shanmugam and Zahari 2009) implying that there is no uniformity in handling such issues. In that regard Islamic banks' Shari'a compliance is bound to vary resulting in different employee and customer perceptions of an institution's compliance. Where an issue is referred to the Fatwa Board, the decision of the Board is final.

2.6.4. Basic principles of Islamic banking

Islamic banking is premised on an understanding that whatever transactions a bank engages in must not violate *Shari'a* law. Critical elements of the law affecting banking are that financial

products or services offered must not include the receiving or charging of *riba* (interest) and should refrain from *gharar* (risky speculative behaviour). Risk and returns are to be shared by the parties involved based on an agreed-upon formula since Islam allows wealth accumulation as long as it adheres to permissibility *(halal)*, incorporates tendering of *zakat* (religious tithe), is not wasteful and contributes towards the advancement of an Islamic economy (Hasan and Laws, 2007).

An Islamic bank is defined as: 'a financial institution whose statutes, rules, and procedures expressly state its commitment to the principles of *Shari'a* and to the banning of the receipt and payment of interest on any of its operations' (Shanmugam and Zahari 2009, p.5 citing Ali and Sarkar 1995). According to the Central Bank Law of Kuwait, Islamic banks 'exercise the activities pertaining to banking business and any activities considered by the Law of Commerce or by customary practice as banking activities in compliance with the Islamic *Shari'a* principles' (Shanmugam and Zahari 2009, p. 5). Table 2.3 summarizes the differences between conventional and Islamic banking.

Table 2.3 Differences between Islamic and Conventional Banking

Characteristic	Islamic Banking System	Conventional Banking System
Business framework	Functions and operating modes are based on Shari'a, and Islamic banks must ensure that all business activities comply with Shari'a requirements.	Functions and operating modes are based on secular principles.
Interest charging	Financing is not interest (riba) oriented and should be based on risk-and-reward sharing	Financing is interest oriented, and a fixed or variable interest rate is charged for the use of money
Interest on deposit	Account holders do not receive interest (riba) but may share risk and rewards of investments made by the Islamic bank.	Depositors receive interest and a guarantee of principal repayment.
Risk sharing in equity Financing	Islamic banks offer equity financing with risk sharing for a project or venture. Losses are shared on the basis of the equity participation, whereas profit is shared on the basis of a pre-agreed ratio	Risk sharing is not generally offered but is available through venture capital companies and investment banks, which may also participate in management.
Restrictions	Islamic banks are allowed to participate only in economic activities that are Shari'a compliant. For example, banks cannot finance a business that involves selling pork or alcohol.	Conventional banks may finance any lawful product or service.
Zakat (Religious tax)	One of the functions of the Islamic banks is to collect and distribute zakat.	Conventional banks do not collect any religious tax.
Penalty on default	Islamic banks are not allowed to charge penalties for their enrichment. They may, however, allow imposition of default or late payment penalties on the grounds that these penalties discourage late payments or defaults, which impose administrative costs on banks for processing and collecting the amount owed. Penalties may be donated to a charity or used to offset collection costs	Conventional banks normally charge additional money (compound interest) in case of late payments or defaults.
Avoidance of gharar	Transactions with elements of gambling or speculation are discouraged or forbidden	Speculative investments are allowed.
Customer relationships	The status of an Islamic bank in relation to its clients is that of partner and investor.	The status of a conventional bank in relation to its clients is one of creditor and debtor.
Shari'a supervisory board	Each Islamic bank must have a supervisory board to ensure that all its business activities are in line with Shari'a requirements.	Conventional banks have no such requirement.
Statutory requirements	An Islamic bank must comply with the statutory requirements of the central bank of the country in which it operates and also with Shari'a guidelines.	A conventional bank must comply with the statutory requirements of the central bank of the country in which it operates and, in some places, the banking laws of state or other localities.

Source: Shanmugam and Zahari (2009, p.6)

2.7 Conclusion

This chapter gave context for the study by presenting Kuwait's relevant history, customs, demographics, and the banking sector of Kuwait. It was observed that with specific reference to the Kuwaiti labour market, the workforce includes a fusion of people from different nationalities and cultures. These people are also the customers of banks in Kuwait. Therefore, a discussion of organisational culture would need to consider that the organisations include employees from different cultural backgrounds. The next chapter presents a review of relevant literature on national culture, organisational culture, and organisational structure.

CHAPTER 3 LITERATURE REVIEW -NATIONAL CULTURE AND ORGANISATIONAL CULTURE

Culture has been defined differently as: an interpretive search for meaning (Geertz, 1973); learned systems of meaning (Andrade 1984); meanings, conceptions, and interpretive schemes (Shweder and Haidt 2000); information capable of affecting individuals (Boyd and Richerson 1985); 'a system of socially learnable knowledge shared among members of a society' (Lumsden 1989, p. 15). Extant literature on organizational culture predominantly focuses on dimensions and or typologies of culture (Hanges and Dickson 2002; Hofstede 1993; House, Javidan, Hanges, and Dorfman 2002; Schein 1990). Many factors shape organisational culture and organisations adapt to factors in their environment by coming up with structures and systems that fit their environment (Cooke and Szumal 2000). This chapter reviews pertinent literature on national culture, organizational culture, organization structure and the interface of the three. It also discusses relevant literature on organisation culture-structure and customer satisfaction.

3.1 National Culture

There are several models of national culture, this review focuses on: Kluckhohn and Strodtbeck (1961); Hofstede (1994); Hall (1992); Trompenaars and Hampden-Turner (1998); Schwartz (1994) and House et al. (2004). Kluckhohn and Strodtbeck's (1961) Values Orientation Theory postulates that in any society values are distributed in a manner that results in a dominant value system. The values are in terms of perceptions of time, relationship with the environment and among people, what motivates people and held views of humanity whether inherently bad or good.

Hofstede (1994, 2011) supports Kluckhohn and Strodtbeck's (1961) view that cultural differences are a result of variations in what people value. Schwartz (1994) however refutes this view by suggesting that human values are universal and therefore applicable in every society. Trompenaars and Hampden-Turner (1998) conceptualise culture in terms of culture dimensions with differences arising from groups' actions or practices within the dimensions. Similarly, House et al. (2004) conceptualised national culture in terms of specific culture dimensions. To that effect national culture becomes a reflection of the combination of dominant

values (Kluckhohn and Strodtbeck 1961; Hofstede 1994; Schwartz 1994) or orientation in regard to culture dimensions (House et al. 2004; Trompenaars 1993). This suggests that the human values, as represented by culture dimensions, may be universal but differ in the way they are operationalised in difference societies. In that regard, while different, the models converge as they have five common themes or dimensions of national culture identified by Nardon and Steers (2009) as: relationship with the environment; social organization; power distribution; rule orientation and time orientation.

3.1.1 Relationship with the environment

Societies differ in how they relate with the environment. Some seek to master or control the environment, some to subdue it while others seek to live in harmony with it (Kluckhohn and Strodtbeck 1961). Another element of relating with the environment is that of people's attitudes towards their goals which Kluckhohn and Strodtbeck (1961) group into those who spontaneously express their human personality, those who believe in wholesome integrated development and those who believe in harnessing the environment to achieve their goals. In Hofstede's model relationship with the environment is expressed in terms of masculinity versus femininity. Where masculine cultures value being in control of one's environment through being assertive and focused on achievement and success, feminine cultures are more concerned about being in harmony with the environment, relationships, and modesty (Nardon and Steers 2009). Trompenaars (1993) views how a society relates to nature in terms of being either inner directed or outer directed to achieve goals. Where there is inner direction the people's relationship with nature, or the environment is premised on a belief that they can control nature and subdue it in order to achieve their goals. Where there is outer direction the relationship is based on a belief that people exist as part of nature and must adapt to it. For Schwartz (1994) culture can be either mastery or harmony. Mastery culture values progressing through being assertive and changing both the natural and social environment in order to achieve held interest. Harmony culture accepts the world as is and seeks to preserve it by advancing own goals through adaptation to as opposed to exploitation of the environment.

House et al.'s (2004) assertiveness, performance orientation, and humane orientation are interrelated elements that deal with achievement of goals. Assertiveness refers to the aggressiveness and toughness of individuals in social settings as they seek to achieve their goals

(House et al. 2004). Performance orientation refers to whether a society values and rewards innovation, continuous improvement, and high standards (House et al. 2004). Assertiveness and performance orientation are consistent with mastery culture. Humane orientation points to the extent to which a society values and rewards fairness, selflessness, friendliness, generosity, and kindness to others (House et al. 2004). Models of differences in approaches to relationship with the environment among cultures are summarised in Table 3.1.

Table 3.1 Approaches to Relationship with the Environment

Authority	Characteristics
Kluckhohn and Strodtbeck 1961	- Master or control the environment or subdue it or live in harmony with it - Spontaneous expression of human personality or belief in wholesome integrated development or belief in harnessing the environment to achieve goals
Hofstede (1994, 2011)	- Value being in control of one's environment through assertiveness and achievement of success (masculine culture) or concerned about being in harmony with the environment, relationships, and modesty (feminine culture). - Role differentiation between men and women
Trompenaars (1993)	- Inner direction-People can control nature and subdue it in order to achieve their goals - Outer direction - people exist as part of nature and must adapt to it
Schwartz (1994)	- Mastery - progressing through being assertive and changing the Environment - Harmony - preserve environment by advancing goals through adaptation not exploitation
House et al. (2004)	- Assertiveness - aggressiveness and toughness of individuals in social settings Performance orientation - innovation, continuous improvement, and high standards - Humane orientation - fairness, selflessness, friendliness, generosity, and kindness to others

3.1.2 Social organisation

Structures of social relations vary from culture to culture. There is a recognition that societies are organized either based on groups (collectivistic) or on individuals (individualistic).

Kluckhohn and Strodtbeck (1961) posit that cultures are individualistic, collateral, or lineal. In individualistic societies individual goals are considered more important than group goals. For Hofstede (1994, 2011), in individualistic cultures people are taught to be in control of their own destiny. For Trompenaars (1993) under individualism people think of themselves first as individuals while under collectivism they think of themselves as part of a group. Schwartz (1994) links individualism to autonomy classifying cultures in terms of autonomy and conservatism. Autonomy relates to individualism in the form of independence of ideas and self-direction.

In collectivist societies group interests are placed ahead of individual ones, decision making is made collectively, harmonious relationships are valued, and the family occupies a central role even in business (Hofstede 1980). Schwartz's (1994) conservatism refers to collectivistic views of social organisation in the form of preserving the status quo and maintaining harmonious relationships while for Trompenaars (1993) in a collectivist society people think first of the group and then of the individual. House et al. (2004) categorise individualism - collectivism into that which relates to the larger group at institution level and is concerned with distribution of resources and collective action; and that which relates to the in-group and concerns group pride, loyalty, and cohesiveness. Such categorisation acknowledges the possible existence of sub-cultures within a national culture (Minkov and Hofstede 2012). Models of differences in approaches to power distribution among cultures are summarised in Table 3.2.

Table 3.2 Approaches to Social Organisation

Authority and approach	Characteristics
Kluckhohn and Strodtbeck (1961) Individualistic, collateral, or lineal	- Individualistic: individual goals considered more important than group goal - Collateral: social organisation based on people being equal Lineal: social organisation based on observing a hierarchy
Hofstede (1994; 2001): Collectivism vs Individualism	- Collectivism: Group interests prioritised ahead of individual ones; collective decision making; harmonious relations valued Individualism: people are taught to be in control of their destiny; individual goals more important than group goal
Schwartz (1994): Autonomy vs Conservatism	- Autonomy: independence of ideas and self-direction; individualism - Conservatism: Preserving the status quo and maintaining harmonious relationship

Trompenaars (1993): Collectivism vs individualism	-	Collectivism: People think first of the group
	-	Individualism: People think first of the individual
House et al. (2004) Collectivism - Individualism:	-	Collectivism: concerned with resources distribution and collective action
	-	Individualism: People consider themselves as autonomous

3.1.3   Power distribution

Power distribution refers to the way individuals structure their relationships based on how power is allocated, which can either be horizontal or vertical. It also refers to the acceptable differences in magnitude of power held at various levels of society. Hofstede (1980) refers to the distribution in terms of high or low power distance. Where power distance is high those in authority are viewed as having the right to exert power over those in lower positions who are expected to obey directives without question. Kluckhohn and Strodtbeck (1961 cited in Hills 2002) portray power distribution in terms of collateral where people relate as equals and lineal where they relate in a hierarchical manner. Schwartz (1994), who terms this hierarchical versus egalitarian, observed that cultures such as China are hierarchical. This is also true of Middle East cultures. In a hierarchical set up power is distributed in a manner that gives controlling rights to those in senior positions while those without power are obliged to obey. Under egalitarianism people perceive themselves as equals and see the need for cooperation based on mutual respect. House et al. (2004) extend power differences to gender highlighting that in some cultures power distribution is gender based. Where there is egalitarianism distribution of power based on gender is minimised. Some foreign banks in Kuwait originate from egalitarian societies such as the UK and would be expected to have organisational power distribution based on equality and mutual respect. Similarly, those originating from the Middle East would be expected to be predominantly hierarchical. Kuwait being a Middle East country has a culture where men have more freedoms than women. This can be expected to be reflected in the distribution of power within domestic banks.

Trompenaars (1993) looks at power distribution from the perspective of how benefits are distributed in a society whether based on achievement or on ascription. Where they are based

on ascription an individual derives benefits not from their achievements but from their position in society either based on age, seniority, their family status in society (inheritance), their social class or their sex. In the case of Kuwait where policies favour local employees ahead of expatriates the system falls under ascription. How a society perceives power distribution will affect how organisations are structured. Where it is based on seniority an organisation may have a tall structure whereas when it is egalitarian the structure is more likely to be flat as power is distributed horizontally. Models of differences approaches to power distribution among cultures are summarised in Table 3.3.

Table 3.3 Approaches to power distribution

Authority and approach	Characteristics
Kluckhohn and Strodtbeck (1961): collateral or lineal	Linear-hierarchical distributed, difference to those in authority
	Collateral-equally distributed, consensus emphasized
Hofstede (1980): High or low power distance	High - those in authority viewed as having the right to exert power and those in lower positions expected to obey directives without question
	Low - opposite of High
Schwartz (1994): Hierarchical versus egalitarian	Hierarchical - given to those in senior positions with those in lower ones obliged to obey
	Egalitarian-equally distributed, mutual respect
Trompenaars (1993): Achievement versus ascription-based benefits distribution	Ascribed - Not earned but acquired based on predefined position
	Achievement - based on one's achievements without regard to background
House et al (2004): Based on gender	Masculinity -distributed according to gender with masculinity accorded more power than femininity

3.1.4   Rule orientation

Rule orientation refers to the extent to which rules are used to reduce uncertainty in a society. The way a culture uses rules to control people's behaviour varies. Kluckhohn and Strodtbeck (1961 cited in Hills 2002) presented this aspect in terms of people's prime motivation for behaviour which could be expressing oneself (being), growth (becoming) or achievement.

Hofstede (1994, 2001) and House et al. (2004) refer to this dimension of national culture as uncertainty avoidance, where there is high uncertainty avoidance the culture tends to be more rules bound and bureaucratic in decision making as a way of reducing risks associated with uncertainty and therefore more akin to Kluckhohn and Strodtbeck's (1961) expressing of oneself (being). Where rule orientation is low the cultures depend more on mutually beneficial relationships usually developed over time such as is the case in Chinese culture (Martinsons 2008). Adherence to laws (unlike in rules based) is not premised on a belief in their sanctity or moral correctness but in their appropriateness for relationship building (Hooker 2009).

3.1.5   Time orientation

Cultures differ in their perception of time. According to Kluckhohn and Strodtbeck (1961) cultures have a past, present or future orientation of time. Those with a past orientation place value on the preservation of traditions and customs often without question. In planning they use what happened in the past to anticipate what could happen in the future. Present orientation cultures focus more on the current situation considering the past as irrelevant and the future as too uncertain. When planning they focus on resolving the problems at hand without regard for both the past and the future. Those cultures with a future orientation are optimistic about the future and value change while not paying much attention to tradition. Their planning is guided by possible long-term implications of past and current events. Franke, Hofstede, and Bond (1991) posit that such cultures are characterised by working hard for future benefits, thriftiness and personal sacrifice. Franke et al. (1991) equivalent of Kluckhohn and Strodtbeck's (1961) present orientation culture is short-term orientation which is characterised by respecting traditions, fulfilling current social obligations, and not emphasizing long term investment. In looking at long term versus short term orientation House et al. (2004) focus on the extent to which different cultures encourage or discourage future oriented behaviour with those with a short-term orientation discouraging future oriented behaviour. Dealing with time orientation in cultures Hall (1992) posits that some cultures have a linear or single-minded approach to work while others have a simultaneous multi-tasking approach. Trompenaars' (1993) view on time orientation is more aligned to that of Hall (1992) in terms of focusing people's approach to activities as opposed to time per se, he however posits that the approach adopted is itself influenced by one's time orientation in terms of whether they are focused on the past, future or present. Although Schwartz (2006) does not directly address time orientation, mastery

dimension seems closely related to Hall's (1992) approach of focusing on activities in terms, for example, of being daring, ambitious and choosing own goals. Models of differences in time orientation among cultures are summarised in Table 3.4.

Table 3.4 Approaches to Time Orientation

Authority	Characteristics
Kluckhohn and Strodtbeck (1961)	Past, present, or future orientation of time
Franke et al. (1991)	Short term versus long term orientation
Schwartz (2006)	Mastery - daring, ambitious and choosing own goals
Trompenaars (1993)	Approaches to work - linear or single-minded approach versus a simultaneous multi-tasking approach
House et al. (2004)	Encouragement versus discouragement of future oriented behaviour

Given that Nardon and Steers' (2009) five common themes of national culture were extracted from integrating dimensions of national culture identified by the models above (Hofstede, 1994; House et al. 2004; Kluckhohn and Strodtbeck 1961; Schwartz 1994; Trompenaars, 1993); in analysing how aspects of Kuwaiti national culture are influencing organisation cultures of local and foreign banks in the country, this study uses the five themes: relationship with the environment; social organization; power distribution; rule orientation and time orientation. In that regard aspects of culture observed in organisations can be looked at from the perspective of these dimensions. The next section assesses Schein's (1990) conceptualisation of culture with the five afore mentioned dimensions in mind.

Schein (1990) conceptualises culture in terms of three levels: artefacts and creations; espoused values; and guiding philosophies and assumptions. Artefacts refer to visible structures and processes. Espoused values refer to what is articulated through the organisation's vision, mission, strategies, and goals. Guiding philosophies and underlying assumptions refer to ingrained beliefs, perceptions, thoughts, and feelings. In analysing components of Kuwait culture drawing from both Schein's (1990) three levels and from Nardon and Steers' (2009) dimensions identified as relationship with the environment; social organization; power

distribution; rule orientation and time orientation will shed light on how components of national culture inform and interact with organisational culture. Kuwaiti national culture has been characterised as strongly hierarchical, strongly collectivist, moderately harmony oriented, strongly polychromic; and strongly particularistic (Nardon and Steers 2009). Linking these to Schein's three levels, Middle East (including Kuwait) culture is summarised in Table 3.5.

Table 3.5 Middle East Culture, Including Kuwait

Dimension	Focus	Kuwait
Relationship with the environment - Mastery - Harmony	Relationship with the natural environment	• Moderately harmony-oriented: Focus on living in harmony with nature and adjusting to the natural and social environment • Relationships valued more than achievement • Emphasise social progress, quality of life, and others' welfare • Defends traditions and sceptical of change • Emphasise economy, modesty, passive, reactive, 'feminine' approach • Prefer seniority based intrinsic rewards
Social organization - individualistic versus collectivistic:	Individual and group roles in society	• Strongly collectivistic: Primary loyalty is to the group • Prioritise preserving social harmony ahead of individual rights • Self-identity is achieved through group membership • Focus is on achieving group goals - conformity to group norms is enforced through sanctions • Agreements are relationships driven • Communication is subtle and indirect
Power Distribution - Hierarchical versus Egalitarian	How power is distributed in organisations and society	• Strongly hierarchical: Believe in ascribed or inherited power • Ultimate authority resides in institutions • Emphasis on vertical organisation • Prefer centralized decision making • Emphasise the person in charge - authority accepted without question

Rule Orientation - Rule-based versus Relationship-based	Influence of rules on behaviour	• Strongly particularistic: Rules and laws are important but are modified in their application by those in power or to suit a situation
		• Less trust in keeping records and in written contracts
		• Ambiguous rules and procedures, rules sometimes set aside
		• Things done through informal networks; decisions based on subjective premises
Time Orientation- Monochronic versus Polychronic	How time is organised and used	• Strongly polychromic: Simultaneous attention to multiple tasks
		• Nonlinear
		• Interactive, unfocused, patient approach to work, planning and implementation
		• Relative concept of time

Source: Adapted from Nardon and Steers (2009).

Interest in national culture in organisation literature has largely been on how a national culture's orientation towards relationship with the environment; social organization; power distribution; rule orientation and time orientation influence the culture of organisations operating within it (Schneider, Ehrhart and Macey 2013). Brodbeck et al. (2004) found that national culture impacted the culture of organisations subsisting in it. It can therefore be expected that banks operating in Kuwait would have cultures reflecting some influence of the country's national culture.

3.2 Organisation Culture

The system of assumptions developed and adopted by organisational members to assist them in deciphering the world around them and their response to it constitutes an organisation's culture (Janićijević 2011). The assumptions can be seen through people's mutually held beliefs, values, norms, and attitudes (cognitive elements) and through their use of materialistic, behavioural, and semantic symbols whose meaning is understood within the group (Janićijević 2011). Viewing organization culture as an amalgamation of shared understood assumptions that provide members a guiding framework for their perceptions, interpretations and actions is consistent with Schein's (1990) definition of culture as the shared basic assumptions that a group learns as it addresses internal integration and external adaptation problems. The shared

assumptions are derived from and can also be seen through mutually held values. Schein (2009) identifies ingrained beliefs that are the guiding philosophies and underlying assumptions, espoused values, and artefacts as the three levels of an organisation's culture. Ingrained beliefs are derived from one's upbringing and environment and are therefore linked to the national culture. This however does not in itself imply that a common national culture necessarily results in the same organisation culture as the national culture is not a determinant but rather an influencer of organisational culture (Schneider, Ehrhart and Macey 2013). With that in mind the next sub-sections discuss the cognitive and the symbolic elements of organisation culture and Martin's (1992, 2002 cited in Schneider, Ehrhart and Macey 2013) conceptualisation of organisational cultures as integrationist, fragmented or differentiated.

3.2.1　　Cognitive and symbolic elements of organisation culture

Viewing organisation culture as consisting of the visible and invisible levels, Schein (1990, 2010) identified the cognitive elements of culture as the invisible level made up of the underlying beliefs, values, assumptions, attitudes and similar other. Espoused values being one of the cognitive elements of organisation culture are articulated by an organisation's leadership and or management and serve as a basis for evaluating activities and outcomes in an organisation (Jaakson, 2010). Tharp (2009) distinguished espoused values from enacted values, with enacted values driving what employees do. According to Hofstede (1991), what employees do is influenced by their national, professional, and organisational culture. Positioning what employees do within a multi-dimensional context is consistent with Belias and Koustelios (2014) who presented organisation culture as socially constructed positing that it is a product of occupational relations among employees as a group, as individuals, and among employees and customers.

The visible elements of organisation culture are the artefacts, behaviours, and rituals (Schein 1990, 2010). Using the same approach as Schein's (2010) thesis of visible and invisible components of organisational culture, Rousseau (1990) proposed that culture is in the form of a multi layered ring with readily accessible outer layers which represent the visible parts of culture and a less accessible inner layer that represents those parts of culture that are not visible or accessible. According to Deal and Kennedy (2000) it is the visible elements of an organisation's culture that shape the behaviour of people in the organisation. This seems to

suggest that organisational members' behaviour is determined by what Schein (2010) classifies as the artefacts and rituals and what Claver et al. (2001) terms symbols and rituals shared by members of an organisation. Attributing employee behaviour entirely to artefacts and rituals seems to conflict with Tharp's (2009) distinguishing between espoused values and enacted values. In studying organisational culture in Kuwait banks, focus will be on Schein's (2010) conceptualisation of organisation culture as structures, routines, rules, and norms guiding and constraining behaviour. In that regard focus will be on the visible elements.

3.2.2 Integrationist, fragmented and differentiated perspectives of culture

Martin (2002) presents organisational culture from three perspectives: integrationist, fragmented and differentiated. The integrationist perspective is where culture is viewed as the same throughout an organisation, there is consensus on cultural aspects, and differences are disregarded as undesirable and needing to be eliminated. Linking to Schein (2010), this perspective focuses on the visible components of culture which appear the same throughout an organisation. It seems to down-play or underestimate the invisible components of culture which would be difficult to determine as being the same. The fragmented perspective views an organisation as having various subcultures so that there is no consensus on culture aspects as people within an organisation are different (Martin 2002). This perspective seems to accommodate Schein (1990), Rousseau (1990), and Deal and Kennedy (2000) who posit that there are visible and invisible elements of culture which influence the visible components. Given that the invisible components are not necessarily the same and would therefore manifest in differences in the visible components, it is understandable that an organisation can have different sub-cultures. In that regard, ambiguity is acknowledged, and shared-ness is not a necessary part of the organisation's culture. The differentiated perspective views an organisation's culture as an amalgamation of the sub-cultures of different people in it (Schneider, Ehrhart and Macey 2013). There is consensus within the sub-cultures and inconsistency in the way culture manifests itself as seen through for example different interpretations of the same symbol. Ambiguity is directed away from the sub-group. Given the demographics of employees in the Kuwait banking sector where a large component are expatriates, Martin's (2002) integrated, fragmented, and differentiated conceptualisations of culture are more likely to provide a meaningful basis for understanding organisational cultures within Kuwait banks. It suggests that culture in an organisation can be perceived as existing in

layers of organisation-wide commonly shared aspects, department or function specific shared aspects and non-integrated aspects all at the same time. Regardless of whether they are viewed as having visible or invisible components and whether integrated, fragmented or differentiated, organisation cultures have been reduced to various culture types based on identified dimensions.

3.2.3   Organisational culture types

According to Bradley and Parker (2006) organisations have distinctively different cultures based on how they balance demands between their internal and external environments on the one hand and between the need for control and for flexibility on the other. The balancing act results in four models of organisational culture: the internal processes model, the open systems model, the human relations model, and the rational goal model (Bradley and Parker 2006). Unlike Bradley and Parker's (2006) focus on balancing of internal and external demands and control and flexibility, Hofstede (2011) views culture from six dimensions: Process oriented versus results oriented; Job oriented versus employee oriented; professional versus parochial cultures; open systems versus closed systems; tightly versus loosely controlled; and pragmatic versus normative. Tharp (2009), Cameron and Quinn (2006), and Schneider, Ehrhart and Macey (2013) perceive organisational culture in terms of four competing values: internal focus and integration versus external focus and differentiation; and flexibility and discretion versus stability and control. Based on these dimensions Cameron and Quinn (2006) identify four major culture types as: hierarchy culture, market culture, clan culture, and adhocracy culture. While Tharp (2009) classifies organisation culture into four models: Control, which corresponds to Cameron and Quinn's (2006) hierarchical culture; Compete, corresponding to market culture; Collaborate, corresponding to clan culture; and Create corresponding to adhocracy culture, Deal and Kennedy (2000) identified six elements of organisation culture. The elements are its history, values and beliefs held, rituals and ceremonies, stories, heroic figures and cultural (informal) networks. From these elements, Deal and Kennedy (2000) identified four organisation culture types that emerge because of being influenced by the number of risks associated with an organisation's activities and the speed of feedback in terms of whether what the company is doing is bringing desired results. Deal and Kennedy (2000) therefore view organisation culture as its response to the realities it faces in the market. Based on that, they identify organisational culture as any of the following: work hard/play hard; tough

guy/macho/stars; process; bet-your-company. The four perspectives of organisational culture are summarised in Table 3.6.

Table 3.6 Summary of Highlighted Organisational Culture Models

Authority	Culture Perspective based on:	Resulting Culture Models
Bradley and Parker (2006)	Balancing demands between internal & external environment, & between control & flexibility	• Internal processes model -Control hierarchical culture- Internal focus - emphasis on integration, information management & internal communication all used to achieve stability & control • Open systems model - developmental culture - external focus-emphasis on acquisition of resources, taking advantage of growth opportunities & external communication, adaptive & spontaneous • Human relations model -group culture - flexibility & internal focus, using staff training & development to cultivate employee cohesion, high levels of teamwork & trust • Rational goal model - flexibility & external focus, preference for outcomes & goal fulfilment, strong orientation towards production
Hofstede (2011)	Orientation dimensions: Process vs. results; Job vs. employee; professional vs. parochial; open vs. closed; tight vs. loose control; & pragmatic vs. normative	• Process oriented - teamwork, willingness to change, focus on customers, systems are aligned with processes & pursuit of continuous improvement • Results oriented - high concern for goal achievement • Job oriented - concern for completing the job • Employee oriented - high level of care for employees concerns & needs. • Professional- distinguished by separation between one's private life & their work life • Open systems - Transparent to all in its practices • Closed systems - Secretive. • Tightly controlled - strict adherence to set standards • Loosely controlled - low attention on costs & controls.

		•	Pragmatic - strong orientation towards the market & customers
		•	-Normative - prioritises adhering to organisational procedures
		•	
Tharp (2009) Cameron and Quinn (2006)	Four competing values: Internal focus & Integration vs. External focus & Differentiation; Flexibility & Discretion vs. Stability & Control	• •	-Control; Compete; Collaborate; & Create Hierarchy; market; clan & adhocracy culture
Deal and Kennedy (2000)	Six elements: History, values & beliefs, rituals & ceremonies, stories, heroic figures & cultural networks.	• •	Work hard/play hard; Tough guy/macho/stars; Process; Bet-your-company

The highlighted organisational culture perspectives all hinge on viewing culture as representing a way of balancing competing values (Tharp 2009; Cameron and Quinn 2006) or balancing demands (Bradley and Parker 2006) or a general orientation towards how the various parts of an organisation should relate. In all instances the driving factor is that of establishing the ideal culture fit for the organisation to enable it to pursue its objectives (Chow and Liu 2009). In doing so the organisation is guided by or acts with due consideration for its history, values and beliefs, rituals and ceremonies, stories, heroic figures, and cultural networks (Deal and Kennedy 2000). Competing values provide a guide for addressing realities faced in the market and these account for the culture exhibited. The models though different are not mutually exclusive as they share some elements. Tharp (2009), Cameron and Quinn (2011), and Schneider, Ehrhart and Macey's (2013) competing values approach to organisation culture is not far removed from Deal and Kennedy's (2000) 'response to the realities faced in the market' approach to culture as the responses are in fact a process of balancing competing values with choices made in terms of being internally or externally focused, integrating or differentiating; being flexible or being stable; and being discretionary or exercising control. Similarly,

Hofstede's six dimensions also amount to a balancing act among competing values where an organisation must make a choice as a response to realities faced.

While there are many other organisation culture models, for example Quinn and Rohrbaugh's (1983) flexibility, stability, differentiation, and integration; Balthazard, Cooke and Potter's (2006) constructive, passive/defensive, and aggressive/defensive; Trompenaars and Hampden-Turner's (1998) family, Eiffel Tower, guided missile and incubator; and Handy's (1995) power, role, task, and person; they all have the element of needing to achieve a balance that works for the organisation among competing aspects. The investigation of organisational culture in Kuwait banks uses Deal and Kennedy's (2000) framework. The framework's presentation of organisation culture in terms of it being a response to realities faced in the environment suggests that the cultures of organisations operating in the same national environment may present differences that are a result of how an organisation responds to its environment and its reasons for adopting that response. Further Deal and Kennedy's (2000) identification of an organisations' history, values, beliefs, rituals, ceremonies, stories, heroic figures and cultural (informal) networks provides multiple perspectives for understanding the national culture-organisation culture relationship.

3.3 Interface between national and organisation culture

There is some interface between national and organisation culture as the former is part of the latter's context. Škerlavaj, Su and Huang (2013) found a link between Hofstede's 'long-term orientation' dimension of national culture and organisational learning culture. Li et al (2013) associate national culture with organisational leadership effectiveness. Further, despite lack of evidence, it has been claimed that organisation leaders shape organisational culture (Hartnell, Ou and Kinicki 2011). If it is indeed leaders who manipulate organisational culture, it becomes important to understand what influences or informs leaders in their choices. Given that leaders are products of their own national cultures one would expect traits of national culture to be reflected in the organisation culture without necessarily implying that the organisations would have similar cultures. In fact, Lee et al. (2013) observed that similar national or regional cultural roots do not necessarily imply absence of cultural, economic, and institutional differences with implications for leadership and management. This notwithstanding, Gelfand

et al. (2007) opine that a significant effect is derived from a situation where national culture and organisational culture are correlated.

Consistent with Gelfand et al. (2007), Webster and White (2010) found that among service organisations there is a significant interaction effect between organisational culture and national culture on organisational outcomes so that those organisations operating in foreign countries but whose cultures are aligned to those of their countries of origin show lower levels of business outcomes than those whose cultures are more aligned to that of the host country. This view is seemingly challenged by Ozorhon et al.'s (2008) finding that it is differences in organisational culture that provide stronger explanation for variations in performance than those derived from differences in national cultures. Along the same vein, Lee et al.'s (2013) concluded that cultural closeness does not in itself translate to the absence of leadership challenges among those organisational leaders from cultures like those from which the organisation operates. Also, under playing the effect of national-organisational culture fit, Naor, Linderman and Schroeder (2010) found that in a manufacturing set up organisational culture affected performance more than national culture or the fit between the two. Literature suggests that while organisations operating in the same national context may have elements of the national culture, the extent of the influence may differ. It was therefore proposed that:

Proposition 1. There are elements of Kuwait's national culture in the organisational cultures of banks operating in Kuwait.

Proposition 2. The influence of national culture on the organisational cultures of banks operating in Kuwait varies from bank to bank.

3.4 Organisation Structure

The influence of national culture on organisation culture has been noted in extant literature, and culture has been identified as a critical driver of positive organisational outcomes such as customer satisfaction (Gillepsie et al. 2008). Despite this Janićijević (2013) opined that organisational culture is not the only explicator of employee behaviour as organisational structure also plays a role. Where culture influences behaviour in an intrinsic manner, structure achieves it in an extrinsic manner with specific organisational cultures being associated with

specific organisational structures in a manner that shows a mutually reinforcing relationship (Janićijević 2013).

Organisational structure refers to the way different parts of an organisation are arranged and how the distribution of authority and tasks is regulated (Gortner, Nichols and Ball 2007). It clarifies responsibilities and formal lines of authority and communication; clearly divides work so that responsibility boundaries are known, clarifies formal lines of reporting and communication, coordinates activities and facilitates clear allocation of resources (Ozbas 2005). Meyer (1979) avers that organisational structure is a signalling mechanism to both those inside and outside the organisation in that it communicates how the organisation intends to achieve its objectives.

Mintzberg (1992, 2009) posits that there are five generic organisational structures: simple; machine bureaucratic; professional bureaucratic; divisional and adhocracy model which are influenced by three factors: the part of the organisation that plays a critical role in its success or failure; the organisation's main coordinating mechanisms; and the form of decentralisation it uses whether vertical, horizontal, or selective. The characteristics of the generic structures are summarised in Table 3.7.

Table 3.7 Characteristics of Generic Organisational Structures

Structure Type	Characteristics
Simple	Organisation coordinated from its apex and centralisation is both horizontal and vertical
Machine Bureaucratic	Work coordinated through imposition of work standards; managers have a narrow span of control; structure is tall; jobs have high levels of formalisation and specialisation; power is centralised at the apex of organisation
Professional Bureaucratic	Work coordinated through standardisation of skills; jobs highly specialised; minimum formalisation; extensive decentralisation; simple non-regulated technical systems
Adhocracy structure	Coordination through mutual adjustment among all parts; jobs specialised and based on extensive training; work executed through small work units;

| Divisional | Outputs standardised through performance control systems; power delegated to market-based units; limited vertical integration |

Source: Derived from Mintzberg (1992, 2009)

Where Mintzberg (1992, 2009) posits that the structure of an organisation is dictated by how it chooses to implement its strategy in the context of: the part of the organisation that plays a critical role in its success or failure, its main coordinating mechanisms, and its chosen form of decentralisation, Gold (2014) avers that implementation of the strategy is influenced by aspects of organisational culture which in turn influences the chosen structure. Confirming the strategy - structure interaction, McKinsey 7S model (Mindtools 2010) opine that the configuration of an organisation is based on a combination of strategy, structure, and systems (hard characteristics) and skills, staff, style and shared values (soft characteristics). Where strategy articulates the long-term direction of the organisation, structure maps out how the company will be put together as different interlinked and aligned departments and sub-units and how they relate and report to one another (Mindtools 2010). Systems incorporate the policies and procedures that guide the operations of the company while Style refers to the management and leadership approaches of the executives (Mindtools 2010). These are part of what Schein (1990, 2009) classifies as the visible or symbolic aspects of organisation culture. Skills are the capabilities and competences that are spread throughout the organisation and reside in the employees (staff). Where employees come from different national backgrounds as is the case in the Kuwait banking sector, employees are more than the skills and competences they bring as their multiple cultural backgrounds also come in. Shared values are the ingrained beliefs of the organisation that guide employee behaviour and have been associated with positive organisational outcomes (Jacobs et al. 2013; Tsai 2011; Posner 2010) For purposes of analysing the culture-structure interface, relevant Ss in the McKinsey model are: shared values structure and systems. Although McKinsey present structure and systems as separate concepts (Ravanfar 2015), for purposes of understanding their relationship with organisational culture this study considers them as parts of the same factor.

3.5 Organisation Culture and Structure

Organisation culture and structure seem intertwined and having a mutually enhancing relationship (Mao et al. 2017; Janićijević 2013). Organisational structure is one of the major

artefacts of an organisation's culture (Kemp and Dwyer 2001; Câmpeanu-Sonea et al. 2010) Martins and Terblanche (2003) identified an organisation's structure as among the determinants of its culture together with its strategy, support mechanisms, and employee behaviour. This view of structure influencing culture is supported by among others Gultekin, (2014) who suggested that one of the ways in which organisation structure influences culture is through large organisations hiring workers from diverse cultures. Employee selection however is not a structural issue as it follows rather than determines the structure meaning by the time an organisation is recruiting and selecting staff, the structure would have been determined as people placement is predetermined. Shivers-Blackwell (2006) suggest that an organisation's culture is affected by its structure as represented by human resources management practices such as remuneration and promotion, and by leadership behaviour through styles of leadership which, according to Gultekin (2014), affects employee behaviour and in that way enacting a form of organisational culture. The existence of varied opinions on the culture-structure relationship suggests that causation between organisational culture and structure is unidirectional. From a unidirectional perspective, Walsh (2004) proposes that the two can be created through looped change processes that could be single, double, or triple loop. To that extent Walsh (2004 citing Gibson, 1994) presents structure as a product of social negotiation so that it is a manifestation of an organisation's cultural values. Also, from a social negotiation perspective, Balthazard, Cooke and Potter (2006) posit that the choices an organisation makes within its environment are what define its culture. Similarly, an organisation's structure is a result of a choice made by management of the organisation. This suggests that even when organisations are operating in the same environment (national culture) when it comes to organisational culture and structure an organisation makes a choice. In that regard the organisational culture-national culture relationship is not deterministic but a conscious choice. Walsh (2004) suggests that people working in multinational work groups (as is the case within banks in Kuwait) have the capacity to transcend national identity and choose to enact a novel shared culture which would result in a specific structure. The culture-structure relationship then becomes part of an organisation's process of changing to adjust to its environment to achieve objectives (Salancik and Pfeffer 1977). In view of this, although Kuwait banks subsist in the same national culture, it would be expected that the choices they make on their organisational cultures and structures would result in differences in how they

interact with their customers to an extent that variations in customer satisfaction would be observable. It was therefore proposed that:

Proposition 3: Bank organisational structures are aligned to their organisational cultures.

Proposition 4: Banks whose organisational cultures incorporate more elements of the national culture have structures that incorporate elements of national culture.

Proposition 5: Kuwait banks can be classified based on their cultures and structures' closeness to Kuwait culture.

3.6 Conclusion

This chapter discussed relevant literature on national culture, organisation culture and organisation structure. Based on various perspectives, dimensions of national culture were summarised as relating to relationship with the environment; social organization; power distribution; rule orientation and time orientation (Nardon and Steers 2009). Defined as the system of assumptions developed and adopted by organisational members to help them understand and respond to the world around them (Janićijević 2011), organisational culture was presented as a continuous process of balancing competing values (Cameron and Quinn 2006; Tharp 2009) and demands (Bradley and Parker 2006). The balancing act occurs in the context of an organisation's history, values and beliefs, rituals and ceremonies, stories, heroic figures, and informal networks (Deal and Kennedy 2000). Through its visible elements, one of which is the structure, it shapes the behaviour of employees (Deal and Kennedy 2000). The organisational culture-structure interface was found to occur or operate within a national culture context. The two were found to have a mutually reinforcing relationship with a change in one necessitating a change in the other (Martins and Terblanche 2003; Gultekin 2014). In that regard the three: national culture, organisational culture and organisational structure are linked in that the organisational culture draws some elements from the national culture while influencing and being influenced by organisational structure. The relationship was however found not to be necessarily deterministic as organisations in the same cultural context can have different cultures. Regardless of the direction of influence among national and organisational culture and organisational structure, successful service organisations have been found to use their organisational culture to create an internal environment (structure) that promotes customer

service behaviours among employees (Mosley 2007). The next chapter discusses banking sector customers, their expectation and satisfaction with banking services.

CHAPTER 4 LITERATURE REVIEW II - CUSTOMER SATISFACTION

In the previous chapter it was proposed that choices Kuwait banks make on their organisational cultures and structures in the context of national culture can influence bank - customer interaction resulting in variations in levels of customer satisfaction. This Chapter focuses on defining customer satisfaction, associated theories, identifying dimensions used to measure it, and developing hypotheses for measuring the relationship between the closeness of organisational culture and structure to national culture and customer satisfaction in the Kuwait banking sector.

Customer satisfaction has multiple definitions, and this chapter starts by presenting commonly used definitions specifically those advanced by Oliver (2014), Kotler and Armstrong (2010), Dsouza et al. (2018), Roig et al. (2009) and Parker and Mathews (2001). This is followed by a discussion of theories of customer satisfaction, specifically Cognitive Dissonance Theory (Anderson 1973); Contrast Theory (Yi 1990); Expectancy Disconfirmation Paradigm (Oliver 2014); Value Percept Theory (Westbrook and Reilly 1983); Importance-Performance Model (Martilla and James 1977); and Equity Theory (Oliver and Swan 1989). This is followed by literature on the relationship between service quality and customer satisfaction. The discussion focuses on the SERVQUAL (service-quality) model (Parasuraman et al. 1988), CARTER model (Othman and Owen 2001), PAKSERV model (Raajpoot 2004) and their variants. Having noted that the relationship between perceived quality and customer satisfaction has been found to be mediated by perceived value (Korda and Snoj 2010), the chapter proceeds to review literature on perceived value encompassing functional value of the establishment installations; derived from customer service personnel; of the quality of service received; of the price for the service; emotional and social value (Roig et al. 2009). This is followed by a review of literature on customer satisfaction in Kuwait and the interface of customer satisfaction and organisational culture. Next is a brief review of literature on customer satisfaction measures, and statement of the study's hypotheses. The chapter concludes by presenting the study's conceptual framework and a summary of hypotheses derived from the literature review.

4.1 Customer Satisfaction

Customer satisfaction has been defined as the complete fulfilment or meeting of one's expectation (Oliver 2014) and as the state of feeling that one's expectations from a product or service have been met or fulfilled (Kotler and Armstrong 2010). With specific reference to banks, customer satisfaction has been defined as: 'the state of mind that customers have about a bank when their expectations have been met or exceeded over lifetime of the service' (Dsouza et al. 2018, p. 4). The definition focuses on experiences over a long period. Roig et al. (2009) define customer satisfaction as a result of perceived value so that where a customer feels that they realised their perceived value then they get a sense of satisfaction. The highlighted definitions mirror Parker and Mathews' (2001) view of satisfaction as a process of evaluating what was received against what was expected. In the case of bank customers, it refers to the difference between expected service and experienced service.

Customer satisfaction is one of the important measures of organisational performance and in the banking sector is identified as a source of competitive advantage (Cengiz 2010). Customer satisfaction with both the products and services provided by a bank has been associated with a high likelihood of their remaining with that bank for a long time (Siddiqi 2011) while their perceptions of service quality has been associated with their intention to switch banks (Vyas and Raitani 2014, cited in Moghavvemi, Lee and Lee 2018). Both organisation culture and structure have been linked to how organisations serve customers and customer satisfaction (Green 2012; Shiu and Yu 2010). Ambrož and Praprotnik (2008) found that an organisation can attain competitive advantage through developing a culture that fosters customer satisfaction. Culture-customer satisfaction link is confirmed by Gillespie et al. (2008) who found that elements of organisation culture are in fact associated with customer satisfaction. A similar finding was arrived at by Uprety and Chhetri (2014) where dimensions of a college's culture had a significant relationship with student satisfaction suggesting that organisations whose culture is adaptable, involving, and consistent were associated with student (customer) satisfaction. Rahimi (2017) focused on the interface of organisation culture and customer relationship management and found that culture dimensions of adaptability, consistency, involvement, and mission had a positive impact on components of customer relationship management and by implication on customer satisfaction.

Although customer satisfaction is a widely used concept, the term satisfaction does not have a communally held meaning and therefore means different things to different people (Aigbavboa and Thwala 2013). With reference to customer satisfaction, Oliver's (1980) expectancy disconfirmation theory is to the effect that a product user's satisfaction results from the variance between the level of performance expected of a product and what is perceived as having been experienced. When the experience exceeds what was expected this results in satisfaction and when it is less than expected it results in dissatisfaction (Aigbavboa and Thwala 2013). The multiple definitions of the concept customer satisfaction make it onerous to conclusively determine its level in a given situation. Čolaković and Bajrić (2017) posit that while it is impossible to determine customer satisfaction levels accurately, there are certain factors which when continuously monitored, can give indicators, and provide improvement opportunities. In that regard, while it is not possible to accurately determine the level of customer satisfaction, it is possible to continuously monitor certain factors to assess their impact on satisfaction and uncover opportunities for improvement. The factors are better understood from the context of customer satisfaction theories.

4.2 Customer Satisfaction Theories/Models

Two common groups of theories that explain customer satisfaction are: cognitive and affective. According to cognitive theories customers become satisfied when they find that the performance of a product/service and their experience of purchasing it meets or exceeds their expectations (Chavan and Ahmad 2013). Among cognitive theories are Cognitive Dissonance Theory (Anderson 1973); Contrast Theory (Yi 1990); Expectancy Disconfirmation Paradigm (Oliver 2014); Comparison Level Theory (Thibaut and Kelley 1959); Value Percept Theory (Westbrook and Reilly 1983); Importance-Performance Model (Martilla and James 1977); and Equity Theory (Oliver and Swan 1989).

Cognitive Dissonance theory (Anderson 1973) is based on people's way of responding to their level of dissonance. It is to the effect that product or service users make a cognitive comparison between what they expected of the product or service and its perceived performance. When there is a discrepancy between what is expected and what is perceived then the user experiences dissonance. When there is no discrepancy the user experiences satisfaction. Sharifi and Esfidani (2014) found that when consumers experience less cognitive dissonance, they

expressed more satisfaction. Dissonance theory further posits that at the point of experiencing dissonance the user adjusts their perceptions to reduce their level of dissonance. Oliver (1977) refutes this view arguing that satisfaction results from comparing one's expectations and what they perceive to have received and not from seeking to resolve the difference between expectation and reality. Also criticising Dissonance theory, Yüksel and Yüksel (2008) concluded that it fails to completely explain consumer satisfaction. Opposite to Dissonance theory is Contrast theory. It is to the effect that when product performance is less than consumer's expectations of it, or higher, the gap makes the consumer exaggerate the disparity (Yi 1990). The criticism levelled by Oliver (1977) against Dissonance theory also applies in this case.

Expectancy Disconfirmation Theory is a commonly used approach to representing customer satisfaction (Oliver 2014; Ramaswamy 1996). It is also based on cognitive dissonance. It states that customer satisfaction has a direct relationship with the difference between a customer's expectation before purchase of a product or experience of a service and after the encounter. When the product or performance of the service exceeds what is expected the customer is positively disconfirmed (satisfied) and when performance fails to meet expectations then users are negatively disconfirmed (dissatisfied) (Carlsmith and Aronson 1963, cited in Aigbavboa and Thwala 2013). The theory has been criticised for, among other things, its dependence on the assumption that a product or service user always has firm expectations regarding attributes of a product or service (La Tour and Peat 1979; Westbrook and Reilly 1983). This is not always the case especially in services sector such as banking where there are instances when the customer does not know enough about the service to formulate any specific expectations.

Value Percept Theory (Westbrook and Reilly 1983) posits that satisfaction is an emotional response that results from cognitively evaluating perception of a product or service offering compared to individual values, needs and desires. A difference or gap between individual perceptions and value perceptions results in dissatisfaction. This is a departure from Expectancy Disconfirmation theory's focus on expected experience and more in line with Comparison Level theory's view that comparison is derived from more than one aspect.

Importance-Performance model (Martilla and James 1977) is based on Fishbein and Ajzen's (1975) model according to which the importance of an attribute and individual's beliefs have

a central role in satisfaction. Satisfaction is a result of a combination of customer perceptions of performance and attribute importance. In that regard satisfaction and dissatisfaction depends on the importance of specific characteristics and the extent to which a product or service attributes incorporate those characteristics (Barsky 1992). The model is different from Expectancy Disconfirmation as it places less importance on the role of expectations in the attainment of satisfaction. Thaker, Khaliq and Thaker (2016) used Importance-Performance analysis to evaluate service quality within Malaysian Islamic banks from customer's perspective. Service quality attributes that were found to play a critical role in customer satisfaction within Malaysian Islamic banks were identified as: adhering to Shariah requirements, reliability, assurance, responsiveness, website efficiency, and tangibility. Dahari, Abduh and Fam (2015) used Importance-Performance framework to establish Islamic banks' crucial dimensions of service quality. The findings indicated that *Shariah* and tangibles were perceived as important by customers although performance on them was low.

Equity theory (Oliver and Swan 1989) links satisfaction to whether the consumer or user of a service perceives the relationship with the provider as fair in terms of price, time, and effort. Depending on whether or not they feel that there is equity, satisfaction or dissatisfaction occurs (Oliver 2014). The equity could be procedural fairness; interactional fairness; and distributional fairness. According to the theory, satisfaction is experienced when a customer perceives themselves as having obtained more value than their expenditure in terms of price or time or effort (Oliver and Swan 1989; Yuan and Jang 2008).

Affective Models are different from the other models because they go beyond the rational aspects to include emotions (Hom 2000). According to Affective theories, emotions together with subjective feelings better explain the satisfaction phenomenon. Bena (2010), among others, posits that satisfaction is a result of both cognitive and affective aspects. In commercial banks customer satisfaction has been associated with both objective measurable factors relating for example to interest rates and product range (cognitive), and to more subjective affective factors that are difficult to measure (Belás, Cipovová and Demjan 2014). Beyond the measurable factors that tend to be the same across the banking sector, customer satisfaction then hinges on affective aspects because banking products are largely in the form of services and are therefore consumed as they are delivered through the employees and business processes (Belás and Gabcova 2016). Marinkovic and Obradovic (2015) investigated causes and results

61

of emotional reactions of customers in the banking sector and found relational elements to be associated with satisfaction. Table 4.1 summarises discussed customer satisfaction theories.

Table 4.1 Summary of Customer Satisfaction Theories

Theory	Proponents	Main Aspects
Dissonance	Anderson (1973)	Expecting a high-value product and receiving a low-value product results in cognitive dissonance causing the consumer to seek to reduce the disparity
Contrast theory	Yi (1990)	When product performance is less than consumer's expectations of it, the gap makes the consumer exaggerate the disparity
Expectancy-Disconfirmation	Oliver (2014)	When the product or performance of the service exceeds what is expected the customer is positively disconfirmed (satisfied) and when performance fails to meet expectations then users are negatively disconfirmed (dissatisfied)
Value-Precept theory	Westbrook and Reilly (1983)	Satisfaction is an emotional response that results from cognitively evaluating perception of a product or service offering compared to individual values, needs and desires
Importance-Performance model	Martilla and James (1977)	Satisfaction is a result of a combination of customer perceptions of performance and attribute importance
Equity Theory	Oliver and Swan (1989) Yuan and Jang (2008)	Satisfaction is experienced when a customer perceives themselves as having obtained more value than their expenditure in terms of price or time or effort.
Affective models	Bena (2010) Hom (2000)	Emotions together with subjective feelings better explain the satisfaction phenomenon.

All the discussed theories focus on the nature of the users' post-usage evaluation process and have all viewed satisfaction as a responsive reaction to a product experience by the users (Aigbavboa and Thwala 2013). In that regard, the study draws from both the cognitive and

affective aspects of these theories to understand customer perceptions of their levels of satisfaction with bank services.

4.3 Customer Satisfaction and Service Quality

Studies have demonstrated a strong relationship between customer satisfaction and service quality to an extent that service quality is seen as a precursor to customer satisfaction (Al-Wugaya 2019; Stranjancevic and Bulatovic 2015). In that regard service quality measures can be viewed as proxies of customer satisfaction (Izogo and Ogba 2015; Khan and Fasih 2014). Parasuraman et al. (1988) SERVQUAL model is the most widely used instrument for measuring service quality in the West (Yarimoglu 2014). It has five dimensions: assurance; empathy; reliability; responsiveness; and tangibility.

Assurance is derived from the customer believing that bank employees are knowledgeable about what they are doing so that the customer is assured that the advice they receive is based on sound knowledge and in that way instilling a sense of confidence and trust (Blery et al. 2009; Khan and Fasih 2014). Assurance has been associated with customer satisfaction in the banking sector (Ali et al. 2020; Ananda and Devesh 2018).

Empathy refers to the emotional relationship with customers. In a study investigating empathy's role in service quality and customer satisfaction, Wieseke et al. (2012) found that empathising with customers made them more forgiving of a service provider's faults while Ali et al. (2020) found it to result in customer loyalty. Iglesias, Markovic and Rialp (2019) linked employee empathy to customer sensory brand experience and satisfaction. Empathy together with responsiveness were found to have a significant relationship with customer satisfaction in Oman banks (Fida et al. 2020).

Reliability relates to a bank's ability to consistently deliver services dependably, accurately, and as promised. It also refers to the ability to maintain accurate records and to solve problems as they arise (Pakurár et al. 2019; Parasuraman et al. 1988). Reliability creates trust among customers (Blery et al. 2009; Khan and Fasih 2014), which generates a sense of security. Studies have demonstrated that in the banking sector there is a link between reliability and customer satisfaction (Ali et al. 2020; Ananda and Devesh 2018; Kant and Jaiswal 2017; Peng and Moghavvemi 2015; Selvakumar 2016).

Responsiveness refers to the extent to which employees are ready to provide a service which can be seen in the timeliness in addressing client needs. It has been identified among factors that influence choice of bank (Dsouza et al. 2018) and customer satisfaction (Ananda and Devesh 2018; Fida et al. 2020; Yilmaz, Ari and Gürbüz 2018). Ali et al. (2020) found lack of responsiveness to negatively impact customer satisfaction.

Tangibility refers to the physical appearance of buildings, equipment, employees, communication material and any other visible resources (Parasuraman et al. 1988). In a bank situation it refers to the banking hall, facilities provided for customers, equipment, staff self-presentation and the general ambience of the bank and can be positive indicators of customer satisfaction. Studies have demonstrated a positive relationship between positive perceptions of tangibility in banking services and customer satisfaction (Pakurár et al. 2019). Ali et al. (2020) found the physical facilities offered by an Islamic bank to contribute to customer satisfaction.

4.4 SERVQUAL shortcomings

While SERVQUAL dimensions of service quality have been widely used, the model has been criticised for not sufficiently capturing quality service issues especially as it relates to non-western environments (Haghighat 2017; Kar 2016; Othman and Owen 2001; Pakurár et al. 2019). In that regard, studies have added other aspects to the model. Taking this into consideration, when analysing service quality, Othman, and Owen (2001) developed an instrument called CARTER, which is the first approach to include customers' religious beliefs and cultural values among quality dimensions. They developed new dimensions of quality service that are applicable to Islamic banks and added them to Parsuraman (1988) dimensions. Their instrument (CARTER) being an acronym for Compliance, Assurance, Responsiveness, Tangibles, Empathy and Reliability added the aspect of Compliance with Islamic law. Compliance refers to conducting banking in line with *Shariah* rules. According to Tabrani, Amin and Nizam (2018) such conduct results in trust and is associated with reliability and credibility. With specific reference to Islamic banks, trust refers to a customer's belief that the bank is operating in accordance with Islamic principles of finance (Sumaedi, Juniarti and Bakti 2015). Compliance was identified together with empathy and reliability as the only significant predictors of customer satisfaction with Zanzibar Islamic banks (Khamis and AbRashid 2018). In a study of customer satisfaction measurement in the Islamic banking sector, compliance was

identified among the most important drivers of customer satisfaction (Anouze, Alamro and Awwad 2018).

Pakurár et al. (2019) added three dimensions to SERVQUAL model namely: financial aspect, access, and employee competences. Financial aspects relate to the way a bank prices its services such as the competitiveness of interest rates on deposits and loans (Pakurár et al. 2019). Access to service refers to the extent to which it is easy for customers to reach the service in terms of location, phone, period one has to wait to get served, opening ours, approachability of staff and other related aspects (Yarimoglu 2014). Accessibility has been linked to customer satisfaction in the banking sector (Dharmavaram and Nittala 2018; Pakurár et al. 2019). Employee competences refers to employees possessing necessary skills to give the required service. Included in competences are the usual requisite skills and abilities but also includes employee values (an aspect that may be related to culture both at societal and organisational level), motivation, initiative, and self-control. Pakurár et al.'s (2019) additional dimensions are not a major departure from SERVQUAL as they use different terms to describe what was already captured by Parasuraman et al. (1988).

In another alteration of Parasuraman et al. (1988)'s dimensions, Khan and Fasih (2014) exclude responsibility from the dimensions and add credibility, security and understanding through knowing customers' needs accurately. While these seem like additions, they are already captured in Parasuraman et al. (1988) definitions of the five aspects. Čolaković and Bajrić (2017) identify three parameters of customer satisfaction as: quality in terms of the service, support, and equipment; price in terms of the cost of providing the service, and image of the service provider. Each of the parameters can include a number of factors. While they do not necessarily advocate for the use of SERVQUAL, it is among suggested measures of service quality. It can therefore be assumed that Čolaković and Bajrić (2017) added cost and service provider image to factors that influence customer perception of service quality.

Malhotra et al. (2005) posit that SERVQUAL is not ideal for measuring service quality in non-Western environments where cultural values predominate and proposes use of Raajpoot's (2004) PAKSERV. The latter replaced SERVQUAL's responsiveness and empathy with sincerity, formalisation, and personalisation. Sincerity refers to the genuineness of service personnel. Formalisation refers to the maintenance of social distance and the level of formality

when addressing clients. Personalisation refers to the extent to which services are customised to address individual needs through giving individualised attention. In a study of service quality in Islamic banks, Alnaser, Ghani and Rahi (2018) concluded that PAKSERV's dimensions of reliability and formality were the most important dimensions of service quality in Islamic banks of Palestine. Alnaser et al. (2018) investigated customer satisfaction and customer loyalty in Islamic Banks using an extended model of SERVQUAL that included subjective norms to accommodate cultural differences. Subjective norms refer to social influence on an individual's behaviour (Venkatesh and Davis 2000, cited in Alnaser et al. 2018). The social influence includes cultural influence. Subjective norms were found to have a significant relationship with customer satisfaction together with reliability, tangibility, and assurance (Alnaser et al. 2018).

As illustrated in Table 4.2, Parasuraman et al.'s (1988) SERVQUAL has been widely used, albeit with some modifications, to measure service quality and as a proxy for measuring customer satisfaction. SERVQUAL dimensions remain at the core of the other models. Some of the additional dimensions, for example, sincerity, credibility, financial aspect, employee competences and service provider image are not supported much in literature relating to customer satisfaction. This is because they are in one form or another covered under the SERVQUAL dimensions. SERVQUAL and its other derivatives measure service quality and their link to customer satisfaction is through the extent to which a customer perceives the quality dimensions to be valuable. Korda and Snoj (2010) found that perceived value mediated the perceived quality -customer satisfaction relationship.

Table 4.2 Summary of Service Quality Dimensions

Service Quality Dimension	Definition	Authorities	Studies that have used dimension
Reliability	Consistent, accurate and dependable delivery of services	Riscinto-Kozub (2008); Othman and Owen (2001); Parasuraman et al. (1988); Pakurár et al. (2019); Raajpoot (2004)	Alnaser et al. (2018); Ananda and Devesh (2018); Khamis and AbRashid (2018); Yousuf (2017)

Assurance	Customer believing that bank employees are knowledgeable	Riscinto-Kozub (2008); Othman and Owen (2001); Parasuraman et al. (1988); Pakurár et al. (2019); Raajpoot (2004)	Ananda and Devesh (2018); Yousuf (2017)
Empathy	Emotional relationship with customers	Riscinto-Kozub (2008); Othman and Owen (2001); Pakurár et al. (2019); Parasuraman et al. (1988)	Iglesias, Markovic and Rialp (2019); Khamis and AbRashid (2018); Yousuf (2017)
Responsiveness	Employee readiness to provide a service	Riscinto-Kozub (2008); Othman and Owen (2001); Pakurár et al. (2019); Parasuraman et al. (1988);	Ananda and Devesh, (2018); Dsouza et al. (2018); Yilmaz, Ari and Gürbüz 2018); Yousuf (2017)
Tangibility	Physical appearance of for example, buildings, equipment, employees	Riscinto-Kozub (2008); Othman and Owen (2001); Pakurár et al. (2019); Parasuraman et al. (1988); Raajpoot (2004)	Khan and Fasih (2014)
Credibility		Riscinto-Kozub (2008)	Khan and Fasih (2014)
Security	Genuineness of service personnel	Riscinto-Kozub (2008)	Khan and Fasih (2014)
Understanding	Knowing customer's needs accurately	Riscinto-Kozub (2008)	Khan and Fasih (2014)
Compliance	Compliance with Islamic law	Othman and Owen (2001)	Anouze, Alamro and Awwad (2018); Khamis and AbRashid (2018)
Financial aspect	Pricing of services	Čolaković and Bajrić (2017); Pakurár (2019)	
Access	Ease of reaching the service	Pakurár et al. (2019)	Dharmavaram and Nittala (2018); Yarimoglu (2014); Yilmaz, Ari and Gürbüz (2018)
Employee competences	Possession of necessary skills to provide required service	Pakurár et al. (2019)	
Service provider image		Čolaković and Bajrić (2017)	

Subjective norms	Social/cultural influence	Alnaser et al. (2018)	Alnaser et al. (2018)
Sincerity	Being genuine	Raajpoot (2004)	
Formalisation	Maintenance of social distance	Raajpoot (2004)	Alnaser et al. (2018)
Personalisation	Service customisation	Raajpoot (2004)	Alnaser et al. (2018)

Given the central role of SERVQUAL dimensions in most service quality models (Table 4.2), this study's conceptual framework adopts the dimensions: reliability; assurance; empathy; responsiveness and tangibility and combines them with Othman and Owen's (2001) compliance. Compliance was added in view of Malhotra et al. (2005) criticism of SERVQUAL's inadequacy for measuring service quality in non - Western environments.

Studies have shown a link between customer perceived value and satisfaction that go beyond quality of service (Samudro et al. 2020; Yadav, Rai and Srivastava 2016). Yadav, Rai and Srivastava (2016) explored service quality, customer perceived value, customer satisfaction and customer behaviour and found that the relationship between service quality and behavioural intention was mediated by both customer perceived value and customer satisfaction. This implies that quality of service does not of itself completely account for customer satisfaction as the customers must attach some value to the quality of service. What customers value may vary based on cultural differences. In that regard, the next two sections discuss the interface of customer satisfaction and organisational culture, and customer satisfaction in the Kuwaiti financial services sector respectively.

4.5 Customer Satisfaction and Organisational Culture

Famiyeh, Asante-Darko and Kwarteng (2018) found that organisational culture strengthens the service quality dimensions and customer satisfaction relationship. In the Islamic banking context compliance is a major component of how customers perceive quality service as Muslim bank users prefer bank products that adhere to Islamic principles (Moghavvemi, Lee and Lee 2018). In a Kuwait situation a bank that provides Islamic products is therefore more likely to be perceived as being aligned to the national culture and its having Islamic products becomes

part of its organisational culture which also guides bank internal structures to ensure their ability to deliver the said products. Such a bank is more likely to be perceived as providing satisfactory service by local customers consistent with Moghavvemi, Lee and Lee (2018) finding that satisfaction of customers of the same bank differed based on whether or not the customers were national or foreign. For example, they found staff competences and knowledge to be more important to local bank customers while foreign bank customers valued more bank image and internet banking services. Further, they found foreign bank customers to have a higher level of satisfaction than local customers. This may indicate a situation where local customers perceive the banks as acting in a manner consistent with their own cultural practices.

Differences in perceptions of service quality have been attributed to variations in service culture which is defined as a situation where giving good service to both internal and external customers is part of an organisation's values to an extent that it is their way of life. To that effect good service is a visible component of deeply held values (Grönroos 2007; Hoang et al. 2010, cited in Moghavvemi, Lee and Lee 2018). Focusing on banks in Malaysia, Moghavvemi, Lee and Lee (2018) intimated a link between an organisation's cultural background and customer satisfaction, specifically referring to language as a component of culture. They observed that locals in Malaysia felt more secure dealing with local banks because of the ability to transact in local languages unlike in foreign banks where transactions were conducted in English, a language the locals are not familiar with. It can therefore be expected that in Kuwait, customer satisfaction with banks may vary based on culture differences between the bank and the country.

4.6 Customer Satisfaction Kuwait Banks

Al Dugaishem and Junaid Khawaja (2017) found that in Islamic banks, reliability, efficiency, response, and empathy positively impacted customer satisfaction. Also focusing on Islamic banking services, Satrio and Kurniawan (2018) found that while responsiveness, availability of Islamic banking products and tangibles (banking hall ambience) affected customer satisfaction, the same could not be said of reliability, assurance, and empathy. Ali (2018) found that Islamic bank customers considered tangibles and assurance as most important for high service quality while those in conventional banks attached more importance to assurance and innovation. It is apparent that what is considered or perceived important for customer

satisfaction as seen through perceptions of service quality varies from situation to situation. This suggests that perception of service quality and therefore customer satisfaction are context specific, within the context are also cultural issues. This is confirmed by Moghavvemi, Lee and Lee (2018) who observed that previous studies of service quality have not pointed to any one of the ways of measuring service quality as generalisable across different contexts such as customer types, industry sectors and country level.

Al-Deehani and Aldeehani (2017) found that customers of Islamic and those of conventional banks have different perceptions of service quality. This, by implication means their customer satisfaction is not necessarily derived from the same bank services or conduct. This is however refuted by Al-Hunnayan and Al-Mutairi (2016, cited in Aldeehani 2018) who, with reference to banking clients in Kuwait, posited that faith is not an enough reason for customers to prefer one bank over another. Providing a wide range of services was considered more relevant therefore suggesting that a bank could not only depend on being Islamic as a basis for its being preferred.

In a study focusing on Islamic banking services in Kuwait, Abduh and Alobaad (2015) identified emotional or affective satisfaction as positively and significantly influencing the loyalty of Islamic bank customers. In an investigation of the attitude of customers in Kuwait towards various retail banking services, Alhemoud (2010) found that customers (both nationals and non-nationals) were generally satisfied with the services provided by the banks but were dissatisfied with service prices and e-banking. In a study to identify salient attributes affecting retail bank customers' satisfaction in Kuwait, Al Eisa and Alhemoud (2009) established that applicable attributes were quick service, courteousness and helpfulness of staff, and access to self‑banking services.

In view of variations in customer satisfaction with different dimensions of service quality and the absence of a single generalisable measure of service quality across different contexts, the next section reviews literature on the nexus of perceived value and customer satisfaction in the process of formulating the study's hypotheses.

4.7 Customer Satisfaction and Perceived Value

According to Roig et al. (2009) customer satisfaction is caused by perceived value which itself is derived from functional value, emotional value, and social value. In the banking sector satisfied customers have been associated with being less likely to change banks and more willing to purchase additional products (Belas and Gabcova 2014). Famiyeh, Asante-Darko and Kwarteng (2018) found that customer satisfaction positively correlates with customer loyalty implying that customers who have no intentions of leaving a bank (loyal) are experiencing satisfaction with the bank. This is confirmed by Belás and Gabčová's (2016) finding of a relationship between customer satisfaction and customer loyalty on the one hand and also between customer loyalty and potential to make additional purchases.

This study focuses on the functional value (incorporating reliability, responsiveness, and tangibility), emotional value and social value (incorporating assurance, empathy and compliance) aspects of a bank that affect bank customer satisfaction (Summarised in Table 4.3).

Table 4.3 Summary of Customer Satisfaction Dimensions

Dimension	Sub-dimension	Explanation
Functional Value	Reliability	Performance of the promised service
	Responsiveness	Assisting customers quickly
	Tangibility	Establishment installations
Emotional Value and Social Value	Assurance	Inspiring trust and confidence
	Compliance	Giving individualised care
	Empathy	

4.7.1   Functional value: tangibility, responsiveness, and reliability

Functional value includes value of the establishment installations; value derived from customer service personnel, value of the quality of service received, and value of the price for the service.

Tangibility: Functional value of the establishment installations refers to the state of the buildings, interiors, equipment, accessibility, tidiness, and orderliness. It can be equated to SERVQUAL's tangibles (Parasuraman, Zeithaml and Berry 1988). It includes aspects such as location of banks, provision of facilities for separating men and women given that in Islamic culture that is an issue, the ambience of the banking hall, and provision of parking. Tangibles can result in social value consistent with social identity theory. The theory is to the effect that people get a sense of who they are in relation to others as they classify themselves as belonging to a specific distinct social group (Tajfel and Turner 1979). Those in the group to which one belongs have a common social identity that makes them feel like they belong in the same group. Given the hierarchical nature of Kuwaiti's culture (Nardon and Steers, 2009) and the requirement for separation of men and women in public spaces, tangibles would constitute an important aspect of functional value. Where both a bank's organisational culture and structure have elements of Kuwaiti national culture, it would be expected that customers would be satisfied with the bank's tangibles. In that regard the following hypothesis was formulated:

H1.   When elements of Kuwaiti national culture are incorporated in a bank's organisational culture, customers would express high levels of satisfaction with the bank's Tangibles.

Responsiveness: Functional value derived from customer service personnel refers to the extent to which staff meet customer basic expectations in terms of delivering the service. It includes SERVQUAL's quality service dimension of responsiveness (Parasuraman et al. 1988) which is the ability to assist customers quickly and with eagerness. Responsiveness also includes responding to client needs on time and being flexible to address their specific needs (Iberahim et al. 2016). Studies have found a positive relationship between responsiveness as represented by timeliness and flexibility and customer satisfaction (Iberahim et al. 2016; Yousuf 2017). In a banking situation responsiveness may refer to the time a customer has to wait in order to get service or to have their queries addressed. It addresses basic service delivery. Given that in Kuwait culture respect for hierarchy and relationships are expected, responsiveness can be expected to include these aspects. In that regard the following hypothesis was formulated:

H2.   When a bank's organisational structure is aligned to its organisational culture, the customers express high levels of satisfaction with the bank's Responsiveness.

Reliability: Reliability refers to consistency, accuracy, and dependability in the delivery of services and addressing problems that arise (Pakurár et al. 2019; Parasuraman et al. 1988). The functional value derived from reliability is being certain that service will be delivered dependably and accurately. It engenders trust and a sense of security among customers (Blery et al. 2009; Khan and Fasih 2014). In the banking sector reliability has been associated with customer satisfaction (Ali et al. 2020; Ananda and Devesh 2018; Kant and Jaiswal 2017; Peng and Moghavvemi 2015; Selvakumar 2016). The ability to deliver a service accurately and dependable partly depends on alignment between organisational values and structures used to perform the work (Titov and Umarova, 2017). It was therefore hypothesized that:

H3.   When a bank's organisational structure is aligned to its organisational culture, the customers express high levels of satisfaction with the bank's Reliability.

4.7.2   Emotional Value

Emotional value refers to the feelings that arise following experiencing a service (Roig et al. 2009). It includes relationship value which is derived from the emotional attachment a customer develops towards the bank over time. Customers with such a strong sense of attachment are reluctant to change banks in the absence of strong reason to act otherwise (Medberg and Heinonen 2014). Emotional attachment can therefore become a form of customer satisfaction. For example, in the case of a customer having a relationship with a bank that has been ongoing in the family so that the relationship with the bank goes beyond the utilitarian purpose to becoming part of the customer's identity and having some emotional value (Medberg and Heinonen 2014). Sayil, Akyol and Golbasi Simsek (2019) found that in the Turkish retail banking sector the emotional value dimension had the strongest effect on satisfaction and loyalty. Intricately linked to emotional value is social value.

4.7.3   Social Value

Social value is derived from the congruence of organisation value propositions with the norms of the consumer and their social environment (Medberg and Heinonen 2014), which means congruence with the consumer's culture. Medberg and Heinonen (2014) identified shared moral value, responsibility value, relationship value, and heritage value as constituting invisible customer specific factors of bank service value. Providing a service in a manner that

is congruent with the consumer's moral, responsibility, relationship and heritage values can be viewed as a way of empathising with the consumer given that empathy refers to the ability to give individualised service or care (Parasuraman, Zeithaml and Berry 1994). Shared moral value arises when the customer's own moral standards and those of the banks are perceived as similar (Medberg and Heinonen 2014). Another social value is responsibility value which refers to the bank dealing responsibly and with integrity towards its customers such as ensuring that they do not feel cheated by the level of service fees or interest charged by the bank (Medberg and Heinonen 2014). Social value from the customers perspective is derived from their own environment and, therefore, is, in fact, national values, which are informed by national culture in the form of what Schein (2009) defines as shared assumptions. Bank practices reflect its organisational culture or are the visible elements of its culture. When bank practices are consistent with or congruent with customer perceptions of social value, this can result in customers viewing the bank as respecting or recognising their personal beliefs, their societal values and feeling assured to recommend the bank to their family and friends (Ivanauskienė et al. 2012). Further, it makes customers feel that the bank employees have empathy. Empathy refers to the extent to which employees understand individual needs of customers. In a study of the impact of service quality on customer satisfaction in banks in Karachi, Yousuf (2017) found empathy to have a significant positive influence on customer satisfaction.

In view of the apparent links between emotional and social values, and customer satisfaction, and the role of organisational culture and structure in creating an environment that enables employees to provide individualised services, the following hypotheses were therefore formulated:

H4.   When elements of Kuwaiti national culture are incorporated in a bank's organisational culture customers would express high levels of satisfaction with the Assurance dimension of service quality.

H5.   When elements of Kuwaiti national culture are incorporated in a bank's organisational culture and structure, customers would express high levels of satisfaction with the Assurance dimension of service quality.

H6.   When elements of Kuwaiti national culture are incorporated in a bank's organisational culture customers would express high levels of satisfaction with the Empathy dimension of service quality.

H7. When elements of Kuwaiti national culture are incorporated in a bank's organisational culture and structure, customers would express high levels of satisfaction with the Compliance dimension of service quality.

4.7 Conceptual Framework

This study seeks to establish the moderating effect of national culture on the relationship between organisational culture and structure and bank customer satisfaction. Given that organisations operate within national boundaries that in themselves have their own culture, and that the organisation is made up of people from the host culture, it is expected that this would influence an organisation's culture and in turn its structure. Studies have confirmed that there is a link between national culture and organisational culture as the former is the context of the latter (Nazarian, Atkinson and Foroudi 2017).

Nardon and Steers (2009) classify Kuwait culture as characterised by having a harmonious relationship with the environment; a collectivist form of social organization; power that is distributed hierarchically, relationships-based rule orientation, and polychronic time orientation. Their 'Big Five' model is comprehensive enough to guide this investigation as it is derived from six other models discussed in earlier chapters (Hall 1992; Franke et al. 1991; House et al. 2004; Kluckhohn and Strodtbeck 1961; Schwartz 1994; Trompenaars 1993). With reference to banks operating in Kuwait, having a harmonious relationship with the environment can be taken to mean embracing the country's cultural norms and values for the sake of harmony both within the bank and externally with stakeholders the main of which are the customers. Studies have linked organisational culture with external stakeholders' perceptions of the organisation and with customer satisfaction and intention to continue doing business with an organisation (Endara, Ali and Ab Yajid 2019; MacIntosh and Doherty 2007).

Collectivism values a group centred approach to decision making, preservation of social harmony over individual rights, self-identity is attained through group membership, and agreements are based on relationships (Nardon and Steers 2009). It can therefore be expected

that within the Kuwait businesses those organisations whose cultural practices are close to the national culture have business agreements that are less based on written agreements and more on personal relationships. Communication can also be expected to focus more on the context as opposed to its content. A bank whose culture accommodates aspects of collectivism can be viewed as more likely to have an organisational culture and structure whose service delivery meets expectations of Kuwait customers.

Distribution of power within Kuwaiti national culture is hierarchical. This may have implications for what are considered as culture sensitive or appropriate reporting structures within a bank. It may also affect customer perceptions of how they are addressed or treated by bank personnel in terms of whether their perceptions of their position in the social hierarchy are acknowledged. The relationships-based rule orientation within Kuwait culture is characterised by selective application of formal rules. Transferring this to an organisation, can be expected to create expectations of preferential treatment both among employees and among customers based on combining both subjective and objective criteria when applying rules. In terms of relating to time, Kuwait culture is classified as polychronic implying that there is a relative concept of time with commitment to human relationships taking precedence and work being integrated with one's personal life. This can be expected in an organisation's culture and to impact the way work is structured.

Kuwait cultural meanings as seen through Nardon and Steers' (2009) five dimensions are the unwritten rules of proper business conduct for banks operating in the country. Bank customers in Kuwait can be expected to want banks and their personnel to embrace values and norms that are consistent with the dominant values of Kuwait since that is the context of their operations (Nazarian, Atkinson and Foroudi 2017). Banks' organisational cultures and structures can therefore be expected to be influenced by the Kuwait culture that both surrounds them and is also within them as represented or brought in by employees. It can be expected that satisfaction with a bank operating in the country will partly depend on the extent to which the bank's culture and structure mirrors the nation's orientation within the highlighted culture dimensions. Where a bank's organisational culture has common elements with those of Kuwaiti national culture, the elements will also be reflected in the bank's reporting structures and employees of the bank would behave in ways consistent with the national culture resulting in clients from that culture

having high levels of satisfaction with the functional, emotional, and social value they derive from a bank.

Analysis of organisation culture shall be premised on Deal and Kennedy's (2000) conceptualisation of organisational culture as a response to the realities it faces in the market that is informed by the organisation's history, values and beliefs, rituals and ceremonies, stories, heroic figures, and informal networks. Organisation culture will be viewed from Hofstede's organisation culture dimensions which are: Process oriented versus results oriented; Job oriented versus employee oriented; professional versus parochial cultures; open systems versus closed systems; tightly versus loosely controlled; and pragmatic versus normative.

Investigation of the organisation structures shall be guided by Mintzberg's (1992, 2009) classification of organisation structure forms as simple; machine bureaucratic; professional bureaucratic, divisional and adhocracy influenced by the part of the organisation that plays a critical role in its success or failure, its main coordinating mechanisms, and the practiced form of decentralisation. Structure shall be conceptualised as including organisational reporting structures, formalised routines, rules, and procedures.

Customer satisfaction shall be analysed using Roig et al.'s (2009) dimensions of functional value derived, emotional value and social value of the service. The three have been selected because they are deemed to be better positioned to illustrate any possible links between organisational culture and structure and customer satisfaction with the bank's performance of the promised service (Reliability), ability to assist customers promptly (Responsiveness), ability to inspire trust and confidence (Assurance), ability to give individualised care (Empathy) (Parasuraman, Zeithaml and Berry 1994), and adherence to Islamic finance principles (Compliance).

The study's conceptual framework is as presented in Figure 4.1. It illustrates that national culture (as the context) influences organisational culture which in turn influences organisational structure. In that regard it can be expected that within the Kuwait banking sector, aspects of national culture are reflected in a bank's culture and are also found in its structure. Because the relationship between national culture and organisational culture is not necessarily deterministic, banks' adoption of national culture will vary among institutions making it possible to categorise banks based on the closeness of their cultures and resultant structures to

Kuwait culture. Since customer expectations are partly influenced by their cultural background, it is expected that when there is a high level of alignment among the three (national culture, bank culture and bank structure), customers can be expected to express a high level of overall satisfaction with a bank.
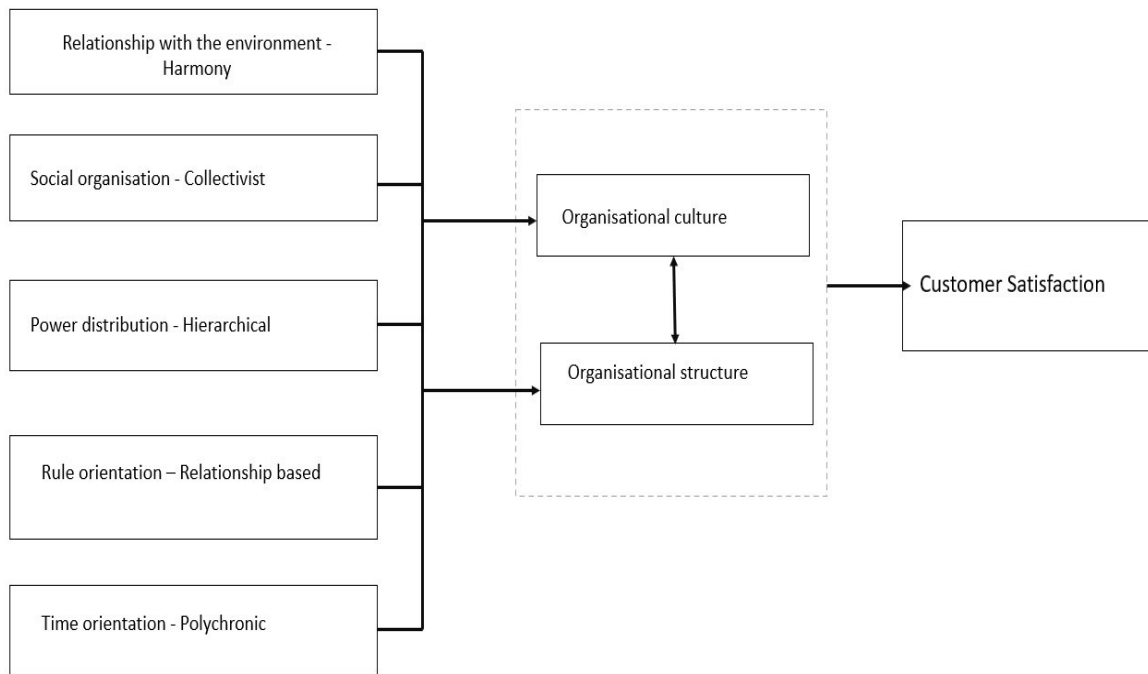
Figure 4.1 National culture, organisation culture, organisation structure, customer satisfaction conceptual framework

4.8 Summary of Research Hypotheses

In view of the discussed national culture-organisational culture, organisation structure linkages, it is expected that where a bank's organisational culture has common elements with those of Kuwaiti national culture, the elements will also be reflected in the bank's reporting structure and employees of the bank would behave in ways consistent with the national culture resulting in clients from that culture having high levels of satisfaction with the functional, emotional, and social value they derive from the bank. The hypothesized relationships are as illustrated in Figure 4.2.
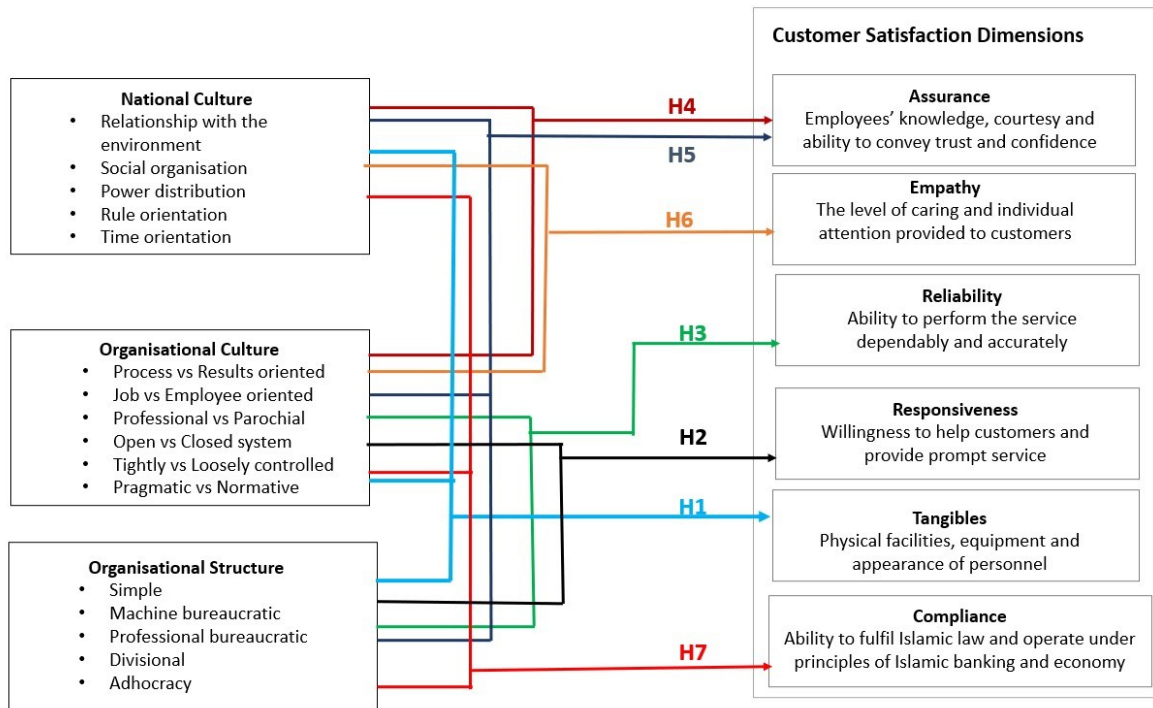
Figure 4.2 Hypotheses: National culture, organisational culture, structure, and customer satisfaction.

4.9 Conclusion

This chapter discussed customer satisfaction and its relevant theories specifically the cognitive and affective theories. It was noted that studies have demonstrated a strong relationship between customer satisfaction and service quality. In that regard, customer satisfaction can be measured through service quality measures specifically, SERVQUAL (Parasuraman et al., 1988) and Othman and Owen's (2001) CARTER as they provide proxy measures for customer satisfaction. Roig et al.'s (2009) portrayal of customer satisfaction as a result of perceived functional value derived from service personnel, quality of service received, price for the service, emotional and social value of the service was found to provide a lens for investigating the interaction of national culture, organisational culture and structure, and customer service. Literature of customer satisfaction within the Kuwait banking sector was discussed and it was observed that such literature is limited, even more so literature investigating the nexus of Kuwaiti national culture, bank organisational culture and bank customer satisfaction. A conceptual framework of the relationship of national culture with a bank's organisational culture and structure was proposed hinging on Nardon and Steers (2009) dimensions of national

79

culture, Deal and Kennedy's (2000) conceptualisation of organisational culture as what shapes the behaviour of people in organisations, Mintzberg's (1992, 2009) classification of organisation structure forms and Roig et al.'s (2009) and Parasuraman, Zeithaml and Berry (1994) dimensions of customer perceived value. The chapter concluded by presenting the study's research hypothesis and variables. The next chapter presents the methodology and methods used to collect, analyse, and interpret data.

CHAPTER 5 METHODOLOGY

This chapter presents the methodology and methods that were used to explore the relationship among national culture and organisational culture on the one hand, and organisational culture and organisational structure on the other and their impact on customer satisfaction. It details the study's ontological and epistemological position, research design, sampling methods, data collection and analysis procedures, how quality and ethics issues were handled, and concludes by presenting a summary of the contents of subsequent chapters and the study's proposed timeline.

5.1 Ontological and Epistemological View

Methodology is a 'way of thinking about and studying social phenomenon' (Corbin and Strauss 2008, p.1) and provides the basis for picking a particular method among many methods. It represents a researcher's epistemological position (Bryman 1984). According to Guba and Lincoln (1994) a researcher chooses a methodology based on what they believe to be the nature of reality and what it is that exists that one can know about such reality (ontological question) and on what they believe to be the nature relationship between themselves and that which they seek to study (epistemological question).

Inquiry is generally guided by three main paradigms: post positivism which believes in the existence of a reality based on fixed natural laws and that acceptable knowledge is one that can be confirmed by the senses; constructivism whose basic ontological presupposition is relativism (Lincoln and Guba 2013) and views people and their institutions as different from the natural order so that studying them must reflect their distinctiveness; and pragmatism which focuses on the what and how of a phenomenon based on the intended results (Bryman 2013; Creswell 2013).

A researcher's choice of paradigm is guided by what they believe to be the nature of reality (ontological question); their belief on the form of relationship between the researcher and that which they are seeking to know (epistemological question) and how the researcher goes about knowing that which they seek to know (methodological question) (Guba 1990). Tashakkori

and Teddlie (2003) posit that a researcher's approach is determined by the research questions and uses the best of both worlds.

According to a constructivist perspective (also referred to as interpretivist) reality is multiple and therefore better understood when viewed as various '... intangible mental constructions, socially and experientially based, local and specific in nature ... dependent for their form and content on the individual persons or groups holding the constructions' (Guba 1990, pp.110-111). Constructivism views people and their institutions as different from the natural order so that studying them must reflect their distinctiveness (Bryman 2013; Lincoln and Guba 2013). Knowledge creation in this case depends on the views of the social actors. Constructivism utilises an inductive approach focusing on theory generation as opposed to theory testing as is the case in post positivism. The researcher therefore does not necessarily commence with a hypothesis neither is there a need to collect data in a format that allows measurability. Unlike in positivism, for constructivism, the researcher is part of the research and the context is integral to understanding the phenomenon (Collis and Hussey 2009). The intention of constructivism is not to test any hypotheses but rather to explain the how of a phenomenon through deriving understanding from interpretation of the meanings participants assign to it. Constructivism collects predominantly qualitative data.

In this study the researcher assumes that where culture and structure issues are concerned, reality is subjective, multiple, and therefore socially constructed (Creswell and Plano Clark 2011). It, therefore, adopts a social constructivist approach in that it depends, to a large extent, on the views of the participants in the form of bank employees and the customers.

5.2 Study Design

Although social constructivism is ordinarily associated with qualitative methods in this study there is a quantitative component which makes it fit in the realm of a pragmatic world view characterised by mixing of methods (Creswell 2013). Hesse-Biber (2015) describes pragmatism as a theoretical framework based on what works in the context of the research problem. It is premised on that 'all human inquiry involves interpretation and imagination, intentions and values but must also necessarily be grounded in empirical, embodied experience' (Yardley and Bishop 2008, cited in Frost and Shaw 2015, p. 383). Through combining quantitative approaches and their scientific objective rigour with qualitative approaches with

their contextual, interrelational and exploratory approaches, pragmatism produces research that seeks a truth that incorporates human experience.

Given the objectives stated in Table 1.1, the study is predominantly qualitative but also draws from quantitative methods of collecting data. It therefore uses mixed methods. The central premise of mixed methods is that the utilisation of both quantitative and qualitative approaches is likely to provide a better understanding of what is being studied than when just using one of the methods (Cameron and Molina-Azorin 2011). This view is corroborated by Johnson and Onwuegbuzie (2004) who see the use of multiple methods as resulting in more superior research findings than when using a single method. Multiple methods, when rigorously combined, have been found to lend a better understanding of social phenomenon and complex problems (Cameron and Molina-Azorin 2011; Jogulu and Pansiri 2011).

According to Creswell and Plano Clark (2011) there are predominantly four types of mixed methods designs namely triangulation, embedded, explanatory and exploratory. In this study an exploratory design is used as the study is predominantly qualitative and a quantitative component is added to check whether culture - structure differences emerging from the qualitative phase are visible to clients. The visibility of the differences to clients is measured using a quantitative client satisfaction survey. The intention is to establish whether differences, if any, observed in the qualitative stage are significant enough to affect levels of customer satisfaction or they are cosmetic with no impact on customer satisfaction.

The study is in two broad complimentary and chronological phases. The first phase is qualitative and has two stages, the desk study, and the interviews. The second phase is a quantitative survey. Teddlie and Tashakkori (2006) posit that a sequential mixed design responds to both exploratory and confirmatory questions in a chronological manner. In this instance the qualitative phase explores the culture-structure relationship and the quantitative phase attempts to confirm culture-structure differences among banks.

The first stage of the qualitative phase is exploratory and descriptive as the researcher seeks to understand public information on Kuwaiti national culture and the cultures and structures of Kuwait banks through analysing relevant websites and public reports. Data from the desk study will provide sensitising concepts for the second stage. Blumer (1954, cited in Bowen 2006, p. 13) defined a sensitising concept as that which gives the researcher 'a general sense of reference

and guidance in approaching empirical instances. ... suggest[ing] directions along which to look.' The concepts serve as 'background ideas that inform the overall research problem [and] offer ways of seeing, organizing, and understanding experience' (Charmaz 2003, cited in Bowen 2006 p. 14). The second stage of the qualitative component is also exploratory and through interviews, seeks to understand employee experiences and constructed understanding of Kuwaiti national culture and their organisational culture and structure.

The second phase of the study is quantitative as it seeks to establish what relationship there is between a bank's culture and structure (as derived from qualitative findings) and customer perceptions of their level of satisfaction with the services they receive from the bank.

Mixed methods research is conducted to achieve one or more of the following: participant enrichment, instrument fidelity, treatment integrity, and significance enhancement (Collins, Onwuegbuzie and Sutton 2006). This study's use of this design facilitates achievement of understanding of the culture-structure relationship and establishing whether differences in bank culture and structure are reflected in levels of customer satisfaction with bank services. Mixing methods in this case contributes to enhancing the significance of the study (Bryman 2006; Creswell and Plano Clark 2011) as it is associated with the concurrent asking of exploratory and confirmatory questions in a single study (Teddlie and Tashakori 2006). According to Morse (2003) mixed methods expand the scope and dimensions of a study as they can provide answers to sub-questions that may not be answerable by the core study. In the current study the qualitative component that addresses the national culture-organisational culture and organisational structure links is unable to answer the sub-question relating to whether differences in organisational culture and structure can result in differences in levels of customer satisfaction. Establishing the existence or otherwise of the differences is critical to the main study as it broadens and deepens the project through illustrating whether having an organisational culture and structure that are aligned to the national culture impacts business in through the levels of customer satisfaction.

A mixed methods design has been successfully used in other culture related studies. For example: France (2015) used it to investigate the experiences of Western women living and working in Eastern cultures. Silva, Warde and Wright (2009) used survey, focus groups and interviews in an analysis of the patterning of cultural life. They indicated that none of the

methods could give them a complete picture and hence the need to mix them. Figure 5.1 presents a graphic depiction of the design of this study.
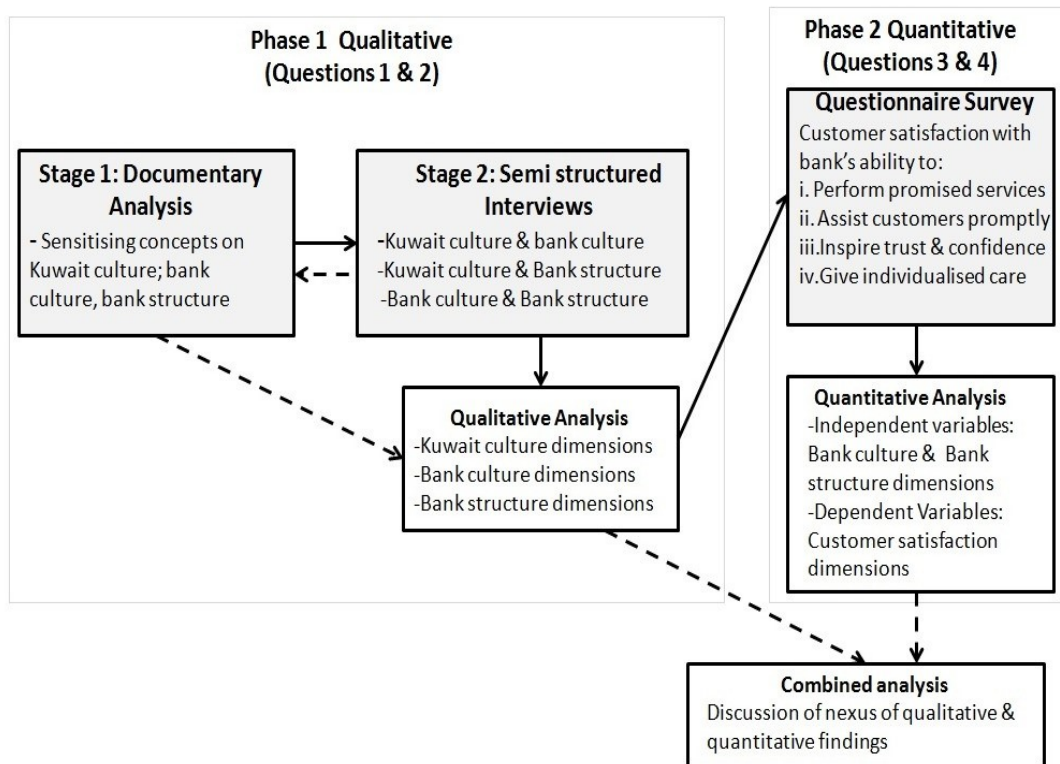
Figure 5.1 Study Design

5.3 Methods

Blaikie (2009) defines methods as the procedures used to select, collect, organise, and analyse data (Blaikie 2009). Corbin and Strauss (1990) define methods as the procedures and techniques used to gather and analyse data. This study adopts Blaikie's (2009) definition since it incorporates sampling; data gathering; post interview activities and data analysis.

5.3.1   Target population

The study's target population are the 23 banks operating in Kuwait as of August 2017. The banking sector in Kuwait is a mixture of domestic banks some of which are Islamic institutions, foreign Middle East and foreign Western Banks, and a Chinese bank. There are 12 foreign

banks and 11 domestic banks operating in Kuwait (Central Bank of Kuwait 2020b). Among the domestic banks five have their articles indicating that they conduct their business in accordance with Islamic Sharia law. The banks are detailed in Table 5.1.

Table 5.1 Kuwait Banks

(a) Domestic Islamic Banks	(b) Domestic non-Islamic	(c) Foreign Middle East	(d) Foreign non-Middle East
Kuwait Finance House	National Bank of Kuwait (NBK)	National Bank of Abu Dhabi	Bank of BNP Paribas (France)
Boubyan Bank	Burgan Bank	Al Rajhi Bank	HSBC Middle East (UK)
Warba Bank	Gulf Bank of Kuwait	Qatar National Bank	Citibank (USA)
Kuwait International Bank	Commercial Bank of Kuwait	Mashreq Bank	Industrial Commercial Bank of China (China)
Al Ahli United Bank of Kuwait	Al Ahli Bank of Kuwait	Bank of Bahrain and Kuwait	
	Industrial Bank of Kuwait	Doha Bank	
		Bank Muscat	
		Union National Bank	

Source: Derived from Central Bank of Kuwait (2020b)

5.3.2   Sampling

This section outlines the sampling techniques used in the qualitative and quantitative stages of the study.

5.3.2.1   *Qualitative phase sampling*

The first stage of the qualitative phase (desk study) involved all the banks (23) as it served the purpose of indicating to the researcher banks that would be more accommodating in the collection of additional data. Further involving all the banks at this stage provided valuable background information for understanding the different bank categories.

Purposive sampling was used for the second stage of the qualitative phase of the study. Also called judgemental sampling, it involves deliberately selecting participants based on their satisfying specific criteria (Teddlie and Yu 2007). The criteria are determined by the researcher using their expert knowledge of the target population. Purposive sampling is not without limitations. Its dependence on the experience and expert knowledge of those conducting the sampling which means a different person can come up with a different sample for the same study (Burger and Silima 2006). The method is however considered suitable for cases where the sample size is small and is being drawn from a limited geographical area or restricted target population with no intention of generalising the findings to the rest of the population (Battaglia 2008). Given this study's focus on a single geographical area, and the restricted target population-specific banks, purposive sampling was considered suitable.

The sampling was influenced by the need to achieve representativeness (of categories of banks) by including an equal representation of four bank categories namely: (a) domestic banks whose articles indicate that they conduct their business according to Sharia laws (Domestic Islamic banks (DIB); (b) domestic banks that are not Islamic banks (Domestic non-Islamic (DnIB); (c) foreign banks originating from the rest of the Middle East (Foreign Middle East (FMEB) and (d) foreign banks not originating from Middle East (Foreign non-Middle East (FnMEB). The purposive sampling facilitated comparability as it allowed the researcher to glean cultural and structural differences that could be attributable to a bank's origins. Within each category, participating banks were selected based on their willingness to participate. Within each bank participating bank purposive and convenience sampling were used. Purposive sampling was used to specifically pick those managers who had been with a bank for at least three years. This was intended to ensure that selected managers would have experienced different aspects of a bank's culture. Convenience sampling was used to select participants from the pool of qualifying managers. Convenience sampling involves including participants that satisfy practical considerations like accessibility because of geographical location or other factors, being available during a specific period, and being willing to participate (Etikan, Musa and Alkassim 2016). In this instance the intention was to get information rich participants who were easily accessible and had the potential to recommend other knowledgeable participants. Convenience sampling is criticised for being prone to selection bias and sampling error. In this study the focus on deriving a qualitative understanding of interactions among three phenomena: national culture, organisational culture and structure necessitated selecting participants in both

a purposive (types of banks) and convenience (individual employees) driven manner. Convenience sampling was ideal in this instance as the data collection interviews were extensive and needed to be conducted over some period creating a need for high levels of commitment from the interviewees. This rendered the weaknesses of convenience sampling irrelevant.

Within each participating bank type, three managerial and or professional employees were selected for participation in the interviews resulting in a sample size of 12. Teddlie and Yu (2007) recommend a sample size of up to 30 for purposive sampling. Picking at least three will ensure that the employees selected represent different levels of management or areas of specialisation.

5.3.2.2   *Quantitative phase sampling*

A non-probability sampling method involving requesting prospective participants to opt-in to participate in online survey based on set criteria was used. This method of reaching survey participants was considered appropriate because 99% of the Kuwait population has access to the internet, and the number of mobile connections represents 174% of the population (Kemp 2020). This convenience method of sampling is suitable for web-based surveys (Fricker 2008) as was the case in this instance. Further, the non-probability-based approach involves less time and cost and was therefore, considered appropriate. The approach's major limitation is that it may not allow drawing of statistical inferences (Fricker 2008). For this study, this limitation was not considered material as the interest was in identifying issues than in making inferences.

The quantitative questionnaire survey phase of the study targeted a minimum sample size of 400 made up of 100 participants per bank type. Aiming for 100 participants per bank type was consistent with general guidelines that for a large population, 100 is an acceptable sample size (Naing, Winn, & Rusli 2006). The targeted sample size was derived from a sample size calculator (CheckMarket 2017) based on a .05 margin of error and .95 confidence level. The target population were customers of the identified four categories of banks in Kuwait. estimated at 73% of the population (3.09 million (World Population Review 2020). Based on the sample size calculator, the minimum required sample size was 384. Participants were recruited through multiple methods which included posting a link to the survey through social media, mass-sending to contacts known to the researcher and requesting them to do the same and requesting

interviewed managers to send the link to their contacts. The targeted respondents were directed to an online questionnaire through a URL link. A total of 1000 invitations were sent. The intention was to end up with each bank type represented based on its estimated market share and number of employees. Further, the intention was to attract a minimum of 100 respondents from each bank type.

5.3.3 Data collection and analysis qualitative

Qualitative data was collected in two stages. The first stage will involve documentary analysis. The second stage was through semi-structured interviews. The collected data will seek to answer research questions 1.1 and 2.1 as presented in Table 1.3 in Chapter 1which state:

1. 1 How do managers of banks in Kuwait describe the relationship between Kuwaiti national culture and the organisational culture of the banks they work for?

2.1 How do managers of banks in Kuwait describe the relationship between the organisational culture and organisational structure of the banks they work for?

The two selected methods of collecting qualitative data are discussed in the next sub section.

5.3.3.1 Document Analysis

A systematic review of each banks' non-confidential documents such as those included in their respective websites and annual reports was conducted. Yanow (2006) indicates that documents can be used as a source of background information before commencement of a study and can provide corroborative or refuting data during the course of interviews. According to Ritchie (2003) documentary analysis is useful where the history of events or experiences are considered relevant. Given that organisational cultures and structures are not static, an analysis of bank documents was meant to facilitate a deeper understanding of the culture-structure dynamics. Further, results of the analysis were meant to facilitate the formulation of relevant questions for the interviews while also serving as a cross checking mechanism for data obtained from the interviews. Document types analysed included websites focusing on bank profile, Board of Directors and executive management, investor relations, corporate social responsibility reports, corporate governance practices, Board of Directors reports and human resources management practices including recruitment and promotion policies. In analysing the documents, the

researcher sought to identify banks' espoused visions, missions, and values in order to establish whether they incorporated any of aspects of Kuwaiti national culture's dimensions as captured in Figure 4.1 (harmony, collectivist, hierarchical and polychronic).

Banks were allocated identification codes that although unique made it possible to group them by bank category (DIB, DnIB, FMEB or FnMEB). Each bank' vision, mission and values statements were coded guided by the study's conceptual framework where Nardon and Steers (2009) portray national culture in terms of relationship with the environment; form of social organisation; distribution of power; rule orientation, and time orientation. The data extracted was coded manually and summarised. Conclusions were drawn on bank types and whether or not their visions, missions and values incorporated elements of Kuwaiti national culture.

5.3.3.2 Interviews

The second stage of qualitative data collection was through in-depth interviews that were conducted through both face to face and using Voice Over Internet Protocol (VOIP), specifically Skype. Use of both methods is meant to leave the targeted interviewees with the flexibility to decide how they want to be interviewed thereby improving chances of acceptance.

Although the study topic suggests that Rubin and Rubin's (2011) 'cultural interviews' approach could be more appropriate, in this study their 'topical interviews' will be adopted. Compared to cultural interview, topical interviews have a narrow focus and facilitate exploration of 'what' and 'why' questions (Arthur and Nazroo 2003) which are pertinent in understanding culture-structure relationships. Opting for topical interviews is also guided by the need to provide interviewees with sufficient explanatory notes on the two constructs: culture and structure. Interviews will therefore be guided by a set of semi-structured questions derived from the literature review, conceptual framework (Chapters 3 and 4) and the desk study. Given that both culture and structure have multiple definitions semi-structured interviews are more appropriate as the approach will ensure that all relevant aspects of organisational culture and structure are discussed. The pausing of each question was preceded by the interviewer defining the meaning of the relevant construct. This will ensure that there is common understanding of constructs among the interviewees (see Appendix 1 for draft set of questions).

Interviews are the major tool used for collecting qualitative data. The tool has however been criticised for, among other things, being time intensive and giving the researcher opportunities to unintentionally influence the interviewee leading to bias (Qu and Dumay 2011). This shortcoming was adequately addressed through pre-circulation of the questions which allows the interviewee to formulate answers without feeling pressure from the interviewer. Time constraints will be addressed by conducting the interviews through VOiP. VOiP has been embraced as a method for conducting interviews in qualitative studies and whatever weaknesses it may have are overshadowed by the benefits (Iacono, Symonds and Brown 2016). The benefits include cost effectiveness and being time efficient. Interviews, regardless of whether face to face or technology enabled, have also been criticised for having shortfalls associated with the inherent limitations of evidence regarding human experience as people's ability to recall experiences can be unreliable and or can be influenced by other related and unrelated experiences, and by participant's inability to reduce their experiences to words (Polkinghorne 2005). The study will offset these limitations by also relying on documentary evidence that was obtained from organisational reports and websites.

The research used guidelines for scholarly online based interviews that address ethics and ensure that participants are verifiable and have granted informed consent before being interviewed (Salmon 2011). VoIP based interviews increase accessibility of participants offering new opportunities in data collection. Iacono, Symonds and Brown (2016) recommend that use of VoIP should be embraced with confidence. The interviews were audio-recorded and subsequently transcribed. Audio-recording enabled the researcher to focus on issues emerging from the interview needing follow up questions without being disrupted by detailed note taking.

Lewis (2003) highlights the importance of using some form of order in bringing up topics for discussion in an interview. All the interview questions were based on starting from general questions and progressively moving towards the more specific. Each question started with a general discussion of the key terms to ensure common understanding. The interviews ended with an overall summary of the issues discussed and what the researcher understood to be the interviewee's position. Summarising the interview presented opportunities for the interviewee to correct the interviewer where misunderstanding had arisen. Appendix 3 presents the interview protocol. Literature that sensitised the development of the interview questions is summarised in Table 5.2.

Table 5.2 Summary of Qualitative Instrument Development

Construct	Sensitising literature
Independent variable: National Culture	Nardon and Steers (2009)
	Schneider, Ehrhart and Macey (2013)
	Kluckhohn and Strodtbeck (1961)
Items	
Relationship with the environment	Nardon and Steers (2009)
Social organisation	Schneider, Ehrhart and Macey (2013)
Power distribution	Kluckhohn and Strodtbeck (1961)
Rule orientation	
Time orientation	
Independent Variable: Organisation culture	
Invisible elements	Schein (1990, 2010)
Underlying beliefs	Brodbeck et al. (2004)
Values	
Assumptions	
Attitudes	
Visible elements	Schein (1990, 2010)
Artifacts	Tharp (2009)
Rituals	Wankhade (2012)
Structures	Denison, Nieminen and Kotrba (2014)
Routines	
Rules	
Independent Variable: Organisation structure	

Reporting structures	Meyer (1979)
Systems	Mintzberg (1992, 2009)
	Trompenaars and Hampden-Turner (1998)
	Janićijević (2013)

Dependent valuable: Customer service, customer satisfaction	
Customer service	Parasuraman, Zeithaml and Berry (1994)
Customer satisfaction	

National culture: Questions relating to the independent variable: national culture focuses on relationship with the environment, social organisation, power distribution, rule orientation and time orientation.

i. Relationship with the environment refers to an interviewee's perceptions on whether people in their society generally seek to master, control, or subdue the environmental forces around them rather than submitting or seeking to live in harmony with the environment by accepting is as is (Nardon and Steers 2009; Schneider, Ehrhart and Macey 2013).

ii. Social organisation refers to an interviewee's perception of the structures of social relations in their society whether they are organized based on groups (collectivistic) or on individuals (individualistic) (Merkin 2015; Nardon and Steers 2009; Schneider, Ehrhart and Macey 2013).

iii. Power distribution refers to the way individuals structure their relationships in terms of whether they relate as equals or they relate in a hierarchical manner (Nardon and Steers 2009; Schneider, Ehrhart and Macey 2013).

iv. Rule orientation refers to the extent to which rules are used to reduce uncertainty in a society (Nardon and Steers 2009; Schneider, Ehrhart and Macey 2013).

v. Time orientation refers to how a society views time in terms of valuing the past, present or future with those with a past orientation valuing the preservation of traditions and customs without question, those with present orientation focusing on

what is current and those with future orientation valuing change (Nardon and Steers 2009; Schneider, Ehrhart and Macey 2013).

As a method of data collection interviews present a number of problems largely relating to bias emanating from the problem being investigated, the researcher's preconceived ideas on the issue being discussed and the interviewees assumptions of what responses may be expected by the researcher. The researcher addressed the problems through deriving guidance from Saunders, Lewis and Thornhill (2007) and Creswell (2013). These included the following:

1. The researcher will, through desk study, sought knowledge of the organisational contexts of the banks whose managers participated in the interviews.
2. Interviewees were given the broad questions, and definitions of terms used before the interview to enable them to think through their responses.
3. At the beginning of the interview the interviewer ensured that the interviewee settled down by starting with generic questions that were not necessarily part of the topic being discussed.
4. The researcher's questioning format started from the general to the specific and used a neutral tone in order not to intimidate the interviewees and to build trust.
5. The interviewer closely monitored his verbal communication to ensure that it did not send mixed messages that could create bias.
6. The interviewee listened attentively while also being observant of the interviewees' nonverbal communication.
7. At the end of each topic or question the interviewee summarised his understanding of what the interviewee said as a way of seeking confirmation.

Although the above list may not have completely eliminated bias, it reduced it.

5.3.3.3 Qualitative Data Analysis

Transcribed interviews were analysed both inductively and deductively. Thomas (2006) describes induct analysis as involving deriving concepts, themes, or models from interpretive reading of raw data. Deductive analysis was used at a later stage of the qualitative analysis as it is used to check whether the emerging categories and themes were consistent with what was established from the literature review, the research questions and study propositions.

The inductive stage involved searching for core meanings emerging from the transcripts that were relevant to the study's research questions. The process started with familiarising with the data through reviewing of interview transcripts, colour coding emerging themes and attaching explanatory memos, as necessary.

Deductive coding was used to link the emerged themes to the predefined codes derived from the literature review and the study's conceptual framework. The codes were therefore driven by the study's concepts. In this regard the interviews data was analysed from multiple viewpoints in a scaffolding manner (Spencer, Ritchie and O'Connor 2003) following the steps below:

1. Familiarising with the data through reviewing of interview transcripts and notes.
2. Colour coding segments of text to highlight emerging themes and attaching explanatory memos as necessary.
3. In vivo coding of highlighted themes. This is the process of allocating codes to the emerging themes by naming segments of data.
4. As the analysis and collection of more data were progressing, and through constant comparison, the codes were grouped into categories around the themes derived from the literature review, the research questions and the conceptual framework.

The data was organised based on bank types to capture any differences.

NVivo's QUERY feature was used to determine the prevalence of use of identified codes and categories across bank types.

The most relevant categories and themes were used to answer the research questions and to inform the development of the questionnaire for use in the quantitative phase of the study.

The analysis process proceeded concurrently with data collection because preliminary analysis of data from earlier interviews exposed gaps that needed to be filled by additional interviews. This was consistent with Morse's (2007) view that data collection is determined by the emerging explanations of a phenomenon. Data was also analysed deductively as indicated by the grouping of codes and coming up with themes guided by the research objectives and the research framework derived from reviewed literature. The findings were presented in the form of a description of the most important themes in terms of addressing the research questions.

5.3.4 Data collection–quantitative

A questionnaire survey was used as it presents a convenient and cost-effective way of collecting data from large samples (Saunders, Lewis and Thornhill 2009). The survey was in the form of a self-administered online survey using Qualtrics, a cloud-based survey tool that has been used by other customer satisfaction related studies (Calvo-Porral and Levy-Mangin 2016; Crisafulli and Singh 2016). The invitation to participate was sent via email targeting customers of the four categories of Kuwait banks. Targeted respondents were directed to an online questionnaire through a URL link.

5.3.4.1   *Study variables*

In seeking to answer the questions, the questionnaire survey items were guided by the conceptual variables in Section 4.7 and Figure 4.2. The study's independent variables were derived from the findings of the qualitative phase and were grouped into four categories:

1. Organisational culture dimensions that are aligned to national culture dimensions.
2. Organisational culture dimensions that are not aligned to national culture dimensions.
3. Organisational structure dimensions that are aligned to organisation culture.
4. Organisational structure dimensions that are not aligned to the organisational culture.

From the qualitative findings it was established that the above categories in fact represented differences in bank cultures and structures based on bank types. The independent variable was therefore bank type. The bank type categories were domestic Islamic bank; domestic non - Islamic bank; foreign Middle East bank and foreign non - Middle East bank. The dependent variable was customer satisfaction with bank services as reflected in customer satisfaction with a bank's:

i.   Reliability represented by bank ability to perform the promised services, accuracy, and timely processing of transactions

ii.   Responsiveness represented by bank's ability to assist customers promptly

iii.   Assurance represented by bank's ability to inspire trust and confidence

iv.   Empathy - represented by bank's ability to give individualised care

v.   Tangibles - represented by the bank's interior, exterior, equipment and stationery

vi.   Compliance-represented by bank's adherence to main components or aspects of national culture and Islamic laws

A summary of the quantitative instrument development is presented in Table 5.3.

Table 5.3 Summary of quantitative instrument development

Construct		Source of development
Independent variables		
Organisational culture (Captured in bank types)	Visible elements	Schein (1990, 2009)
	Structures; Routines; Rules; Norms	Janićijević (2011)
Organisational structure (Captured in bank types)	Reporting structure	Meyer (1979)
	Systems	Mintzberg (1992, 2009)
		Janićijević (2011)
Dependent variables		
Customer satisfaction-quality of service received	Functional value - Reliability; Functional value - Responsiveness	Roig et al. (2009)
	Functional value-Tangibles	Parasuraman, Zeithaml and Berry (1994)
	Emotional value-Assurance	
	Social value-Empathy	
	Spiritual value-Compliance	

The survey questionnaire used closed questions asking respondents to state their level of satisfaction with a banks' services in the areas of tangibility, reliability, responsiveness, assurance, empathy (Parasuraman, Zeithaml and Berry 1994) and compliance. The survey had seven items as indicated and explained in Table 5.4. A five-point Likert scale (1= Strongly Agree; 2= Agree; 3 = Neutral; 4 = Disagree; 5=Strongly Disagree) was used to measure

customer responses. Likert scales have been used to measure attitudes and perceptions. The scales are premised on the assumption that the intensity of an experience is found between two extremes so that on a continuum a respondent can strongly agree, strongly disagree or be somewhere between the two extremes (Rattray and Jones 2007). Given that people are generally busy and maybe reluctant to participate in the survey, the questionnaire was kept simple to keep the time for completing the survey short and in that way improve chances of getting willing participants (Appendix 1 and Appendix 2). The weakness of this line of questioning is that it does not give a respondent a chance to explain their answer. While this is desirable, it was been excluded in the interest of reducing the amount of time spent on completing the questionnaire.

Table 5.4 Questionnaire items and justification for inclusion

Item	Justification for inclusion
Tangibles	
Modern interior and exterior features	Bank interior, exterior, equipment and stationery are visible elements of organisational culture (the way things are done) and therefore can affect customer satisfaction
There are spaces separating men and women	
The bank uses the latest technology/equipment (3)	
The bank has a clear bank statement	
Forms are clear and easy to understand	
Responsiveness	
Quick response in delivering service efficiently (1)	Being assisted quickly reflects responsiveness to customer needs. This is linked to whether a bank's structure and systems are configured in a manner that allows employees rendering services to be responsive to customer needs in a timely manner.
The phone banking customer service answered my calls promptly (2)	
All my complaints were dealt efficiently and promptly (3)	
The bank employees/managers are helpful when approached (4)	
Empathy	
The opening hours of the bank are convenient (1)	A bank's understanding of individual needs is reflected by in its ability to empathise with the customers leading to provision of individualised care (Parasuraman, Zeithaml and Berry 1994). In a bank where the product is intangible, customer satisfaction partly hinges on affective aspects (Belas and Gabcova 2016) which can be expressed through empathy.
Sufficient time is given to customers to solve their needs (2)	
Bank has convenient locations (3)	
The bank has good customer relationship with me (4)	
Employee/Bank's attention to my needs (5)	
Assurance	
The bank staff provide a pleasant experience (1)	

Internet banking is secured for use with personal details (2)	These measures reflect the ability of bank employees to provide services that assure customers, and in that way inspiring their trust and confidence in the bank (Parasuraman, Zeithaml and Berry 1994). Customers become satisfied when the performance of a product or their experience of purchasing it meets or exceeds their expectations (Chavan and Ahmad 2013) resulting in them gaining confidence and trust in the product or service supplier.
The bank provides secured non-internet - based banking (3)	
Adequate staff availability to solve my problems (4)	
The bank's staff are well trained and knowledgeable (5)	
The bank provides excellent confidentiality (6)	
Reliability	
Always accurate transaction without errors (1)	Reliable services are linked to a bank's performance of the promised service in a manner that makes the customer certain of getting the service (Abdullah et al. 2014; Parasuraman, Zeithaml and Berry 1994).
The information provided by the bank's website is always detailed and well-structured to meet the needs of the customers (2)	
The bank always processes all matters and transaction in set timely manner (3)	Accuracy and timely processing of transactions gives feeling that the bank is acting in one's best interest which gives customers emotional satisfaction (Ladhari et al. 2017).
The internet banking (or app) provided by the bank is always easy to use and clear (4)	
The processing of application is always done efficiently (10)	
Compliance	
The bank is Shariah compliant/Riba free (1)	Compliance will indicate extent to which a bank's practices adhere to main components or aspects of national culture and Islamic las regardless of whether or not the bank is an Islamic bank.
The members of the Bank's Shariah board are trustful and competent (2)	
The employees of bank are fully aware of Shariah compliance (3)	
The bank is segregated for female customers (4)	
Demographics	
Gender	Will facilitate analysing the data by demographic differences.
Age group	
Nationality	

Period with the bank

Current bank

Although English is used as the language of business in Kuwait, not everyone has a strong command of it. This was likely to pause problems both during the interviews and during the completion of the questionnaire survey. To ensure that language did not become an impediment to collection of rich data and or understanding of questions, the researcher used a professional translator to change both interview and survey questions from English to Arabic (Appendix 1 and 2 and Appendix 4 and 5. Mindful of challenges associated with translating questions in a manner that achieves equivalence across languages (Harkness, Pennell and Schoua-Glusberg 2004; Saule and Aisulu 2014), the researcher enlisted the services of bi-lingual professionals familiar with culture as a subject matter to critique the translation. Where there was lack of clarity the translator was asked to make specific amendments to the questions. The approach was in cognisance of Kashgary's (2011) argument that English and Arabic are from different cultures so that some items may not have equivalence resulting in the problem of translating the untranslatable.

5.3.4.2   *Quantitative Data Analysis*

The analysis sought to establish whether there is any statistically significant difference among banks in the levels of customer satisfaction with a bank's ability to perform the promised service (reliability), assist customers promptly (responsiveness), inspire trust and confidence (assurance), give individualised care (empathy), tangibles, and compliance that could be linked to differences in banks' culture (as represented by bank type). The analysis of the data involved the following steps:

i. Data tabulation to produce the frequency distributions which was presented in frequency distribution tables.

ii. Descriptive statistics were used to indicate the mode, standard deviation, and range of scores for independent and dependent variables.

iii. Regression analysis was used to examine the relationships between the independent variable (bank type) and dependent - variables customer

101

satisfaction with quality service dimensions: assurance, empathy, compliance, reliability, responsiveness and tangibles.

5.4 Negotiating Access

The initial contact with the targeted banks was made by phoning the head of Human Resources Division of each guided by a standard script. Where the response was positive, a follow up letter was sent spelling out details of the study and the form of cooperation requested from the bank (Appendix 6). In negotiating access, Lewis (2003) emphasized the importance obtaining clearance from relevant people in the organisational hierarchy. For this study, the Human Resources office was considered critical for accessing managers and providing details of managers who qualify to participate. Further, the human resources office is generally responsible for organisational culture and structure issues (Weber and Fried 2011).

5.5 Quality Control

Quality control relates to research quality which hinges on a study's validity and reliability. For qualitative studies validity is synonymous with internal and external credibility (Onwuegbuzie and Leech 2007). The researcher will address credibility issues by comparing interviews data with that collected from documentary analysis. For the quantitative part of the study validity is about whether the study is measuring what it intends to measure. Content validity of the questionnaire was evaluated through piloting the questionnaire.

Before commencing data collection, a pilot study was conducted for both the qualitative and the quantitative phases. For the qualitative stage three managers who did not constitute part of the sample were interviewed over Skype guided by the prepared questions. They were requested to provide feedback on the clarity of the questions and the suitability of using Skype. Questions that were identified as unclear were simplified and clearly translated. For the quantitative questionnaire 10 bank customers were asked to complete the questionnaire and to provide feedback on its suitability for measuring their satisfaction with bank services, and to also determine the amount of time it takes to complete the questionnaire. Corrective action was taken regarding the placement of some questions.

5.6 Ethics

Ethical considerations cannot be divorced from any inquiry. Unstructured interviews in particular present ethical issues since it is not always possible to know in detail issues that are going to arise. This however is also true for structured interview since having some control over the initial questions asked does not in itself extend to knowing the follow up questions that may arise. This means the same ethical standards that apply for unstructured interviews are also relevant in structured interviews. Given that this study involved collecting information from human participants, the study's ethics considerations were guided by Creswell's (2013) guidelines which include:

i. Getting permission from the targeted banks to include them in the sample. This was achieved through presenting formal requests for accessing the site and the targeted study participants;

ii. Fully disclosing the purpose of the study to relevant authorities within the banks;

iii. Not pressurising participants to sign consent forms;

iv. Minimising possible disruptions of the participants' work schedules during data collection; and

v. Respecting the privacy of participants throughout the process including at data analysis and reporting stages.

Observation of ethical standards was observed through providing preliminary guiding questions to enable potential interviewees to make informed decisions on whether to participate.

All participants were informed that participation is voluntary and refusing to participate will not result in any sanctions from the organisation. For survey participants informed consent was obtained by making it possible for participants to opt out of the study at any stage of completing the questionnaire. Continuously negotiating consent is consistent with Lewis' (2003) view that consent is not absolute so that a participant must be able to opt out at any point in the study.

5.7 Conclusion

This chapter presented the methodology and methods that were used to explore the influence of national culture on organisational culture and structure and of the two on customer satisfaction. The study's 'Qualitative-Quantitative' design was presented and justification for the approach was provided. The non-probabilistic sampling methods to be used in the study were discussed. The three methods of data collection to be used in the study were identified as documentary analysis, interviews, and Internet-based survey. Strengths and weaknesses of each method were discussed and actions that were taken to mitigate possible negative impact from the methods were presented. The qualitative and quantitative methods of analysing the study's data were discussed. Access to research sites was discussed and it was highlighted that given the focus of the study, bank Human Resources Executives served as the point of contact. The study's quality control and handling of ethical aspects were discussed, and mechanisms used to ensure reliability and validity were presented together with how the study observed applicable ethical standards. The rest of the chapters are as follows:

– Chapter 6 presents findings from documentary analysis and interviews;
– Chapter 7 presents findings from the questionnaire survey;
– Chapter 8 discusses the findings from both the qualitative and the quantitative phases of the study;
– Chapter 9 concludes the study and highlights its implications, limitations and possible.

CHAPTER 6 QUALITATIVE FINDINGS

This chapter presents the findings from documentary analysis and from the interviews ($n = 12$). The analysis was conducted as described in Section 5.3.3. Findings are presented in four sections based on the questions that guided documentary analysis and were also put across to the interviewees. Section 6.1 deals with documentary evidence of the relationship between bank culture and structure and national culture as inferred from banks' espoused visions, missions, values, and objectives. Section 6.2 presents interviews-based findings grouped into four sub-sections guided by the type of bank in terms of being domestic Islamic, domestic non-Islamic, foreign Middle East, and foreign non-Middle East. Section 6.3 presents findings on the relationships among bank culture, bank structure, national culture, and performance in terms of customer service. Section 6.4 presents a framework of dimensions of Kuwaiti national culture from the perspective of bank employees; the relationship among national culture and organisational culture; the relationship among organisational culture and organisational structure; national culture and organisational structure; and finally, the organisation culture, structure, and work performance. The chapter concludes by putting across propositions on the relationship between the closeness of bank culture to Kuwait culture on the one hand and its level of customer satisfaction on the other.

6.1 Findings from Documents Analysis

The analysis of bank annual reports and websites was focused on getting an appreciation of bank cultures and structures and whether these differed among bank types. The information was derived from analysing bank espoused vision, mission and values focusing on how a bank portrays its relationship with its operating environment; social organisation; power distribution and rule orientation, and time orientation.

A bank's relationship with its environment, namely Kuwait, was derived from whether or not a bank was in harmony with Kuwaiti national culture as seen through either practicing Islamic banking or by accommodating Islamic banking products or services, and not being overly competitive as seen through not seeking to lead. Domestic banks including those not necessarily designated as Islamic banks all provide Islamic banking services and or products. Six of the eleven domestic banks (55%), and none of the foreign banks capture Sharia

compliance or being Islamic or providing Islamic banking services in their vision or mission or values. Among foreign banks 67% express a desire to lead against 27% among local banks. In terms of social organisation, a bank was viewed as leaning towards collectivism based on whether its vision, mission or values capture teamwork and collaboration. These are captured by four (36%) domestic and two (17%) Foreign banks. A bank's approach to power distribution was viewed as hierarchical or not based on whether it captures employee empowerment in its vision, mission, and values. Employee empowerment was captured by two banks, one domestic and one foreign. It would seem that in terms of power distribution there may not be any difference between domestic and foreign banks, at least in as far as reflected by their visions, missions, and values statements. Rule orientation was determined from a bank's espoused practice of meritocracy. None of the domestic banks against 42% of foreign banks captured merit or meritocracy. This suggests that local banks may be weak on rules orientation with decisions not necessarily guided by merit. Time orientation was determined from a bank's capturing responsiveness to customers as an indication of being timely and innovation as an indication of future orientation. Two (17%) foreign banks against zero domestic banks captured 'responsiveness'. Innovation was captured by 45% of domestic and 50% of foreign banks. From a vision, mission and values perspective banks' time orientation seems not consistent with what is viewed as the national culture's time orientation.

Documentary evidence from banks' vision, mission and values statements suggest that domestic banks reflect more dimensions of Kuwaiti national culture than their foreign counterparts in terms of relationship with the environment, social organisation, and rule orientation. The evidence to some extent confirms Lee and Kramer (2016) among others, who have linked organisational culture to national culture. In terms of power distribution and time orientation, no differences were observed. The situation may reflect the banking industry having to adhere to some minimum internationally expected professional practices. Further it may indicate that the influence of national culture on the organisational culture of banks has limits as some practices are industry specific and therefore non-negotiable. In that regard the evidence confirms the view that the relationship between national culture and organisational culture is not deterministic (Schneider, Ehrhart and Macey 2013).

6.2 Findings from Interviews

Interviewees were asked to give their opinion on the prevailing national culture in Kuwait based on five dimensions namely: relationship with the environment; social organization; power distribution; rule orientation and time orientation. For purposes of keeping the interviewees anonymous, they were allocated codes to indicate which bank cluster the managers represent in order to keep their names and banks anonymous as indicated in Table 6.1. There were ten male and two female interviewees. Ten hold bachelor's degrees and two hold master's degrees. All the interviewees have been with their respective banks for over five years.

Table 6.1 Interviewee Codes

Bank Manager Classification	Code
Domestic Islamic Bank Manager 1	DIB1
Domestic non-Islamic Bank Manager 1	DnIB1
Domestic non-Islamic Bank Manager 2	DnIB2
Foreign non-Middle East Bank Manager 1	FnMEB1
Foreign Middle East Bank Manager 1	FMEB1
Domestic non-Islamic Bank Manager 3	DnIB3
Domestic Islamic Bank Manager 2	DIB2
Foreign Middle East Bank Manager 2	FMEB2
Foreign Middle East Bank Manager 3	FMEB3
Foreign non-Middle East Bank Manager 2	FnMEB2
Domestic Islamic Bank Manager 3	DIB3
Domestic non-Islamic Bank Manager 4	DnIB4

Source: Author

Generally, interviewees portrayed Kuwaiti national culture as predominantly harmonious in terms of its relationship with the environment, collectivist in its social organisation, hierarchical in power distribution, particularistic in rule orientation, and polychronic in time orientation.

6.2.1   Relationship with the environment: Mastery v. harmonious

In the context of cultures being viewed as either masculine and therefore focusing on mastery and control, or feminine focusing on being harmonious and adapting to the environment, Interviewees generally summarised the national culture of Kuwait as harmonious. As part of being harmonious or adapting the culture was described in terms of blending (DIB3), lacking competitiveness, and focusing on relationships (FnMEB1). Some though view the culture as having elements of mastery. Alluding to this DIB3 says there is an element of mastery in the culture in as far as they try to take control over things since they are a more male-dominant society. However, when comparing Kuwait to other countries in the region, he asserts that Kuwait is the most harmonious as he sees an inclination towards 'trying to blend-in but blending-in at the right time and the right place.' This may explain why domestic banks that are not necessarily Islamic banks provide Shariah compliant products and services. Linked to blending in is the importance of relationships and safeguarding one's reputation. FMEB1 states that:

> … we live in a small country with only one city, keeping a good reputation is always considered a priority, and to keep a good reputation means maintaining good relationships with the people that surround you such as your friends, family, and co-workers.

When there are disagreements FnMEB1 observes that 'people usually try to fix it without forcing it. … people don't necessarily compete with each other more than they try to help each other out … being more generous and hospitable is part of the Kuwaiti identity', indicating a leaning towards being harmonious. FnMEB1 views lack of competitiveness in the populace as part of the harmonious culture as he states:

> Even though I feel that Kuwait has the potential to surpass their neighbours, but they choose not to because they are happy with the way things are around them, which is why they are more on the harmonious side.

The culture is in a state of transition, moving away from being masculine where masculine is viewed as being controlling. Explaining this FMEB2 states that over the last ten years the culture has been moving towards becoming a mixture of masculine or controlling and feminine or harmonious. He elaborates that:

… as an Arab country it is hard to change some societal values but we are changing even though it is very slowly. Because we have both side of society in Kuwait, the conservative side and the liberal side, we can say it's a mix of both, some try to adapt some try to control, we can also say that the government might be trying to control, families would try to adapt, and organizations would try to adapt using control.

This view is reinforced by DIB1 stating that although the unfamiliar is intimidating 'people are much more comfortable now embracing this open and balanced mentality' so that whereas Kuwait used to be mastery they are now 'considered very harmonious especially compared to our neighbouring countries.' DnIB4 considers the culture as harmonious because of the tendency to adapt as opposed to taking risks or to control situations. This happens in the same context of trying to hold on to most traditions because:

' … we are not the type to enforce our opinions on others but would rather find a compromise to help with all the necessary changes and to help adapt to the many changing parts of our daily lives.'

Emphasising how Kuwaitis' tendency towards adaptation extends to bank practices FMEB1 states:

'An example of how changes can be quickly adjusted to, is when our bank introduced electronic banking, over half of our customers were already using it within the first week. This shows that the culture is very aware of the world outside our country and knows that adapting is always better than controlling.'

This implies that it is not difficult for banks to introduce new products and services since their customers have no problems with adaptation. What is not apparent is whether such adaptations are forced or voluntary as this would have implications for customer satisfaction.

DnIB1 places Kuwait's adaptive culture within the context of its international relations stating: 'Part of our culture is to adapt to any changes whether it's around the world or in the Middle East, since we were a colony of the UK and a very close ally of the US, we've become somewhat westernized in a sense.'

Also referring to adaptation to foreign practices, DnIB2 contextualises the adaptiveness of the culture thus:

I feel like the country is a more harmonious type of culture in that it has become very modern and westernized in a sense … over time as a culture we started to accept changes from around us instead of trying to be more in control of our culture, we just

gradually let it happen naturally. … we choose what to adapt to our culture and traditions, since most of our traditions are still very valuable to us today.

Also highlighting Kuwaiti national culture harmoniousness as portrayed by its being adaptive, FMEB3 says: '… Kuwait in general they are merely implementers, but when they implement something for the better, it is usually done with 100% elegance, professionalism, and humanitarianism.'

There are contradictions in Kuwait's harmonious culture. On the one hand there is the view that the culture is generally adaptive and not controlling, on the other DnIB3 states that:

> … people here enforce their social cultural skills onto others but in a more friendly way than you might think. … Although we are a considered a conservative country, we are very open-minded with accepting new thoughts and ideas. So, I would consider us to be more harmonious.

Also highlighting the contradictions DIB2 states that the culture 'easily adapts to changes but rarely enforces changes on the society with regards to any changes happening in the region. …'

In that regard, although the culture is presented as predominantly harmonious, exceptions were highlighted showing the culture is in a state of transition. There is a minority grouping within Kuwait that does not lean towards being harmonious, as FnMEB1 states:

> You can see this divide between the merchant families in that they have disputes with their projects with the parliament, and the way they compete against each other isn't very beneficial for the good of the country.

Adaptiveness, blending, non - competitiveness, and preserving relationships (including cultural values) were identified as the main themes of Kuwait's harmonious culture. This interpretation differs from Schwartz's (1994) portrayal of 'harmonious' as consistent with preserving the status quo. In the case of Kuwait culture harmoniousness incorporates a willingness to accommodate divergent views. This seems a contradiction given that Kuwait society is also portrayed as conservative. Divergent views are acceptable only in as far as they do not undermine fundamental Islamic beliefs, a situation that may create inconsistencies in perceptions of what is acceptable or valued in a business environment.

6.2.2   Social organisation

Kuwait culture is portrayed as a predominantly collectivist culture that values social gatherings and social relationships. DnIB4 explains that because of collectivism it is rare for people to be individualistic because they are a culture based on Islamic values and old ways of nomadic tribes to an extent that they 'still have many tribes in Kuwait that work under this collective mind-set.' The small size of the country coupled with low population means it is difficult 'to go almost anywhere and not recognize someone you know whether it's a relative or a friend.' Similarly, in the work environment DnIB4 explains that '… as bank manager I rarely ever get people walk into my office at least five times a day telling me that they knew me from before or know someone that knew me. … this is because of two things, the small population and the way the society is very group-oriented.'

Explaining the collectivist culture DIB3 states that it is because they 'work for the group and for the common-good rather than focus on the people's individual potential.' The collectivist mentality extends to the approach when handling rewards and risks which are also handled in a shared manner.

FnMEB2 confirms the culture as collectivist as indicated by the importance it attaches to social gatherings and social relationships. Also demonstrating the collectivist nature of Kuwait, FMEB3 states that it is rare for anyone to do something alone in Kuwait but instead there is something called '*Diwaniya*'

> … in which most of the men gather almost daily at a certain house of their friends and discuss everything from work to politics to sports. This is all based on the fact that the culture is based on relationships which is why I tell you that Kuwait is very collective but in a very positive way.

In a detailed demonstration of collectivism in the nation's culture and confirming FMEB3's assertion, DnIB2 highlights that: "… all families have weekly, sometimes even daily, gatherings which can include almost one hundred family members since at family gathering everyone from the grandparents to all the grandchildren is present.'

FMEB2 attributes the collectivism to that the society is more tribal and religion plays a big factor in society although some would claim that they are not religious. As part of this, according to DnIB3, people are generally remarkably close to their families and "… members

of the same group of families always make choices based on the what is good for the whole family and not just about themselves." Emphasizing how collectivism influences people's choices FMEB1 states that decisions on which candidate to vote for in an election is made by the leader of the tribe. He states, 'even if everyone would favour a certain candidate, it would come down to the 'leader of the tribe' which is usually a very old man.' Also explaining the importance of group or collectivist decisions, DnIB1explains that while being individualistic may not be necessarily bad, it is considered un-Kuwaiti to focus on one's self completely and not ask others for their input or help. He states '… if I wanted to open a business, I would be more inclined to ask for friends and family if they would like to help with either investing or promoting my business.' Such situations may mean that even choice of a bank and what is valued may be a family as opposed to an individual decision.

While Kuwait culture is considered predominantly collectivist, interviewees pointed to some exceptions. DnIB3 states that there are some people who work and succeed as individuals but only constitute a small group 'since the majority of the country have gotten used to being in a more collective-mind-set.' FnMEB1 views individualism as a preserve of the wealthiest families. He states: "… you have a minority of Kuwait such as the merchant families that control most of the different corporations in Kuwait, and they are very individualistic in that they tend to only focus on themselves and not for a collective group."

Also, on exceptions DIB3 comments that some people use collectivism for personal gain stating that some people 'could be working behind the scenes on themselves to help them be promoted or moved to another department.' FnMEB2 confirms that 'there are some outliers where you feel like there are some individuals that are more individualistic.' Overall, though, DIB3 highlights that in relative terms, Kuwaitis are more individualistic than their neighbouring countries. Exceptions are viewed in negative light as stated by FMEB1 'There is nothing wrong with being more individualistic, but here in Kuwait it is seen as giving up on your national identity by not sharing your success with those around you.' Further exceptions are viewed as a product of foreign influence demonstrating the adaptability of the culture in line with its being harmonious. FMEB2 says:

> … we've been a collectivistic society … the Western world has influenced us to become more individualistic … I have noticed a trend among the younger generation

that they try to be more individualistic by showing more creativity in what they do and also with the opening of small businesses by Kuwaitis that are still in high school.

DnIB3 notes the collectivist leaning as having some negative aspects by stating: 'we tend to focus more on our relationships with each other instead of focusing on the greater good of the country.' Use of collectivism for individual benefit is further illustrated by DnIB4 who says:

> We also heavily value relationships when it comes to day to day issues, to the point that almost every place you go to whether it's a supermarket or a car dealership, you must create some sort of relationship with the place to make sure that you will be treated in a special manner due to your loyalty.

The findings indicate that although Kuwait culture is largely collectivist, there are some contradictions in that the collectivism is at family or tribal level and not necessarily national. In that regard the collectivism comes with some contradictions some of which are dysfunctional. For example, the practice of giving preferential service to those known to the service provider, acting in the interest of one's 'tribe' or family and making communal decisions which may be based on dated information because of over reliance on family elders. The categorisation of collectivism confirms the view of House et al. (2004) that individualism-collectivism can be at institution level or at smaller groups level. This may mean that people who seem to practice individualism may at another level practice collectivism, confirming Minkov and Hofstede's (2012) opinion of the existence of sub-cultures. Highlighted exceptions of people being individualistic illustrate a society whose culture is not homogenous but is both in transition and dealing with contradictory factors. What is valued from a financial services provider is therefore likely to vary within the population. It can be expected that people would have different perceptions of what constitutes quality service.

6.2.3   Power distribution

Power distribution in Kuwait is portrayed as predominantly hierarchical. This is attributable to the influence of Islam and the monarchy. DnIB4 explains:

> … the basics of our country is set that only the royal family can be the rulers. … we are an Islamic country; we have our Islamic values and tradition deep in the roots of our culture no matter how much more westernized we become. Islam teaches us to always respect the elderly because of their experience and wisdom, this has given us a very hierarchical feeling as well. … You could excel in everything but most of the time you

would still be waiting in line for the next promotion due to someone who has seniority over you. … we are very hierarchical in that sense.

This is buttressed by FnMEB1 who states that the hierarchical culture is a result of the fact that in Islam there is always a leader-figure who may be a religious leader or an elder of the families. Emphasizing the hierarchical distribution of power DnIB2 states " In every scenario you can think of, there is always a hierarchy, whether at home, between families, at work, it is a part of our lifestyle and what helps us achieve what we try to achieve." DnIB1 attributes the hierarchical nature of the society their religion that teaches them to respect the elderly and to obey their 'choices because of their wisdom.' Respect for the elderly extends to the way promotions are handled at work. DIB3 explains that top management at his bank are all of the same age because "most positions are there just waiting for people with experience enough to fill those jobs no matter how underqualified they are sometimes."

The distribution of power is such that whether in a family or at work, all major decisions are made from the top with those at the bottom of the hierarchy having little say on major decisions. Even where it appears as if there is participation as portrayed under the discussion on collectivism, DIB3 states that 'there is always a limit when it comes to what a person can say if they are part of that hierarchy and will just have to wait until they get either a position of status or grow older'.

Distribution of power is in line with the basic rules of Kuwaiti culture according to which seniors must always be respected 'most importantly [our] elders, since they make the big decisions in the house, such as if the head of the house tells the rest of his family to vote for a certain candidate, the family usually would since the women and younger generation are not much into politics' (FMEB3). DIB2 capture the power of the family packing order in decision making thus: "… almost every household in Kuwait has one person at the top, which is the father, and of course when it comes to a whole family-line or clan, there usually is also one old man at the top."

Observance of seniority extends to seniority based on one's expertise as FMEB3 states that they also give respect to "doctors since they are important to our society and would be teaching our children at our universities because Kuwait is very very small, figuratively and literally". The seniority can also be based on one's financial standing as highlighted by DIB1 that 'The

culture … is based on social status and about financial status. … the community is built on certain families running businesses, certain families politically ruling, and so on'.

The hierarchical distribution of power also applies in the corporate world as stated by FnMEB2:

> I would say that in the corporate world it has to be bureaucratic otherwise some people wouldn't have much to do. Anything that would go from mid-management to upper management might have multiple channels in between and that goes for all banking structures in Kuwait.

Demonstrating that in the corporate world although there may be an impression that employees participate in decision making, the final decision lies with the CEO FnMEB2 states: "So you can go talk to a CEO directly or a board-member directly, but how much decision-making power do you have, or how much influence you would have?" This suggests that some work practices are adopted because they are expected but are not implemented in earnest, giving an impression of a society that is either in transition or is leading a double existence.

Interviewees identified some negative aspects of the hierarchical distribution of power which may have implications for the Kuwait banking sector. FMEB1 notes that a negative aspect could be that '... qualifications are usually not considered at all and that people just go for whoever is entitled to that position or role based on their connections'. Although power distribution remains largely hierarchical, when comparing to other countries in the region, changes have been observed which are becoming the exceptions. FMEB2 states that the '…culture is now moving towards a more liberal state of being, I think we have a smaller power distance compared to other countries around us'. Whether such perceived differences result in different customer experiences of service quality between Kuwait domestic banks and banks from the Middle East region is a subject of inquiry.

Overall, the distribution of power remains hierarchical despite what FMEB1 describes as 'some changes being made to adapt to the modern day', implying that this aspect of national culture is also in a state of transition.

6.2.4   Rules orientation

Rule orientation refers to the extent to which rules are used to reduce uncertainty in a society. Interviewees were asked how they perceived Kuwait culture in terms of whether it is more

towards a universal approach or a particularistic approach when setting rules. The general consensus was that rules orientation is weak in that rules do not apply to everyone or are applied selectively and therefore particularistic. DnIB1 refers to this as flexibility while DIB1 views it as making exceptions. DnIB4 concludes his opinion on rules in a contradictory note: 'So yes, we are a very rule-particular culture, but maybe things will change in the future' suggesting that although rules are there, they are generally not followed.

Explaining this position DnIB4 states:

> In Kuwait, you can almost completely forget about the rules if you have what's called wasta or nepotism, and this not only applies to banks or private organizations, but almost anything you can think of that involves human interactions. For example if someone walks into the bank and says that they know my brother, I would most likely finish their transaction for them while they wait in my office with some coffee instead of waiting outside with the rest of the customers.

DIB3 explains this resulting from people's overuse of *wasta* or nepotism. He states:

> Even though we treat the rules with respect when needed but if a Kuwaiti finds an opportunity to use their connections, they will. …. This also sometimes happens in the banking sector, and it might be seen as a problem because there isn't a lot of governance inside the banking sector, there might be governance on certain financial aspects, but when it comes to the human factor or HR procedures or conflict resolutions, there isn't much corporate governance.

Wasta is ingrained in the society because of the focus on building relationships. FMEB3 asserts that "… almost everyone has used it [*wasta]* at some point, whether it be for a certain job or for a certain governmental transaction that would take only a few minutes instead of days or weeks sometimes". Also referring to *wasta* FMEB2 explained that "most of work is done on the basis of a favour … everything in Kuwait is based on relationships with the families".

DIB2 acknowledges the disregard for rules by stating that in Kuwait there is always an exception even when not necessary because the culture is based on relationships. He however does not view the practice as lawlessness because "even if you try not to, you will coincidentally do it based on the number of relationships you carry with you throughout your life in Kuwait. You could walk into a government office to file papers and because one of the employees knows your brother, he will process your papers much faster without you telling him".

Having a high sense of tribal connection which is part of collectivism was identified by DnIB3 as partly accounting for the disregard of rules. He states that "… since most Kuwaitis base their lives on relationships, *wasta* is almost inevitable. But it doesn't necessarily mean it's always a negative thing". DnIB3 also attributes low regard for rules to the tendency toward informality, for example, arranging meetings verbally instead of in writing. FMEB1 attributes non-adherence to rules an unstable parliament and laws and regulations that are always changing so that "people learn to ignore most rules and just use whatever resources they have to achieve what they want". Further, even where rules or laws are violated, the punishment is either non-existent or very minimal because rules are only for guidance and are never strictly enforced (FnMEB1).

DnIB2 states that rules are difficult to enforce fully because it is a small country, with a small number of people and a relationship-based society. He refers to the practice called *Faza'a* which he says means " helping out another Kuwaiti out of respect and pride of our country. … And those who constantly use their connections whether on the receiving or giving end, are almost always rewarded". DnIB1 explains that *wasta* is so prevalent one's only disadvantage is not to choose not to use it because "if someone refuses to show leniency and flexibility to someone close to them, it will give them the image of being too strict".

Although rule enforcement is low, there are exceptions as stated by DIB2 that "there are some people who always follow whatever rules or laws that are available regardless of how many connections they have throughout Kuwait, but they are only a minority". Similarly, FMEB1 notes situations where 'a rule is a rule, or the law is the law' but adds that such only apply to deals and contracts within private organisations. In a banking context, inconsistent application of rules when dealing with clients may give an impression of being discriminated against by those not receiving the favour. Although DnIB2 justifies non - adherence to rules as consistent with *faza'a* (helping out another Kuwaiti out of respect national pride), he does not seem to address what it means to those negatively affected by non-adherence to the rules. This seems similar to the discriminatory practices emanating from family and or tribe-based collectivism.

6.2.5   Time orientation

Cultures have a past, present or future orientation of time (Trompenaars 1993). Those with a past orientation place value on the preservation of traditions and customs often without

question. In planning they use what happened in the past to anticipate what could happen in the future. Present orientation cultures focus more on the current situation considering the past as irrelevant and the future as too uncertain. Those with future orientation are optimistic about the future, value change and play little attention to tradition. In that context interviewees were asked to express their opinions on the time dimension in the national culture of Kuwait.

Time orientation within the Kuwaiti culture was described as largely polychronic with more focus being on the past and the present and less on the future. DIB3 says this is because in Kuwait 'most of the decisive positions are held by the older generations and they are not willing to sacrifice their social status for the diversity of ideas'. FnMEB1 attributes this to the fact that:

> time is not a something the culture demands, but more of a consequence from how one manages their relationships. People live day by day and do not necessarily look or force change, but rather they wait until the change comes for them to adapt to it, which is part of the conservative background in that sticking to old traditions and values always comes first.

DnIB4 considers the culture polychronic because it treats 'time as if it is secondary to whatever goes on in our daily lives, especially when it comes to relationships between friends and family'. He observes that '… here being fashionably late is still not considered rude, so even business meetings can sometimes be not as punctual as it is in the UK or US'. This is confirmed by FMEB3 who indicates that being late is not viewed as a negative attribute since "Kuwaitis in general are rarely on time when it comes to meetings as it has become a staple of the culture, where being 'fashionably late' is still considered not part of the rude attributes a person can have". Also emphasizing that keeping to a specific time is not considered important DIB3 indicates that 'Kuwaitis in general are almost always late and that comes from the culture of time being unimportant'.

In terms of orientation whether past, present, or future, FMEB2 stated that:

> … in a general sense we are mainly present oriented, everyone looks at what is happening around them now and they try to implement the future but it never seems to fulfil itself. … but since most of the older generation and the older mind-set still has dominance over all other forms of thinking and ideals, it would be hard to consider ourselves future-oriented when we cannot implement what we say we plan on doing.

As part of being present oriented DIB2 bemoans that they do not adhere to schedules and as their approach to time is based on how well we people know each other. He attributes this to

having too many relationships. This focus on relationships at the expense of time and productivity is confirmed by DnIB3 who says " since most of our daily lives are based on how we maintain our relationships, we tend to lose a sense of time simply because we try to please everyone around us to a point that it becomes a priority over everything else".

Present orientation that is dominant in Kuwait is perceived as negative by FnMEB2 who says it is something he is not proud of as a Kuwaiti. FMEB1 indicates that although the country has "all the capabilities and resources to focus on not only the present but also the future," it comes short on implementation because for the set goals "there is never a deadline or a time that is completely respected. Meetings could be scheduled weeks in advance and could be cancelled last minute and not even considered to be rude since time is considered to be a very flexible thing in Kuwait".

FMEB1 says the only time when a sense of urgency is exercised is when one's relative is involved. He states:

> … as a culture we tend to take our take with almost everything and being patient unless one of our relationships are involved, then we take time more seriously but only because of the necessity to maintain that relationship and not to become more punctual.

DnIB2 suggests that being time conscious may actually be viewed negatively as it shows that "you are a workaholic or someone that takes things too seriously, so people tend to take more time doing things and also tend to not take time seriously". DnIB2 attributes failure to have a future oriented sense of time through planning ahead to be "because they believe everything will come to them eventually and that time shouldn't be a priority". DnIB1 says this attitude to time applies to both individuals and the country as all projects either get cancelled at the last minute, or take more time to complete than was originally planned. Although predominantly present-oriented and not committed to time DIB1 suggests that there is gradual change taking place although the change is more towards focusing on productivity than time. He states:

6.2.6　Summary of national culture

Findings from the 12 interviews indicate that Kuwaiti culture can be summarised as: harmonious in terms of relationship with the environment; collectivist in terms of social organisation; hierarchical in terms of power distribution; particularistic in terms of rules

orientation; and polychronic in terms of time orientation. Characteristics of each culture dimension are summarised in Table 6.2.

Table 6.2 Characteristics of Kuwaiti Culture Dimensions

Culture Dimensions	Culture Category	Characteristics
Relationship with the environment	Harmonious	Focus on relationships
		Never pick sides
		Generous and hospitable
		Lack of competitiveness
		Adapt more than take risks
Social Organisation	Collectivist	Work for the common good - everyone looks out for each other
		Connection through values, traditions, and religion
		Focus on own relationships than greater good
		Social gatherings
		Social relationships
		Every family belongs to a certain tribe
Power distribution	Hierarchical	Respect for those in authority defer decisions to them
		Respect for elders
		Promotion based on seniority
		There is always a leader figure
		Respect for higher positions
Rules orientation	Particularistic-selective application	Selective application
		Flexibility in application
		Use of *Wasta* - connections to avoid rule application
		Only a form of guidance and not for strict enforcement
		Faza'a-helping out another Kuwaiti
		There is always an exception
Time orientation	Polychronic-focus on past and present	Focus on past and present
		Live day by day - adapt to change as it occurs rather than force it
		Fashionable lateness
		Maintaining relationships more important
		Short notice rescheduling of meetings
		Absence of future oriented sense of time

The next section presents findings on the relationship between national culture and the cultures of interviewees' banks.

6.3 Relationship Between National Culture and Bank Culture

Findings on the relationship between national culture and bank culture are divided into four groups based on bank type whether foreign non-Middle East, foreign Middle East, domestic Islam, and domestic non-Islam. Under each section the findings are presented under the sub-

headings: relationship with the environment; social organisation; power distribution; rules orientation; and time orientation.

6.3.1 Foreign non-Middle East

Focusing on the characteristics of the national culture, FnMEB1 presents his bank's culture as different along the dimensions: relationship with the environment, social organisation, power distribution, rules orientation, and time orientation. FnMEB2 also states that his bank's culture is not aligned to the Kuwait culture and does this through comparing own bank culture and that of Kuwaiti banks. He states "I don't think they align; I think they go two different directions to be honest. I am comparing local banks to our bank. Local banks being built on our nationalistic views … those banks are more centralized".

Relationship with the environment

FnMEB1 states that their bank culture is not necessarily related to the national culture as it is based on a more Western culture because of the bank's origins. Further, there does not seem to be an attempt on the bank's part to adapt to its environment, as indicated by its staff not wearing uniforms and not even the national dress. FnMEB1 states:

> With the smaller number of staff, we have created our own culture that is more based on a more western culture since our bank is from Europe. One of the main visible elements is that none of us wear a uniform or even the Kuwaiti national dress, which is because even though most of our employees are Kuwaiti, we have a more international feel at the office. Our employees are free to wear what they want without worrying about what the clients would think since the employees are part of a more international bank rather than a Kuwaiti or Middle Eastern bank.

This is in sharp contrast to Kuwaiti national culture which was summarised as harmonious because of its focus on adapting and low risk orientation. Further, where the national culture has a strong focus on maintaining relationships, FnMEB1's bank combines this with professionalism, quality, and harnessing the skills of both men and women. In this regard FnMEB1 states:

> … we have a more professional atmosphere at the bank and that we try to be more efficient with our time and with our employees. Our culture is geared more towards quality and also equality in that we have almost half male and half female staff, so we also strive to become more progressive in a sense by trying to show that both genders

121

are equally qualified, and in some cases women are usually more qualified and productive than men.

However other international banks adapt some minor aspects of national culture such as celebrating Hala February, Kuwaiti's national liberation day and observing Ramadan (FnMEB2). Because their bank is international, they also celebrate Christmas.

Social organisation

Where relationships are concerned the FnMEB1's bank culture is biased more towards relationships as they relate to productivity as opposed to advancing the interests of individuals as noted under national culture. FnMEB1 states:

> Here we have a bit of a more productive or "result oriented" culture in that we try to remain as professional as possible with regards to all aspects of both banking and the relationships between our co-workers. This is most likely because of the fact that we are a branch that represents a bank that is not Kuwaiti or from the Middle East.

In contrast to the national culture, which is collectivist and therefore may not recognise individual effort, FnMEB1 states that at their bank, when an employee exceeds expectations, they are rewarded at a personal level.

Power distribution

Power distribution at FnMEB1's bank is different from the national hierarchical approach as shown by their approach to giving feedback. Performance feedback is given directly and includes subordinates giving feedback on their seniors, which according to national culture would be construed as being disrespectful of elders or seniors. Further direct feedback contradicts the national culture of focusing on preserving relationships. FnMEB1 states "We also have a strong sense of feedback. … We believe that communicating the good and bad things more often, allows everyone to be better performers at their positions".

FnMEB2 views power distribution at their bank as a mixture of hierarchical and shared meaning some elements reflect the national culture. He states "when it comes to decision making power it's more vertical. … feedback would be obtained, but decision-making power falls into the decision-making roles …". Local banks are viewed as more centralised than foreign non-Middle East banks. This may be partly a result of foreign banks being smaller and

therefore having less reporting levels. Studies have found size to influence power distribution in an organisation (Pun and Jaggernath-Furlonge 2012).

Rules orientation

FnMEB2 indicates that where rules are concerned exceptions are handled by upper management as people act within their specified boundaries. This shows that there are specific rules that are followed in allocating levels of authority and therefore of ability to make exceptions.

Time orientation

In terms of time orientation FnMEB1 states that at their bank, unlike local banks, they are future-oriented, do not consider the national culture and are only adhere to the rules and regulations of the Central Bank.

In summary, foreign non-Middle East banks have organisational cultures distinctly different from Kuwaiti national culture when considering the dimensions relationship with the environment, social organisation, power distribution, rule orientation, and time orientation. The next section presents findings on foreign Middle East banks.

6.3.2   Foreign Middle East

The findings indicate that Foreign Middle East banks in Kuwait have organisational cultures that have a close resemblance to Kuwaiti national culture in terms of relationship with the environment and power distribution, but slightly different in time and rule orientation.

Relationship with the environment

In terms of relationship with the environment, the banks' cultures show a strong inclination towards adapting to Kuwaiti culture. According to FMEB2 this is because their bank comes from a neighbouring country in the same region. He explains "… living in this culture, we must adapt and change to whatever things come up out of respect for this country, we do not try to go against things even if it would ensure us profits, but a bad image is worse than a short-term goal such as day-to-day profits".

Living harmoniously with the environment goes to the extent of preferring not to unnecessarily compete with other banks. Explaining this FMEB2 states that if they were to open more branches in Kuwait they would "first ask if we could share these same perks with other foreign banks as to not give us too much of a competitive advantage since that would give us a bad image to the society".

Social organisation

Pointing towards an inclination to duplicate the Kuwaiti social organisation in terms of being relationships oriented, FMEB2 states that they deal with their clients in the same way they would deal with their families because they share many aspects from their own home culture. FMEB3 explains how, in the interest of building relationships, his bank ensures that employees build a relationship with clients. He explains that although Kuwait and Saudi Arabian cultures are 80% similar in terms of traditions, clothes, values, rituals, religion, and language, he has noticed the trend that clients prefer to deal with employees that share their background. As a result, the bank designates "certain employees to certain clients based on their backgrounds so as to help build commonalities between them and to also show how diverse and inclusive we are as an organisation".

Among employees the orientation towards relationships is seen through employees meeting socially after hours, going the extra mile to help employees and to sustain a level of kinship on a professional level (FMEB2).

In terms of visible elements of culture FMEB3 sees similarities between those of their bank and Kuwaiti national culture. Explaining this he states:

> Well, I believe that since we are a Middle-Eastern bank and more specifically a Gulf bank, meaning we are neighbours with Kuwait and share many traditions and values, this can be shown in the way we work and communicate around the office since most of our employees are Kuwaiti as well. … We also show this by letting our employees wear the traditional Kuwaiti/Saudi clothes which is called the 'dishdasha' and we have another floor for female clients in which we only hire hijab-wearing women to also help promote our image of being very traditional.

Another visible element of bank culture that is aligned to the national culture elements relates to participating in religious practices such as giving part of their profits to 'House of Zakat' in

order to fulfil one of the requirements of Islam. Respecting elders' part of social organisation of Kuwaiti culture is also found in FMEB3's bank where they

> …let the employees learn through experience … how to talk to the elderly, the younger generation, people of different backgrounds. But some of the things they pick up is that they call their clients by their 'kunya' which means their Arabic nickname, for example I would be called Abu Abdullah, since Abu means 'father of' and my first-born is Abdullah.

Power distribution

Power is distributed hierarchically as indicated by methods of giving employee feedback and visible elements of bank culture. Employees get corrective feedback from the manager even if it would have originated from their work mates. Explaining this approach FMEB3 explains:

> And when giving advice to employees, we created a culture that if you as an employee would like to give technical advice, it can come through me, the manager, and I would be more than happy if I agree with the form of advice. This is due to the fact the employees don't generally like told that they are wrong or that they are not doing something in a cost-effective manner. So, to solve this issue, I come along and basically tell them if they have any issues and then give them advice their fellow employee gave to me.

Visible elements of bank culture show that power is hierarchically distributed. Even spaces are allocated in a manner that communicates the packing order of jobs "so that everyone has a sense of what their position is and what everyone else's position is, sometimes without even knowing much about their specific title" (FMEB2). This suggests a hierarchical distribution of power as communicated by differentiation in office positioning. Distribution of power is also communicated through addressing senior people using their job titles as stated by FMEB3 that '… also in terms of hierarchy, we follow the standard names which helps define each person, their position, and their job'.

Rule orientation

In terms of rule orientation, there seems to be a difference between national culture and that of foreign Middle East banks. Whereas the national culture practices selective application of rules, this does not seem to be the case in the banks. This is seen in the manner in which employee performance and reviews are handled. FMEB3 explains that:

> … we based the promotion of employees a lot on whether or not they have received good or bad comments from clients. … This kind of mentality and engagement we have with our clients is what has helped us build such a strong foundation of employees that are loyal not only to their clients but also to the bank's image and do not treat it like a government job, with full respect to government jobs, but I only mean it in a sense of showing more individuality while in a collectivistic culture.

FMEB3's comments indicate a deliberate stance on the part of foreign Middle East banks to differentiate themselves from 'government' jobs where the focus seems not to be on performance. This indicates that in terms of rule orientation, the culture in foreign Middle East banks focuses on individual accountability as opposed to group accountability observed in the national culture.

Time orientation

The way the foreign Middle East banks seem to focus on preparing employees for future higher responsibilities suggest that in terms of time orientation the banks focus on both the present and the future.

In summary, foreign Middle East banks have some aspects of their organisational culture that bear close resemblance to Kuwaiti national culture. This is true of the dimensions relationship with the environment; social organisation; and power distribution. However there seems to be differences where rule orientation is concerned since the foreign Middle East banks do not seem to practice selective application of rules. Further the focus on performance both present and future suggests that there may also be differences in terms of time orientation. However, the cultures are more similar than they are different as stated by FMEB3: 'Kuwait's culture might differ from our home-country's culture, but since we are neighbours, we will always have more in common than we have differences'.

6.3.3   Domestic non-Islamic

The relationship between Kuwaiti national culture and that of domestic non-Islamic banks is generally described as close by the interviewees. DnIB2 describes the relationship as almost identical as the bank shows appreciation of employees "by giving them a work environment tailored to what they are used to … culture at the bank is more of a friendly atmosphere in which we treat our co-workers as if they are our own siblings." This suggests that the bank tries

to make its culture a replica of the national culture, a situation confirmed by DnIB1 who states that since they spend most of their time at work the only way to make them feel more at home is if they bring their national culture to the workplace. Confirming the closeness of domestic bank culture and national culture DnIB3 explains that since their bank is the largest with the biggest market share, they have "a very strong relationship between the Kuwaiti culture and the bank's culture. … This is why I think that not only do we have a good relationship with the culture, but the culture has a good relationship with us". DnIB4 confirms the closeness by stating "Since I am a Kuwaiti, in Kuwait, at a Kuwaiti bank, I can tell you that of course there is a very big relationship with each other".

Relationship with the environment

In terms of relationship with the environment, domestic Islamic Banks have a harmonious relationship with it since they mirror the environment. Banks do this in different ways. Talking of his bank DnIB3 describes how they try to mirror what is esteemed in that society. He states that:

> Another aspect of Kuwaiti's culture, in my opinion, is that they like to show off mostly everything they have in life, whether its cars, what they wear, or what bank they deal with. That's why most of our products are named after Kuwaiti words, such as our premium card named 'Thahabi' which means 'the golden one'. Even our cards for the younger generation are named after a Kuwaiti term meaning 'youth' which is 'Shabab'. Not only does this show our appreciation of our culture but it also helps our customers connect with us knowing we are the best bank in Kuwait.

Another way in which the banks mirror the environment is to ensure that visible elements of the bank, specifically frontline employees such as tellers are Kuwaiti while expatriate employees are restricted to back-office work (DnIB3). Explaining their close relationship with the environment and the extent to which the bank perceives itself as part of it, DnIB4 explains that they sponsor many social activities both inside and outside that focus on Kuwaiti lifestyle such as the yearly carnival at 'The Avenues Mall'; 'Hala February', which involves celebrating the country's independence; 'Ghabga' Kuwaiti tradition during Ramadan; feeding the hungry during Islamic holidays such as Eid; and giving food and beverages during holy times.

Domestic non-Islamic banks therefore do not seem any different from Islamic domestic banks in their closeness to national culture as seen through their relationship with the environment. It

is therefore possible that the experiences of customers of domestic banks may have the same experience regardless of whether their bank is classified as Islamic or non-Islamic.

Social organisation

In terms of social organisation, findings indicate that domestic non-Islamic banks' cultures lean towards collectivism in social relationship, consistent with the local culture. This is demonstrated through maintaining relationships with clients even when outside the bank. DnIB3 states: 'our employees and managers are often very engaged with our customers even out of work hours, to show a commitment by not only seeing them as customers but also as fellow Kuwaitis'. Also focusing on social relationships DnIB1 states:

> Because we are close together not only because of the bank's culture, but also because of the nature of how we are as Kuwaitis. … This feeling of comradery gives us the familiarity of being in a family, and it not only applies in our daily lifestyles, but also applies in our jobs as well. … By adapting our national culture with the banks culture, our employees usually go much beyond what we ask them to do, with regards to actual work and creating a 'second home' type of environment.

Social organisation that is collectivist extends to the way work is done and the way work achievements are celebrated. DnIB1 explains that they have developed a close relationship among workmates which leads to "efficiency and smoothness when it comes to interactions with each other in that we always ask if the other departments or managers need help on an informal level". This seems to imply that work-related assistance may also be shared in a manner that disregards formal reporting lines. Explaining the social closeness DnIB1 explains "We've also developed a close relationship with each other in that most of the branch gather together every other weekend just to focus on maintaining our relationships and creating new ones". This extends to "celebrating the victories that we as each of the individuals and that team make and telling them how it contributes to the overall success of the way of the unit in general".

Similarly, DnIB2 explains that they show appreciation for their employees by creating for them a work environment that is tailored to what they are used in order to ensure employee satisfaction "which also leads to maximum satisfaction" of customers. DnIB2 seems to suggest that they adopt a management style that is not overly strict as he states, "we try to give them a helping hand by making sure things aren't taken too seriously and that even though we must

maintain a professional type of culture, we try to be more lenient and easy-going since the culture of Kuwait is the same". Further showing the strong leaning towards relationships in a similar manner to the national culture DnIB2 states that when compared to other banks the employees of his bank "have a much closer relationship with each other" because they give the employees "an actual sense of being at their second home and that everyone is part of a big family". For DnIB4 the importance of relationships is also illustrated by that as part of their weakly rituals, one of them invites the rest for lunch "since hospitality is in our nature as a society".

Power distribution

Linked to relationships is power distribution. DnIB1 presents his bank as having a strong sense of employee empowerment. As he proceeds to explain the form this takes it becomes clear that this does not include employee participation in decision making. He states:

> We are known to be a culture which has a strong sense of empowerment to our employees by making them feel like they can achieve anything. This culture is very visible because of all the activities we sponsor for all of our employees to take part in things such as football tournaments, team building workshops, paintball, brainstorming contests, and much more. Because as Kuwaitis we prefer being more collective, these activities create a stronger bond between not only employees of the same branch, but better relationships between all of our departments.

DnIB2 also portrays his bank as having low power distance when considered from the perspective of accessibility of management to employees. DnIB2 states that they have a flexible open-door policy where employees do not need to make an appointment to visit the General Manager's office. Communication between different departments is informal but efficient. He explains that in his bank, 'matter the difference in ranking, anyone can communicate with anyone without the need of worrying about the banks hierarchy'. This is a departure from the hierarchical Kuwaiti national culture. With reference to his bank DnIB1 explains their departure from a strictly top-down distribution of power to their being the youngest conventional bank in Kuwait so that they have 'a more progressive and modern way of thinking and [we] are known to be very liberal but at the same time understanding of every other type of thinking as well'. There are however limits to practicing open-door policy as DnIB4 states 'Even though the whole bank is under an open-door policy, because of our culture in Kuwait, it is somewhat rude to walk into a senior-employee without letting them know first'.

In terms of power orientation, non-Islamic local banks of Kuwait seem to have a mixture of high and low distribution of power that suggests balancing high power distance and workplace dictates for shared decision making and, therefore, low distribution of power.

Rules orientation

Rules orientation within the bank culture mirrors that of the national culture in that the rules are applied selectively. DnIB4 explains that at his bank he would give preferential service to those people with whom he has some links. He explains:

> … if someone walks into the bank and says that they know my brother, I would most likely finish their transaction for them while they wait in my office with some coffee instead of waiting outside with the rest of the customers and while I sort everything for them even if they might have anything missing.

This indicates that whatever rules are in place relating to client handling, they are not applied in a uniform manner.

Time orientation

Time orientation findings indicate that the banks are predominantly past focused in as far as they value their traditions although this does not necessarily mean that they negate the future. Explaining this position DnIB4 says:

> Even here at our bank, one of our mottos is 'We love our traditions', we are also well-known to be one of the first banks to introduce the self-service program which also shows that we look towards the future by providing the latest technology to our customers and clients.

He portrays a struggle to balance between focusing on the past and the future in terms of time orientation as he states: "… but the only issue is that our focus on the past sometimes takes over our visions of the future".

6.3.4   Domestic Islamic

Generally, domestic Islamic banks have cultures that are aligned to the national culture. Explaining this alignment, DIB2 states that the bank culture has a strong relationship with the Kuwaiti national culture. DIB1 states that being an Islamic bank their bank culture 'simply reflects what our community speaks about and demands. So, it comes from our community as

an Arab community, as a Gulf community, and definitely the bigger umbrella and it's Islamic'. DIB3 also describes his bank as 'very much in line' with Kuwaiti national culture.

Relationship with the environment

In their relationship with the environment, domestic Islamic banks mirror cultural practices in their environment. DIB2 explains that since theirs was the first Islamic bank in Kuwait, they set the culture for subsequent similar banks. Explaining the culture, he states:

> Firstly, we have a policy that our employees and customers are always segregated, which our customers enjoy since most come from a more religious background so they would prefer not to mix with the other sex, which also gives them more of a sense of privacy. … We also started with that during prayer times work is paused briefly for the employees to pray and because most of our customers are not in the bank during prayer times.

In Islamic banks are guided by the religious tenets and invoke the name of Allah in their daily operations. In that way they can be viewed as seeking to be in harmony with their environment. Explaining this DIB2 states that: 'We also have the habit of naming Allah in most of our day-to-day interactions with employees and customers, by showing them that not only are we good employees, but also good Muslims'. Islamic banks stand out from others because they have products and services 'for almost anything' in as far as Islamic banking is concerned. Products are also named using their Islamic equivalent or have names inspired by Islam. DIB2 explains: 'For example we have a "goodwill loan" instead of loan, we have "Murabaha", and many others that we have successfully implemented. And even when the services or product is called the same in non-Islamic banks, our contracts are always completely different'.

According to DIB1, his bank's culture reflects what their wider community values and speaks about. He explains that 'it comes from our community as an Arab community, as a Gulf community, and definitely the bigger umbrella and it's Islamic'. As part of having a harmonious relationship with the national culture the bank adopted a logo which DIB1 describes as:

> … blue and yellow, or blue and gold, and this reflects immediately to the sun or the desert and the blue for the sea. And these are the two main elements that speak loudly of the weight of the importance of the sea and the desert to our national culture. So I think the logo has come out from our community .

DIB2 explains the closeness of their bank culture to the national culture by stating that their bank is a big part of that culture and they remind employees that "Kuwait is always a priority not only in our hearts but even in our actions".

Social organisation

Domestic Islamic banks' cultures are collectivist and value relationships consistent with the national culture. As part of this DIB3 explains that in their offices they always try to talk in a regular Kuwaiti accent as a way of showing employees that they are a part of the wider community "because in the end 9 out of 10 clients will know who you are just by your first and last name, they would know who your cousins and friends are easily too". The practice is therefore meant to reinforce the importance national culture attaches to relationships. Further, DIB3 states that their employees have created exceptionally good work relationships based on being of the same age, background, and level of experience. Background includes coming from the same culture. In fact, the DIB3 explains:

> The bank is known for being well-oriented towards Kuwaitis only which might sound like a form of discrimination but that is the bank's main target market to begin with. So, we have a lot of nationalism in the offices and branches when it comes to after-work activities and even some of the daily rituals we have at the office. Since we are an Islamic bank, we have segregated branches, but the atmosphere is the most diverse and inclusive compared to the other Islamic banks.

DIB2 explains that in their bank they practice complete segregation with the exception of a few departments where it is absolutely necessary for men and women to interact directly. In that regard their main building has separate floors for women and men. Explaining the separation DIB2 further states:

> A big part of this is because we give time to pray during work hours, our employees get their own privacy without having the pressure of knowing the opposite gender is nearby. This is what probably separates us from other Islamic banks since we actually implement segregation while other banks only do it at a very superficial level, if not at all.

Power distribution

Power distribution within Islamic banks is largely hierarchical similar to the national culture. Explaining this DIB3 reported that Kuwait is very hierarchical in almost every aspect. The same applies in their bank as every decision is made from the top with those at the bottom of

the hierarchy having little or no say when it comes to major decisions. Further management are almost the same age and in all cases above 40 years so that managerial positions are based on age and not necessarily qualification. According to DIB3 this shows that:

> most positions are there just waiting for people with experience enough to fill those jobs no matter how underqualified they are sometimes. Even though some people are often times even overqualified for the position, but since they think it will be rude promoting someone younger than someone who has waited years for this position.

DIB1 confirming the high power-distance and centralisation of decision making DIB1 explain his bank's practice thus: '… we have a strong structure, clear communication regarding work hours, regarding policies and procedures, they're well-written, they're well-articulated, and well-practiced awareness'. Hierarchical distribution of power is also highlighted by DIB2 who states that as a result of the clear hierarchy 'employees understand what it is they are there for, their duties, responsibilities, and goals, depending on what their position is and depending on what other position might depend on them as well'.

Seniority is also observed when dealing with clients as shown by use of terms derived from national culture when interacting with clients. Employees even go through soft skills training to advise them on what DIB2 describes as 'how to properly address customers depending on their background and age, for example by calling an older man "uncle" … Islamic etiquette and manners on how to ask for permission and how to always give and receive things with your right hand'.

Rules orientation

Rules orientation within Islamic banks is predominantly individualistic as application varies from situation to situation. Whereas rules may apply in some instances, where human resources issues are concerned there seems to be more exceptions. DIB3 explains that although there are 'aspects that require a stricter mind-set … there is always a way around anything'. Use of exceptions is confirmed by DIB2 who states that in Kuwait, and by implication within their bank which he described as having a strong relationship with the national culture, there is always an exception to application of rules.

Time orientation

Time orientation within Islamic banks is similar to that in the national culture which is polychronic focusing on the past and present with little regard for the future. Within Islamic banks this can be inferred from the inordinate attention that seems to be given to issues related to social organisation and relationships both among staff and with clients. DIB1 bemoans lack of commitment to time stating, "Unfortunately and I think this is not only a Kuwaiti culture it's an Arab culture. We are not as committed to time as we should be". *He* attributes this to that people are very compliant and respect structures that have been embedded in the society for a long time.

Describing the culture of his bank and that of Kuwait, DIB1 states that the focus is still on the past to the extent that this affects the way in which the bank introduces new products. He states:

> If I have to choose one I would say the past. … it's out of respect to the older … being punctual is not part of our values. … we respect our elderly. So even when we want to do a change we try to do it in an under control situation or manner you know.

6.3.5 Summary of similarity between bank culture and national culture

The extent to which Kuwait bank cultures are similar to the national culture varies based on whether a bank is a domestic Islamic bank, a domestic non-Islamic bank, a foreign Middle East bank or a foreign non-Middle East bank. Domestic banks have a higher level of similarity with the national culture than their foreign counter parts. Among the foreign banks, those originating from the Middle East have a higher level of similarity with the Kuwait culture than the non-Middle East foreign banks. These findings seem to confirm the view that organisational culture is influenced by its national context (Gelfand, Erez and Aycan 2007; Webster and White 2010). In this case, bank cultures seem to be influenced by their origins. Banks' culture-national culture relationship is summarised in Table 6.3. For each dimension of culture, the similarities are labelled in terms of being High for many similarities, Moderate for some and Low for few or no similarities.

Table 6.3 Bank Culture-National Culture Similarity

Bank Type Culture Dimensions	Islamic Local	Non-Islamic Local	Foreign ME	Foreign Non-ME

Relationship with environment	High	High	Moderate	Low
Social organisation	High	High	High	Low
Power distribution	High	Moderate	High	Average
Rules orientation	High	High	Low	Low
Time orientation	High	Moderate	Low	Low

The next section presents findings on the relationship between bank culture and bank structure, and bank structure and national culture.

6.4 Relationship between bank culture, bank structure, and Kuwait culture

Interview findings indicate that the relationship among bank culture, bank structure and Kuwait culture vary across the different types of banks with domestic banks having a closer relationship among the three aspects. This is not withstanding that all the banks have generally similar structures since '… most of the banks in Kuwait follow a standard structure that is adapted from Western banks, which are the basics of all banks' (DnIB4).

6.4.1 Bank culture and bank structure

There is generally a mutually reinforcing relationship or alignment between bank cultures and their structures. However, the relationship tilts more towards the organisational culture seeking to adapt to the bank structure since the structure is hard to change because it is largely dictated by international banking practices (DnIB3).

Foreign Banks

Foreign non-Middle East banks try to adapt their organizational cultures to bring them more in line with internationally dictated organisational structures. In that regard, the alignment between culture and structure is strong. FnMEB1 explains the interface between the culture and structure at his bank by stating that the two are "… very much in line with each other in that our bank's structure is oriented towards productivity, efficiency, growth, and humbleness. … we also have a mixture of work environments, for those that prefer a more open type of space, and others who prefer to be more secluded with regards to their work have a semi-open workspace". Adapting a structure that considers those who prefer to be individualistic as

135

opposed to collectivist indicates flexibility in the structure so that it embraces some elements of national culture without sacrificing its international standards.

Further explaining the link between their culture and the structure FnMEB1 highlights that although there are specific managerial positions, the hierarchy is not strictly followed as everyone is given a 'sense of equality in terms of how they are treated and perceived'.

FnMEB2 does not see any alignment between his bank's culture and structure arguing that they are both very stable and rigid as 'they don't change at all … when it comes to working environment'. He however proceeds to contradict himself, stating:

> … our environment as a whole is pretty aligned across all departments, I don't know why, but the reason is most likely the small office space and it could be because everyone knows everyone at the office.

It is possible that while the structure and culture are aligned FnMEB2 does not find them flexible enough to accommodate changes in the work environment. This could be a result of the banks being branches of foreign banks and therefore having limited decision-making powers.

Structures of Foreign Middle East banks are portrayed as technically similar to those of any other bank but also having some customized aspects meant to address their adhering to Islamic values. FMEB3 says of his bank:

> There can be minor changes or customized positions where you wouldn't necessarily find in another bank, but that is also because we are an Islamic bank, but interestingly enough our structure doesn't segregate men and women, only our physical offices are segregated due to us representing Islamic banking.

FMEB3 concedes that although there could be changes to structure influenced by both national culture and organisational culture, the influence is limited 'so the relationship might be weak' because 'the structure has been cemented as something that cannot be changed so easily'.

Domestic banks

Although domestic non-Islamic banks may have the same structure as those found in foreign banks, DnIB2 indicates that their organisational culture gives them more flexibility on how to communicate between the different ranks of employees to an extent that employees are free to

contribute new ideas and are rewarded for coming up with ideas that benefit the bank (DnIB2). Explaining his bank's adjustment of structure to accommodate the culture, DnIB1 observed that the relationship between their structure and culture was 'very well-connected' in that their structure is flexible and changes depending on the feedback from employees and customers.

DnIB2 interpreted structure to also refer to the physical structure noting that their bank's physical structure compliments the culture through being elegant yet humble. DnIB3 sees the relationship between bank culture and structure as strong and mutually reinforcing. He states, 'our structure requires our managers to have a close relationship with their employees and treat them as if they were their own family'.

Domestic Islamic banks view their organisational cultures and structures as aligned. DIB1 explains that this is because:

> … the culture of the bank, as we know it, all stemmed from the culture and the culture is supporting the structure that we have built, so I would say it's an interactive relationship. Whenever we come up with new structures or new policies or new procedures, we always keep in mind the banks organizational culture and we always also go back to the Kuwaiti culture and the Islamic culture due to us having a Sharia board.

DIB2 explains the culture-structure link indicating that notwithstanding the structure "… every employee knows the bank has an open-door policy even when it comes to the CEO, and they also have the ability to talk to whoever they like but should not expect to do so all the time due to respecting the chain of command".

This seems to indicate that even in situations where the bank reporting structure may be said to be flat, organisational culture norms that are derived from national culture are still observed suggesting that the culture-structure relationship is not entirely aligned. This is confirmed by DIB3's view that '… in the end, our structure is very customized to our needs, even though it might be around 80% similar to other banks because this is what makes a bank, a bank'.

It is apparent that bank culture - structure relationship is a balancing act as per DnIB4's observation that '… every bank has their own unique touch and way of thinking, even though most share the same structure, the way they implement the structure based on their organizational culture is always unique'. Table 6.4 summarises the observed levels of relationship between bank cultures and structures.

137

Table 6.4 Summary of Bank Culture and Bank Structure Relationship

Bank Type	Level of relationship between bank culture and bank structure		
	Strong	Moderate	Weak
Foreign Middle East		X	
Foreign Non-Middle East		X	
Domestic Islamic	X		
Domestic Non - Islamic	X		

6.4.2 Relationship between bank structure and Kuwait culture

Findings indicate that the relationship between bank structure and Kuwait culture is either weak or does not exist among foreign banks and is average among domestic non - Islamic banks. Among Islamic banks, the picture is not clear although the general view seems to be that there is some relationship.

Foreign banks

Non-Middle East foreign banks' structures have low or no relationship with Kuwaiti national culture. Explaining this FnMEB1 states "I say there is little to no connection between our structure and the national culture of Kuwait because we are not only an international bank, but a European one. This means that as an international branch we are more aligned with our home country …".

FnMEB2 confirmed the situation stating that the only relationship is that between the foreign bank and the Central Bank of Kuwait as there are different rules that apply to different aspects of the bank. However, in as far as internal manuals and processes are concerned, these are derived from the foreign bank's headquarters. Procedures for interacting with the market and with other banks are 'aligned to the regulations that are set by the Central Bank in Kuwait. Which is the regulatory entity which overlooks the operations from within Kuwait'.

Similarly, foreign Middle East banks' structures also have no relationship with Kuwait culture, FMEB3 states: 'Like I previously said, the cultures will come and go, but the structure will most likely always stay the same'. FMEB2 confirms this view by stating that:

… the bank's structure is one standard around the world and is customized only to a certain degree by each bank within the rules and regulations of the Central Bank, in this case it would be the Central Bank of Kuwait. … The structure is somewhat a by-product of banks since the concept of banks are more of a Western idea rather than an Arab idea. While I still believe there is a small connection between the two, it is not too significant that you can designate that one has more influence than the other.

Domestic banks

Domestic non-Islamic bank structures have limited relationship with Kuwait culture because banking is an international concept. Explaining the relationship DnIB3 states: '… the relationship between the Kuwaiti culture and our banks structure goes only one way, from the culture to the structure only'. This suggests that it is aspects of Kuwait culture that have to change to accommodate bank structures since banking is an international industry. DnIB3 emphasises that the banks are the ones that change their organisational cultures to bring them in line with international banking standards including where such changes are at variance with national culture. Through the organisational culture the bank then comes up with a structure that complies with international banking requirements. He states:

> It wouldn't make sense if the national culture itself had a stronger relationship to the structure without going through the organizational culture. An example would be that part of the Kuwaiti culture is to never take time too seriously, but that can't be applied to the culture or structure of the bank since most bank-related issues are very time sensitive. … I would think the organizational culture of the bank has a closer relationship with the structure, but it only comes with the help of the culture of Kuwait as well.

For DnIB1 whatever relationship could be there between national culture and bank structure is bound to be one way '… because the structure itself is based on a more Western system that has been adapted by all banks whether conventional or Islamic. Because of this, the structure is something we adapt to as it can't be adopted to our culture'. He however observes similarities between structure and national culture in that they are both hierarchical with older men being the ones in positions of power. Expanding on this he states that "… the structure of the bank is quite close to our Kuwaiti culture in that it is more of a hierarchy and that leaders or managers usually make the final decision".

For DnIB4 the national culture and bank structure serve different purposes within the bank so that although they may not necessarily be related, they play distinct roles within the bank. Where the bank structure divides the work into manageable parts with employees fulfilling their different roles, the national culture guides people's daily decisions on how to interact with other employees and customers. He views the connection between the two as purely professional.

Regardless of apparent distinction between bank structure and national culture, aspects of national culture can be identified in how a bank works with its structure. DnIB3 observed that despite the existence of formal structure-based lines of communication, sometimes employees:

> … do things verbally when getting information across to another department, which also helps speed up regular processes and helps create a bond between those employees since in Kuwait being informal is sometimes considered as a sign of a closer kinship.

Domestic Islamic banks have a closer relationship between bank structure and national culture compared to the other bank types. DIB1 views Kuwaiti culture and his bank's structure as:

> … on the same page because judging by the many customers that we have we have liberals we have religious people we have people from different industries. … So, this tells me that we are in alignment with what the community dictates or expects, and what the global community wants, and what the internal structure that we have needs, so I believe that they are working in harmony.

DIB1's view is however refuted by DIB3 who sees Kuwait culture as having '… very minimal effect since the structure is very generic and not much can be adapted to the Kuwaiti culture'. He however concedes that Kuwait culture 'is also a bit westernized since we were a colony of the UK, we have taken some of their characteristics especially when it comes to business and banking in general'. This suggests that through the bank's organisational culture some aspects of Kuwaiti culture can find their way to the structure.

The relationship between bank structure and Kuwait culture therefore varies based on bank types with domestic banks seeming to have incorporated aspects of national culture in their structures, as summarised in Table 6.5.

Table 6.5 Summary of relationship between bank structure and Kuwait culture

Bank Type	Nature of Relationship		
	Weak/None	Moderate	Strong

Foreign Middle East	X	
Foreign Non-Middle East	X	
Domestic Islamic		X
Domestic Non - Islamic	X	

6.5 Bank Culture and Work Performance

Organisational culture was found to affect the way work is performed regardless of type of bank. Foreign non-Middle East banks use their culture to ensure that employees act in a manner consistent with the international banks' standards as opposed to following the national culture which is not necessarily consistent with that of the banks. Bank culture therefore facilitates the way work is performed. FnMEB2 explains this thus: '… the culture in our bank makes it easier for us because of the workload'. Explaining bank culture influence on performance FnMEB1 states that:

> I think two factors drive how work is done, one is the reputation of the bank since we are considered to be in the top ten in the world, and the other factor is that we have an international mind-set in that our culture inside the bank is almost the opposite of the national culture of Kuwait.

Further when employees join foreign non-Middle East banks they have to adjust to the bank culture in order to have a better understanding of customer expectations from a European bank. Employees therefore have to 'not only adjust to how they work but adjusting to a workplace that is geared more towards a more international market without worrying about the society or culture of Kuwait' (FnMEB1). The employees 'become part of a very different culture that promotes and encourages productivity, equality, efficiency, and progressiveness'.

Within Foreign Middle East banks organisational culture affects the way work is done. FMEB2 explains that this is because the culture affects them all the time because they are part of the culture to an extent that it "… has more control over how we do our work than [by our] own motivations. … We also share a lot of rituals …". Bank culture also affects how work is done through employees falling back on the culture as opposed to the structure as a way of getting things done faster. In this regard FMEB2 states that:

> We also have developed ways of doing work in a more informal way by not going through the necessary channels since we have created a sort of trust between each other.

141

> An example would be that sometimes we would have to formally send email's when it comes to a new product or service, but we usually do this by just gathering around [during] after-hours and discussing it and seeing how to maximize profits from it.

Among domestic non-Islamic banks organizational culture impacts how work is done. When there are problems in execution of work DnIB4 indicates that this can be traced back to culture. He states:

> When there is any miscommunication, the sole reason is usually that they haven't gotten to know each other on a personal level, so they become a bit careless when handing over certain processes from one department to the other.

This specific example refers to the aspect of relationships within the bank's culture which in itself is an extension from the national culture. In line with the element of collectivism in the culture the bank rewards group-effort 'Branch of the Month/Year' awards. However, when performance is bad the bank intervenes by rotating some employees to either different positions or different branches, a practice termed 'Refresh'. DnIB4 gives this as an example of organisational culture's effect of teamwork.

According to DnIB2 organisational culture affects both how work is done and how employees interact with each other during and after work hours. For example, managers give their staff a day off on their birthdays, some departments that have a weekly dinner together and there is an 'open day', which happens yearly at a luxurious hotel where employees can bring as many friends and family as they want to celebrate bank accomplishments and receive performance. Closeness between bank culture and national culture is portrayed as having a positive influence on employee performance as it gives them 'the necessary drive and motivation to reach their highest potential' (DnIB2). This is confirmed by DnIB1 according to who having close relationship with each other at the branch makes employees view the bank as a 'second family' and gives them the motivation needed to not only do their job but to also enjoy it.

In the case of domestic Islamic banks, bank culture affects work performance in as far as the banks adhere to all religious and national holidays. This affects how work is done since, according to DIB3 his bank does not recognise other international holidays although it has a diverse workforce in the main offices. For DIB2 culture is what they use as a basis for their daily interactions. The relational nature of the bank culture means that because 'everyone knows each other on a personal level', they get to know individual strengths and weaknesses.

Further, as an Islamic bank another aspect of culture that affects work performance is that they must do more to prove their self-worth, for example they have to take risks that are backed by intensive research 'to almost guarantee that even if it fails, our customers know we only did it based on their feedback and their demand' (DIB3). In all bank types there is a strong relationship between bank culture and work performance. (Table 6.6).

Table 6.6 Summary bank culture and work performance

Bank Type	Form of Relationship		
	Weak/None	Average	Strong
Foreign Middle East			X
Foreign Non-Middle East			X
Domestic Islamic			X
Domestic Non - Islamic			X

6.6 Bank Culture and Customer Service

As in the case of bank culture and bank performance, for all bank types, interviewees indicated that there is a strong relationship between bank culture and customer service.

Representing foreign non-Middle East banks FnMEB2 indicates that the bank's organisational culture affects customer service because within their culture 'is something … called "client-centricity" which means that the client always comes first'. Processes are therefore created to produce products that meet client needs. FnMEB1's bank links bank culture to customer service through maintenance of a work 'environment that promotes and encourages productivity, equality, efficiency, and progressiveness' and seeking to hire people with the same qualities or are willing to adapt to them in order to deliver required level of customer service.

In the case of foreign Middle East banks FMEB2 states that their culture focuses on employees giving customers complete attention. He states: 'When we try to help a customer, we try to resolve the matter on the spot and not wait for it to go through many channels. The customer

feels this because most of our work is done in front of them in a matter of seconds'. Explaining their culture of focusing on relationships FMEB3 explains that the friendlier they are 'the higher the customer satisfaction. … when we give off this sense of teamwork and family-like atmosphere, we also gain their trust in handling their bigger accounts and their larger transactions'. Friendliness also ensures that when 'a customer has a complaint, they can directly talk to the employee's senior without having to wait or worry about anonymity since 9 times out of 10 the problem is solved on the spot, with or without the employee's presence' (FMEB3).

Among domestic non-Islamic banks, the association between bank culture and customer satisfaction is also strong. DnIB4 suggests that there is an association between bank culture and customer service to an extent that because Kuwaiti relationship-based country, when customers 'see multiple employees from different departments working on different aspects of the bank to serve its customers, they get a sense of pride of being a loyal customer'. Also, on the aspect of relationships, he states.

> … our customers tend to spend most of their time at the office catching up to their favourite employee, since sometimes they have relatives and friends working at the bank. So, we see a very big connection between how the customer sees our culture inside the bank and how satisfied they are since as a customer, they consider themselves part of our organization as well.

DnIB2 elaborates the link between a bank's relational culture and customers. He observes that whereas in other cultures 'people just walk into the bank, do whatever they need, and then leave' without having any meaningful interaction with the employee. This in his view depersonalises the experience as it reduces the service provider to just another employee. Explaining the situation at his bank he states:

> Here in Kuwait walking into one of our branches you are most likely to create long-lasting relationships with employees because our employees tend to get to know the customers on a very personal level, sometimes they even become friends outside of the bank. … Since the culture of Kuwait affects the culture of the bank, the customer gets a sense of familiarity instead of a place that is only to hold your money.

Also emphasizing the culture-customer service link, DnIB1 indicates that the culture of his bank has a greater impact on customers than the structure because most of their customers are Kuwaiti 'and given that the culture of Kuwait is based on relationships, they tend to look for these attributes in [our] employees by observing how they interact with each other and how productive they are during their visit'.

Within domestic Islamic banks the link between culture and customer service can be seen from the relationship between employees and customers. DIB2 indicates that employees get engaged with customers so much that "even when it comes to prayer-time, almost always the customers join the employees and pray together to show that even though we have a professional relationship, we also have a sort of brotherhood".

DIB1 indicates that his bank is willing to adapt its culture and practices to ensure customer satisfaction and goes to the extent of conducting regular customer satisfaction surveys to maintain a culture that promotes keeping in touch with customers.

The focus on aligning bank culture to Kuwaiti customers within domestic banks has been found to have negative implications for bank relations with foreign customers. DnIB3 indicates since products and services are largely tailored for Kuwaiti customers they 'sometimes lack the necessary resources to help satisfy foreign customers since not all of our employees are bilingual and if they are, they usually are not that proficient in English'. Similarly, products and services of foreign banks are more inclusive and not necessarily tailored for local customers. It can therefore be expected that while these may have a strong relationship with customer service, the customers are not necessarily Kuwait and therefore come from different cultural backgrounds.

6.7 Bank Structure and Work Performance

Bank structures are linked to work performance or the way the work is done in so far as they are adjusted to facilitate smoother workflow. In foreign banks the physical structure in terms of layout of workspaces is configured to facilitate smooth work performance (FnMEB1; FMEB3). Explaining this FnMEB1 states that their structure follows strict adherence to a hierarchy where people work closely together, communicate regularly, and give due respect to ensure smooth operations. This, he states:

> … helps show our transparency by having an open-office layout where employees share the office space with each other to help encourage cooperation and with efficiency since not only do they share their knowledge but also on how they process their work.

FMEB3 explains that because they operate in a single branch, their structure enables them to 'constantly check on each other and double-check each other's work whenever given the

chance'. FMEB2 however views the structures as presenting an impediment to getting things done faster to an extent that at times employees resort to non-formal channels of communication which are accepted because: 'we have created great work-relations and that the atmosphere of the bank is more harmonized'.

Among domestic banks structure affects work performance in as far as through it every employee knows their position and their specific job. DnIB4 explains that their bank is structured 'to maintain order between all of its different employees and departments', this results in better the interactions between employees and customers. Confirming the structure-performance relationship DIB2 explains that since most transactions are handled by the bank tellers, clarity of communication lines helps in maintaining high levels of efficiency. For DnIB1, it is both the structure in terms of the hierarchy and in terms of the physical structure of a bank that affects work performance.

6.8 Bank Structure and Customer Service

As bank structure affects performance, it was also found to affect a bank's ability to service and therefore satisfy its customers. Among foreign non-Middle East banks FnMEB2 indicated that their bank structure affected customer service through the bank customising its products and services to meet the customers' needs and environment. On the contrary for the same type of banks FnMEB1 did not see bank structure as having any influence on customer service, he states:

> It has not much of an effect, because of our emphasis on productivity and efficiency, we have our goals set regardless of other factors. Structure is more geared towards creating a workplace for employees to do their jobs but the ability to serve our customers comes from our employees.

Among foreign Middle East banks, the general view is that bank structures are mainly built to render the best service to customers (FMEB3; FMEB2). Expressing this sentiment FMEB3 states that their bank structures communicate that it is a '… a bank of class and not merely another place to open an account'. In terms of the employee reporting structure, he states that they 'like to show clients that the higher-up you go through the hierarchy you will see that the bank's employees also rise in terms of quality and grace'. The structure of the bank, according to FMEB3, is also meant to motivate employees 'to be kind a good-mannered towards the

young, old, the polite, and even those who are rude'. Further through the structure they have 'created very intimate relationships with our clients to the point that we attend their weddings and funerals out of respect for the relationship we have created with the client'.

Foreign Middle East banks therefore seem to have structures that enable them to deliver customer service that is in line with the national culture as seen through the structure's focus on maintaining hierarchy in relationships.

Among domestic non-Islamic banks structures were found to both facilitate and impede the process of solving customer problems. DnIB2 states that:

> Whenever a problem occurs with a customer, no matter how small, they usually request to see the manager, and thanks to our open-door policy, the manager is always available to assist both the customer and the employee with whatever the problem is. But what happens when the manager isn't always available? The customer becomes more distressed and you might risk losing the customer completely. So, because we have optimized our structure so that the manager is always easy to reach, the customer remains satisfied as well'

Structures of domestic Islamic banks enable them to focus on serving a specific target market. Explaining this DIB3 indicates that their bank structure enables them to 'focus mostly on higher net worth Kuwaiti individuals, or even higher than that threshold for foreign clients'. DIB2 indicates that their structure 'has been made almost solely to maximize customer satisfaction' through ensuring that all employees know their role and 'how to get information up and down the hierarchy' in order to minimise the amount of time customers spend waiting to for their problems to be addressed. DIB1 confirms structure's influence on customer service stating 'So the structure and the way the bank has been structured and aligned makes sure that it is serving its main investment which is the customers'.

In summary, interview findings suggest that the relationship between bank structure and customer service is strong for all bank types with the exception of foreign non-Middle East banks where it is moderate (Table 6.7). This is not withstanding that all bank type structures were found to have a strong relationship with bank performance. This seems to indicate that while structure may facilitate bank performance this does not necessarily translate to structure facilitating customer service. That it is foreign non-Middle East banks affected suggests that the links between their structure and performance relates to fulfilling the requirements of their headquarters as opposed to local customer service aspects.

Table 6.7 Summary Bank Structure and Customer Service

Bank Type	Form of Relationship		
	Weak/None	Moderate	Strong
Foreign Middle East			X
Foreign Non-Middle East		X	
Domestic Islamic			X
Domestic Non - Islamic			X

Table 6.7 seemingly confirms Webster and White's (2010) findings according to which organisations operating in foreign countries who do not align their cultures to that of the host countries report lower levels of business outcomes. Being purely based on interviews that were drawn from a small sample, the relationship in Table 6.7 is only a rough indication. The quantitative portion of the study will further interrogate the suggested relationship.

6.9 Summary of Findings and Conclusion

Kuwaiti national culture is portrayed as predominantly harmonious in terms of its relationship with the environment, collectivist in its social organisation, hierarchical in power distribution, particularistic in rule orientation, and polychronic in time orientation. The similarity between the organisational culture of banks in Kuwait and the national culture differs based on the type of bank whether it is a domestic Islamic bank, domestic non-Islamic bank, foreign-middle East bank or foreign non-middle East bank. Organisational cultures of domestic banks are most similar to the national culture. However, time orientation and power distribution within the domestic banks was found not to necessarily mirror that in national culture. In terms of the organisational culture-organisational structure relationship it was found that although banks have the same generic structure, domestic bank structures had a strong relationship with their cultures while for foreign banks the relationship was moderate. The relationship between Kuwait culture and bank structure was found to be either moderate or weak to non-existent across all bank types. Nevertheless, among domestic banks it was noted that some customisation to align with national culture, in particular to address religious issues, resulting in a stronger relationship was there. Both bank culture and bank structure were found to influence performance in all bank types in terms of how work is done. However, in terms of customer service, foreign non-Middle East bank structures were found to have a weak relationship with customer service.

148

The findings indicate that for purposes of facilitating further analysis, the cultures of banks in Kuwait and their relationship with the national culture can be classified based on a bank's origins whether foreign or domestic, and within those classes into Middle East or non-Middle East and Islamic or non-Islamic respectively. Such classification is consistent with studies that have shown that multinational businesses' organisational cultures tend to reflect the cultures of their countries of origin (Afobunor and Udegbe 2012; Webster and White 2010;). Bank type can therefore be used as a proxy for type of bank culture. It is therefore proposed that Kuwait banks' customer satisfaction as measured through the dimensions: assurance, empathy, reliability, responsiveness, tangibles, and compliance will vary across bank types.

Although the qualitative data has provided indications of the characteristics of Kuwaiti national culture from the perspective of bank employees, the cultures of the different bank types and their structures and the level of linkages among the three, and their association with customer service, it has not illustrated how these relationships impact customer satisfaction. According to Corbin and Strauss (1990), as relationships are developed among categories during qualitative analysis, it is necessary to take them back into the field for checking and revision. This view is corroborated by Lawrence et al. (2013), who view categories emerging from qualitative analysis as basic building blocks for understanding a phenomenon that need to be tested by collecting data which supports or refutes the relationships among categories. In that regard the next chapter presents findings from a questionnaire survey of Kuwait bank customers' satisfaction with bank services in order to establish whether there are any differences in customer satisfaction based on bank types.

CHAPTER 7 QUANTITATIVE FINDINGS

This chapter presents findings from the survey completed via the Internet by 747 clients of domestic Islamic banks, domestic non-Islamic banks, foreign Middle East banks, and foreign non-Middle East banks. The chapter is organised as follows: Section 7.1 recaps on the quantitative phase's variables, presents on validating for non-response bias, and the descriptive statistics. Section 7.2 covers the response rate and demographic results. Section 7.3 discusses the study's handling of reliability and validity issues. Findings on each of the customer satisfaction dimensions are presented in Section 7.4 under six subsections focusing on the identified customer satisfaction dimensions and the hypotheses (Section 4.8). Section 7.5 concludes the chapter by summarising the findings and their implications for the advanced hypotheses.

7.1 Summary of variables, validating for non-response bias, descriptive statistics

Variables

The variables that were measured in the quantitative phase of the study were explained in detail in Section 4.8. Table 7.1 presents a summary of the variables. Although the control variables were included in the regression models, they were not included in the findings discussion as they did not sway the results of hypotheses testing.

Table 7.1 Variables

Independent Variables	Dependent Variables	Control Variables
Bank Type • Domestic Islamic (DI) • Domestic non-Islamic (DnI) • Foreign Middle East (FME) • Foreign non-Middle East (FnME)	Customer satisfaction attributes • Assurance • Empathy • Compliance • Reliability • Responsiveness • Tangibility	Nationality • Age • Period of experience with bank • Gender • Nationality

Non response error and Common method bias

Non response error results from survey participants not returning a questionnaire or returning a partially completed questionnaire (Lavrakas 2008). There were no instances of non-response as all who opted-in answered all the questions.

Common method bias arises from response variations being a result of the instrument than the predispositions of study respondents.As illustrated in Appendix 7 there was no common method bias as the value of 43.476 is less than 50% (Doty and Glick 1998).

Descriptive statistics

As illustrated in Table 7.2 The means scores for the study variables ranged between 1.70 to 4.26. Detailed descriptive statistics for individual items for each variable are presented in Appendix 8.

Table 7.2 Descriptive statistics

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Gender	747	1	2	1.70	.457
Age Group	747	1	5	2.57	1.204
Nationality	747	1	3	1.34	.603
Years with bank	747	1	4	2.95	1.126
Bank type	747	1	4	2.19	.896
Tangibles	747	1.00	5.00	3.98	.639
Responsiveness	747	1.00	5.00	3.92	.750
Empathy	747	1.00	5.00	3.76	.851
Assurance	747	1.17	5.00	4.03	.638
Reliability	747	1.00	5.00	3.99	.672
Religion Compliance	433	1.00	5.00	4.26	.656
Valid N (listwise)	433				

Bivariate correlations and Multi collinearity

A bivariate correlations table of all the variables is presented in Appendix 9.

There was no multicollinearity problem relating to independent variables as the study had one independent variable (bank type). Multicollinearity among control variables was found not to have been a material factor as indicated by the Variance Inflation Factors (VIF) for coefficients in Table 7.3 being less than 5 (Lomax & Hahs-Vaughn, 2012).

Table 7.3 Coefficients

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	2.701	.147		18.319	.000	2.411	2.990					
	Gender	-.302	.057	-.154	-5.314	.000	-.414	-.191	-.295	-.191	-.150	.940	1.064
	Age_Group	.070	.025	.094	2.837	.005	.022	.118	-.175	.104	.080	.720	1.389
	Nationality	.551	.045	.371	12.289	.000	.463	.639	.519	.411	.346	.867	1.153
	How_long_have_you_been_a_client_for_your_bank	-.310	.028	-.390	-11.181	.000	-.365	-.256	-.488	-.380	-.315	.651	1.537

a. Dependent Variable: Bank_Types

7.2 Response Rate and Demographic Results

Respondents were grouped by bank type: domestic Islamic, domestic non-Islamic, foreign Middle East, or foreign non-Middle East. The results show that 57.3% of the respondents were drawn from domestic Islamic banks, followed by 18.7% from domestic non-Islamic banks. Combined foreign banks accounted for 24% of respondents (Table 7.4).

Table 7.4 Responses by Bank Type

Bank Type	Responses	As % of total
Domestic Islamic (DI)	428	57%
Domestic non-Islamic (DnI)	140	19%

Foreign Middle East (FME)	77	10%
Foreign non-Middle East (FnME)	102	14%
Total	747	100%

Women accounted for 70.3% of the respondents. Most of the respondents (52%) were between 31 and 50 years old. Over 50% of the respondents have been with their respective banks for over 6 years, indicating their ability to provide insights into levels of service delivery.

In terms of distribution of customers by nationality within bank types, the client base of domestic Islamic banks is made up of 92.5% Kuwaiti nationals, 6.5% non-Kuwaiti Arabs, and almost 1% non-Arab foreigners, suggesting that locals prefer transacting with domestic Islamic banks. The pattern is also consistent with that for domestic non-Islamic banks. Non- Kuwaiti Arabs constitute 74% of foreign Middle East banks, while Kuwaitis constitute almost 25%. Foreign non-Middle East banks are made up of 77.4% non-Kuwaiti customers. The results indicate that foreigners prefer transacting with foreign banks while Kuwaitis prefer transacting with local banks (Table 7.5).

Table 7.5 Distribution of Customers by Nationality Within Bank Type (n=747)

	Bank Type			
Customer Nationality	DI	DnI	FME	FnME
Kuwait	92.5%	76.4%	24.7%	22.5%
Non-Kuwait Arab	6.5%	18.6%	74.0%	38.2%
Non-Arab Foreigner	0.9%	5.0%	1.3%	39.2%
	100%	100%	100%	100%

Further analysis shows that, when considering bank preference within each customer category, Kuwaitis' preference for local Islamic banks and foreigners' preference for foreign banks is confirmed (Table 7.6). Only 21.2% of non-Arab foreigners and 36% non-Kuwaiti Arabs are customers of domestic banks, while only 7.7% of Kuwait nationals are customers of foreign banks. This implies that captured customer perceptions of satisfaction with domestic banks are largely those of Kuwait nationals who are an embodiment of Kuwait national culture.

Table 7.6
Percentage of nationals Within Bank Type

	Bank Type				
Customer Nationality	DI	DnI	FME	FnME	
Kuwait	72.7%	19.6%	3.5%	4.2%	100%
Non-Kuwait Arab	18.1%	17.3%	38.0%	26.0%	100%
Non-Arab Foreigner	7.7%	13.5%	1.9%	76.9%	100%

7.3 Reliability and Validity

Validity refers to the extent to which a data collection method accurately measures what it was intended to measure or the extent to which research findings reflect what they profess to be about (Saunders et al. 2007). In the current study, validity refers to the extent to which the questionnaire is reliable and valid enough to collect responses that result in dependable findings. Cronbach's alpha reliability coefficient, content validity, and construct validity were used to validate the research.

7.3.1 Instrument reliability

The reliability of the survey instrument was checked for internal consistency using Cronbach's Alpha. According to Hinton et al. (2014), reliability can be considered low when Cronbach's alpha is 0.50 or below; moderate when between 0.51 and 0.70; when between 0.71 and 0.90; and excellent when above .90. For purposes of reliability adequacy, Nunnally (1978, cited in Hassad 2013) indicated that an alpha of 0.70 and above is acceptable. Each of the items on the questionnaire measuring the dimensions of tangibles, responsiveness, empathy, assurance, and compliance had a Cronbach's alpha above 0.90, indicating an excellent level of instrument reliability (See Appendix 10).

7.3.2 Content and construct validity

Content validity measures the extent to which a measurement statement is able to measure the entire domain of what it is intended to measure (Salkind 2010). Content validity was ensured

by adapting service quality dimensions from extant customer satisfaction related literature and conducting a pilot study of 10 bank customers who were asked to complete the questionnaire and provide feedback on its suitability for measuring their satisfaction with bank services. Construct validity refers to the extent to which the scores of an instrument are measuring the construct or distinct dimension they are intended to measure (Salkind 2010). Convergent validity and discriminate validity have to be expressed in order to achieve construct validity.

7.4 Findings on Customer Satisfaction Dimensions

Linear regression was performed to examine how customer satisfaction varies across bank types. Domestic Islamic banks were used as the reference group in the regression. P value using a significance of .01 was used to measure the significance of the association between customer satisfaction dimensions and bank type. Where the P value was .01 or less it was concluded that the variables (bank type and customer satisfaction item) were not independent of each other.

7.4.1 Findings on the tangibles dimension of customer satisfaction

The tangibles aspect of customer satisfaction was measured through the following statements:

1. The bank has modern interior features;
2. There are spaces separating men and women;
3. The bank uses the latest technology/equipment;
4. The bank has a clear bank statement; and
5. Forms are clear and easy to understand.

Respondents are generally satisfied with their bank's tangibles as indicated by scores between 66% and 81%, agreeing with the applicable measurement statements (Table 7.7).

Table 7.7 Customer Perceptions of Tangibles

Item	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total
	f	%	f	%	f	%	f	%	f	%	
Tangibles 1	9	0.001	28	0.04	105	0.14	427	0.57	178	0.24	747
Tangibles 2	41	0.05	67	0.09	150	0.20	208	0.28	281	0.38	747
Tangibles 3	12	0.02	40	0.05	97	0.13	344	0.46	254	0.34	747

155

Tangibles 4	12	0.02	24	0.03	108	0.14	356	0.48	247	0.33	747
Tangibles 5	13	0.02	38	0.05	121	0.16	383	0.51	192	0.26	747

The regression results are reported in Table 7.8. The regression examines how the tangibles dimension of customer satisfaction varies across bank types. The P values for estimated coefficients for domestic non-Islamic banks, foreign Middle East banks, and foreign non-Middle East banks all have P values below 1%. In that regard, domestic Islamic banks have significantly higher satisfaction than all other bank types. Given the coefficients for domestic non-Islamic banks (-0.419), foreign Middle East banks (-0.471), and foreign non-Middle East banks (-0.550), it can be said that domestic non-Islamic banks have higher satisfaction than foreign Middle East banks and foreign non-Middle East banks. Further, foreign Middle East banks have higher satisfaction than foreign non-Middle East banks (Table 7.8). The results support Hypothesis 1 that when elements of Kuwaiti national culture are incorporated in a bank's organisational culture and structure, customers would express high levels of satisfaction with the bank's physical facilities, equipment, and appearance of personnel (tangibles in Figure 4.2). Tangibles are particularly important in this instance since Kuwaiti national culture has specific expectations on dressing and separation of women from men.

Table 7.8 Customer Perceptions of Tangibles by Bank Type

Tangibles	Coefficient	Standard Error	P Value
Domestic non-Islamic	-0.419	0.063	0.000
Foreign Middle East	-0.471	0.055	0.000
Foreign non-Middle East	-0.550	0.049	0.000

7.4.2   Findings on the responsiveness dimension of customer satisfaction

Customer satisfaction with bank responsiveness was measured through the following statements:

1.   Quick response in delivering service efficiently.

2.   The phone banking customer service answered my calls promptly.

3.   All my complaints were with dealt efficiently and promptly.

4.   The bank employees are helpful when approached; and

5.   All the features of the product/s and services are explained clearly when bank staff are approached.

Most respondents perceive their bank as: quick in response in delivering service (77.6%); prompt in answering calls put through phone banking customer service (70%); efficiently and promptly dealing with complaints (69%); having employees who are helpful when approached (80%); and explaining all product and service features when approached (76%) (Table 7.9).

Table 7.9 Customer Perceptions of Responsiveness

	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total
Item	f	%	F	%	f	%	f	%	f	%	
Responsiveness 1	19	0.025	55	0.07	93	0.12	396	0.53	184	0.25	747
Responsiveness 2	15	0.020	60	0.08	143	0.19	310	0.41	219	0.29	747
Responsiveness 3	24	0.032	43	0.06	167	0.22	336	0.45	177	0.24	747
Responsiveness 4	9	0.012	41	0.05	95	0.13	332	0.44	270	0.36	747
Responsiveness 5	12	0.016	50	0.07	114	0.15	359	0.48	212	0.28	747

The linear regression was performed to look at how responsiveness varies across bank types. The results of regression are presented in Table 7.10, in which the domestic Islamic banks are used as the reference group. As shown, domestic non-Islamic banks have a P value of 0.271, meaning their customers' experience of bank responsiveness is approximately equivalent to that of those of domestic Islamic banks. However, that the P values for foreign Middle East banks and foreign non-Middle East banks are below 0.0001%, suggesting that those bank types' customer satisfaction with bank responsiveness is lower than that for both domestic Islamic banks and domestic non-Islamic banks.

Table 7.10 Customer Perceptions of Responsiveness by Bank Type

Responsiveness	Coefficient	Standard Error	P Value
Domestic non-Islamic	-0.080	0.072	0.271
Foreign Middle East	-0.282	0.064	0.000
Foreign non-Middle East	-0.345	0.057	0.000

The findings indicate that domestic banks, whether Islamic or non-Islamic, have higher responsiveness-related satisfaction than foreign banks. The findings therefore support Hypothesis 2, which states that when a bank's organisational structure is aligned to its organisational culture, the customers express high levels of satisfaction with the bank's willingness to help them and to provide prompt service (Responsiveness in Figure 4.2).

7.4.3 Findings on the reliability dimension of customer satisfaction

Customer perceptions of bank reliability was measured using the statements:

1. Always accurate transaction without errors.

2. The information provided by the bank website is always detailed and well-structured to meet the needs of the customers.

3. The bank always processes all matters and transaction in set timely manner.

4. The Internet banking (or app) provided by the bank is always easy to use and clear; and

5. The processing of applications is always done efficiently.

There is general agreement among respondents that: the transactions they conduct at the bank are always accurate and without errors (82%); information provided by banks' websites is always detailed and well-structured to meet their needs (79%); all matters and transactions are processed in a set timely manner (74%); the Internet banking application is always easy to use and clear (78%); and processing of applications is always done efficiently (78%). As illustrated in Table 7.11, results indicate that over 75% of respondents are satisfied with their bank's reliability related themes of customer satisfaction.

Table 7.11 Customer Perceptions of Reliability

	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total
Item	F	%	f	%	f	%	f	%	f	%	
Reliability 1	6	0.008	25	0.033	108	0.14	342	0.46	266	0.36	747

Reliability 2	4	0.005	31	0.041	123	0.16	410	0.55	179	0.24	747
Reliability 3	9	0.012	48	0.064	130	0.17	377	0.50	183	0.24	747
Reliability 4	10	0.013	37	0.050	115	0.15	382	0.51	203	0.27	747
Reliability 5	10	0.013	27	0.036	125	0.17	332	0.44	253	0.34	747

Next, the researcher examines how bank types affect customer satisfaction with the reliability dimension by using regression technique. The regression results are presented in Table 7.12. The domestic Islamic banks were chosen as the reference group in the regression. As illustrated, the P value for domestic non-Islamic banks is 0.011, which suggests that domestic non-Islamic banks produce marginally higher reliability-related satisfaction than domestic Islamic banks. The P values of all other banks are 0.00, the estimated coefficients are negative, and their P values are below 1%, indicating reliability satisfaction levels lower than those of domestic Islamic banks. Further, the coefficient for domestic non-Islamic banks (-0.161) suggests that they are rated better than foreign Middle East (-0.376) and foreign non-Middle East (-0.348) banks.

Table 7.12 Customer Perceptions of Reliability by Bank Type

Reliability	Coefficient	Standard Error	P Value
Domestic non-Islamic	-0.161	0.063	0.011
Foreign Middle East	-0.376	0.061	0.000
Foreign non-Middle East	-0.348	0.054	0.000

The findings support Hypothesis 3 that when a bank's organisational structure is aligned to its organisational culture, the customers express high levels of satisfaction with the bank's ability to perform the service dependably and accurately (reliability in Figure 4.2). However, the relationship is weak, possibly because there are aspects of bank structures that cannot be changed due to industry-specific compliance and regulatory issues.

7.4.4 Findings on the assurance dimension of customer satisfaction

Assurance was assessed using five measurement statements focusing on the themes: bank personnel knowledge, courtesy, ability to convey trust, and confidence. Survey participants responded to the statements:

1. The bank staff provides a pleasant experience;
2. Internet banking is secured for use with personal details;
3. The bank provides secured non-Internet based banking;
4. Adequate staff availability to solve my problems; and
5. The bank's staff are well trained and knowledgeable.

As illustrated in Table 7.13, results indicate that most respondents (over 70%) are satisfied with all items relating to their bank's assurance themes of customer satisfaction.

Table 7.13 Customer Perceptions of Assurance

Item	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total
	f	%	f	%	f	%	f	%	f	%	
Assurance 1	7	0.009	43	0.06	106	0.14	396	0.53	195	0.26	747
Assurance 2	3	0.004	22	0.03	111	0.15	304	0.41	307	0.41	747
Assurance 3	4	0.005	38	0.05	102	0.14	338	0.45	265	0.35	747
Assurance 4	16	0.021	54	0.07	127	0.17	365	0.49	185	0.25	747
Assurance 5	7	0.009	43	0.06	148	0.20	363	0.9	186	0.25	747

Next, the linear regression was performed to examine how customer satisfaction with the dimension assurance vary across different types of bank. Table 7.14 reports the result of the regression analysis. The domestic Islamic banks are used as the reference group in the regression. Analysis of the results based on bank type indicate that there is no significant difference in customer satisfaction with the dimension assurance between domestic Islamic banks and the other bank types. As illustrated in Table 7.14, the P value for domestic non-Islamic banks is 0.343, meaning that the coefficient for domestic non-Islamic banks (-0.060) is

not significantly different from zero. It suggests that the domestic non-Islamic Banks produce roughly equivalent satisfaction as the base group (domestic Islamic banks). The estimated coefficients for foreign Middle East banks and foreign non-Middle East banks are significantly negative, as the P values for Foreign Middle East Banks and Foreign non-Middle East Banks are below 0.0001%, suggesting that customer satisfaction with the dimension assurance is lower than that for domestic Islamic banks. The researcher also found that foreign Middle East banks' customers are less satisfied than the customers of foreign non-Middle East banks in terms of assurance, given the absolute size of their coefficients (i.e., |-0.502||-0.416|), and that they are lower than for domestic non-Islamic banks. It can be concluded that domestic banks have higher assurance-related satisfaction than foreign Middle East banks and foreign non-Middle East banks.

Table 7.14 Customer Perceptions of Assurance by Bank Type

Assurance	Coefficient	Standard Error	P Value
Domestic non-Islamic	-0.060	0.063	0.343
Foreign Middle East	-0.501	0.063	0.000
Foreign non-Middle East	-0.416	0.051	0.000

The findings indicate that domestic banks have higher levels of customer satisfaction with the assurance dimension compared to that for foreign Middle East and foreign non-Middle East banks. The findings support Hypothesis 4, which states that when elements of Kuwaiti national culture are incorporated in a bank's organisational culture, customers would express the highest levels of satisfaction with bank personnel knowledge, courtesy, and ability to convey trust and confidence (assurance in Figure 4.2). The findings also support the Hypothesis 5 that when elements of Kuwaiti national culture are incorporated in a bank's organisational culture and structure, customers would express high levels of satisfaction with bank personnel knowledge, courtesy, and ability to convey trust and confidence (assurance in Figure 4.2).

7.4.5   Findings on the empathy dimension of customer satisfaction

Empathy was assessed using five measurement statements focusing on the themes: opening hours, timeous solving of customer needs, convenience of branch location, relationship with customers, and giving personal attention. Survey participants responded to the following statements:

1.   The opening hours of the bank are convenient.

2.   Sufficient time is given to customers to solve their needs.

3.   Bank has convenient locations.

4.   The bank has good customer relationship with me; and

5.   Employees/banks give me personal attention.

As illustrated in Table 7.15, results indicate that between 63% and 76% of respondents are satisfied with their bank's empathy related themes of customer satisfaction.

Table 7.15 Customer Perceptions of Empathy

Item	Strongly Disagree		Disagree		Neutral		Agree		Strongly Agree		Total
	f	%	f	%	f	%	F	%	f	%	
Empathy 1	17	0.02	200	0.27	80	0.11	300	0.40	150	0.20	747
Empathy 2	6	0.01	103	0.14	92	0.12	208	0.44	214	0.29	747
Empathy 3	9	0.01	103	0.14	63	0.18	344	0.38	286	0.38	747
Empathy 4	15	0.02	100	0.13	137	0.18	356	0.39	200	0.27	747
Empathy 5	15	0.02	102	0.14	158	0.21	282	0.38	190	0.25	747

Similar to the previous section, the OLS regression was conducted to look at the effect of bank type on customer satisfaction with the empathy dimension. The regression results are summarised in Table 7.16, in which the domestic Islamic banks are used as the base group. Based on bank type, domestic non-Islamic banks produce roughly equivalent empathy-related satisfaction as domestic Islamic banks. As illustrated in Table 7.16, the P value for domestic non-Islamic banks is 0.239, which is greater than 1%. This indicates that the coefficient for domestic non-Islamic banks (-0.076) is not insignificantly different from zero. It suggests that there is no significant difference in the satisfaction levels of domestic non-Islamic banks and domestic Islamic banks. The P values for foreign Middle East banks and foreign non-Middle East banks are, however, significantly below 1%, suggesting that customer satisfaction with

the empathy dimension is lower than that for both domestic Islamic banks and domestic non-Islamic banks. Domestic banks, whether Islamic or non-Islamic, therefore have higher levels of satisfaction in the empathy domain than foreign banks.

Table 7.16 Customer Perceptions of Empathy by Bank Type

Empathy	Coefficient	Standard Error	P Value
Domestic non-Islamic	-0.0760	0.064	0.239
Foreign Middle East	-1.142	0.082	0.000
Foreign non-Middle East	-1.432	0.046	0.000

The findings support Hypothesis 6 that when elements of Kuwaiti national culture are incorporated in a bank's organisational culture, customers would express high levels of satisfaction with bank's ability to give them individualised care (empathy in Figure 4.2). Given that over 80% of domestic banks' customers are Kuwaitis, it is understandable that they would be satisfied with bank provision of services in a manner that empathises with aspects of their culture, such as providing separate service areas for men and women.

7.4.6 Findings on the religious compliance dimension of customer satisfaction

Religious compliance was measured using the following statements:

1. The bank is Shari'a compliant/riba-free;
2. The members of the bank's Shari'a board are trustworthy and competent;
3. The employees of the bank are fully aware of Shari'a compliance; and
4. The bank is segregated for female customers.

The majority of respondents agreed with the statement that their banks are Shari'a compliant (78.7%). Within bank types, domestic banks reported higher percentages (82.3% and 78.6%) of respondent agreement with the statement 'The bank is Shari'a compliant/riba free'. Foreign non-Middle East banks understandably had 69.6% agreement, suggesting that the banks may be providing some Islamic banking products. The last three statements measuring perceptions on compliance were completed by 433 (58%) of the respondents (Table 7.17).

163

Table 7.17 Customer Perceptions of Compliance

Item	Strongly Disagree f	%	Disagree f	%	Neutral f	%	Agree f	%	Strongly Agree f	%	Total
Compliance 1	5	0.01	26	0.03	128	0.17	374	0.50	214	0.29	747
Compliance 2	3	0.01	5	0.01	30	0.07	103	0.24	292	0.67	433
Compliance 3	7	0.02	5	0.01	83	0.19	144	0.33	194	0.45	433
Compliance 4	9	0.02	27	0,04	100	0.23	176	0.41	131	0.30	433

The results support Hypothesis 7 (Compliance in Figure 4.2) that when elements of Kuwaiti national culture are incorporated into a bank's organisational culture and structure, customers would express high levels of satisfaction with the bank's ability to operate under the principle of Islamic finance.

7.5 Chapter Conclusion

At the $p = .01$ level of significance, there is an association between bank type and customer satisfaction measures relating to the dimensions of assurance, empathy, responsiveness, reliability, and tangibles (Table 7.15). In that regard, the findings support Hypotheses 1 to 5. However, the support for Hypothesis 3 is marginal, suggesting a weak relationship between bank type and customer satisfaction with bank reliability. Results for religious compliance indicate that there is an association between religious compliance and customer satisfaction with the religious compliance dimension.

Table 7.18 Summary Findings: Assurance, Empathy, Responsiveness, Reliability and Tangibles

	Assurance	Empathy	Reliability	Responsiveness	Tangibles

Bank Type	P value	Coef.	P value	Coef.	P value	Coef.	P value	Coef.	P value	Coef.
Domestic non-Islamic	0.343	-0.060	0.239	-0.076	0.011	-0.161	0.0271	0.080	0.000	-0.419
Foreign Middle East	0.000	-0.502	0.000	-1.142	0.000	-0.376	0.000	-0.282	0.000	-0.471
Foreign non-Middle East	0.000	-0.416	0.000	-1.432	0.000	-0.348	0.000	-0.345	0.000	-0.550

The next chapter presents an integrated discussion of the study's qualitative and quantitative findings.

CHAPTER 8 DISCUSSION OF THE FINDINGS

This study sought to establish the influence of Kuwaiti national culture on the organisational culture and structure of banks operating in Kuwait. It further sought to establish the extent to which this relationship affects bank customer satisfaction. To that effect, the study had four objectives which were to: 1) assess the influence that national culture has on the organisational cultures of banks in Kuwait; 2) assess the interaction between organisational culture and organisational structure within the banks in Kuwait; 3) establish whether there are variations in levels of customer satisfaction attributable to bank cultures' closeness to Kuwaiti national culture; and 4) establish whether there are variations in levels of customer satisfaction that could be attributable to differences in bank culture and structure. Customer satisfaction was measured using satisfaction with a bank's service quality along the dimensions: assurance, empathy, reliability, responsiveness, tangibles, and religious compliance.

The chapter is arranged as follows: the first part presents a summary of the findings; Section 8.2 discusses Kuwaiti national culture; Section 8.3 addresses two aspects of employee perceptions: how they describe the relationship between Kuwaiti national culture and the organisational culture and structure of their banks, and how they describe the relationship between the organisational culture and organisational structure of the banks for which they work and how these impact bank performance. Section 8.4 discusses quantitative findings on levels of customer satisfaction with the quality of bank services in order to explicate differences in customer satisfaction based on bank types, and therefore bank culture and structure. The last part concludes the chapter by demonstrating that the combined qualitative and quantitative findings indicate that, in the Kuwait banking sector, there are strong linkages between alignment of national culture, organisational culture, organisational structure, and customer satisfaction with bank service quality.

8.1 Summary of Findings

Based on both qualitative and quantitative data to answer the questions and hypotheses, the study findings indicate that those banks whose culture and structure had elements of Kuwaiti national culture generally had higher levels of customer satisfaction. The study findings are summarised in Table 8.1.

Table 8.1 Summary of Study Objectives, Questions, Hypotheses and Findings

Objective	Research Question/Hypothesis	Finding
Objective 1	How do managers of banks in Kuwait describe the relationship between Kuwaiti national culture and the organisational culture of the banks they work for?	Similarity between the organisational culture of banks in Kuwait and the national culture differs based on whether a bank is a domestic Islamic bank, domestic non-Islamic bank, foreign-middle East bank or foreign non-middle East bank. Domestic Islamic and domestic non-Islamic have strong elements of Kuwait culture in their organisational cultures
Objective 2	How do managers of banks in Kuwait describe the relationship between the organisational culture and organisational structure of the banks they work for?	The relationship between Kuwait culture and bank structure is average to non-existent across all bank types. Domestic Islamic and domestic non-Islamic banks have a strong relationship between their cultures and structures
Objective 3	H4. When elements of Kuwaiti national culture are incorporated in a bank's organisational culture customers would express high levels of satisfaction with bank's Assurance	Hypothesis supported.
	H6. When elements of Kuwaiti national culture are incorporated in a bank's organisational culture customers would express high levels of satisfaction with bank's Empathy	Hypothesis supported
Objective 4.	H5. When elements of Kuwaiti national culture are incorporated in a bank's organisational structure, customers would express high levels of satisfaction with the bank's Assurance	Hypothesis supported
	H3. When a bank's organisational structure is aligned to its organisational culture, the customers express high levels of satisfaction with the bank's Reliability	Hypothesis supported
	H2. When a bank's organisational structure is aligned to its organisational culture, the customers express high levels of satisfaction with the bank's Responsiveness	Hypothesis supported
	H1. When elements of Kuwaiti national culture are incorporated in a bank's organisational culture and structure, customers would express high levels of satisfaction with the bank's Tangibles	Hypothesis supported
	H7. When elements of Kuwaiti national culture are incorporated in a bank's organisational culture and structure, customers would express high levels of satisfaction with the bank's Compliance	Hypothesis supported

8.2 Kuwaiti National Culture

Kuwaiti national culture is portrayed as predominantly harmonious in terms of its relationship with the environment, collectivist in its social organisation, hierarchical in power distribution, particularistic in rule orientation, and polychronic in time orientation.

8.2.1   Harmonious

In being harmonious, the culture is described as focused on relationships, never picking sides where there is a disagreement, generous and hospitable, lacking competitiveness, and preferring to adapt than to take risks. An interviewee summarised the culture as focused on 'trying to blend-in but blending-in at the right time and the right place', referring to its being in a state of gradual change to suit new circumstances (Section 6.1.1). This is consistent with the characterisation of harmonious cultures as accepting the world as is and seeking to advance their own goals through adaptation as opposed to exploitation of the environment (Schwartz 1994). This characteristic has been associated with lack of assertiveness and performance orientation (House et al. 2004), both of which were found likely to affect performance. This notwithstanding, being harmonious is grounded in Islamic teachings described as giving the people a sense of pride in being Muslim and Kuwaiti.

8.2.2   Collectivist

The collectivist dimension of Kuwait culture is seen though the valuing of social gatherings and social relationships; working for the common good as everyone looks out for each other; being connected through values, traditions, and religion; every family belonging to a tribe; prioritising preservation of social harmony ahead of individual rights; attaining self-identity through group membership; focusing on achieving group goals; conformity to group norms; and communicating disagreements in a subtle and indirect manner with due consideration for seniority (Section 6.1.2). Consistent with Hofstede's (1980) characterisation of collectivist societies, such relationships are extended to the business world, where relationships mirror the ones from society.

8.2.3 Hierarchical power distribution

Power is distributed hierarchically based on seniority as per the social pecking order (6.1.3). In domestic banks, those in senior positions wield more power and those in lower positions are obliged to submit. Further, employee promotions are based on seniority and not on performance. In extant literature, this, together with relations-based promotions, has been viewed as a possible impediment to employee performance (Ma, Tang and Yan 2015). In this instance, however, it seems to create mixed feelings. While some aver that it creates a conducive environment characterised by respect, as per the dictates of Islam, younger employees view it as discouraging performance since, even when positions are there, they are preserved for the older employees who may even be unqualified (Section 6.1.3).

8.2.4 Particularistic rule application

Kuwait culture's particularistic rule orientation is characterised by rules and laws which, although considered important, are modified in their application by those in power or to suit a situation. This also involves accommodating breaking of rules; limited written records and contracts; ambiguous rules and procedures; use of informal networks; and willingness to exercise flexibility in the application of rules. The findings indicate that this particularistic rule application is usually guided by social ties to an extent that one must create some relationship with every place 'to make sure that you will be treated in a special manner due to your loyalty' (Section 6.1.4). In practice, this translates to using exceptions when handling business issues, guided by the need to develop mutually beneficial relationships. This is consistent with findings from other collectivist cultures, such as in the case of Chinese culture, where being law abiding is not a result of viewing the laws as sacrosanct but rather as necessary for building relationships (Hooker 2009). Hence, Kuwait practices of *Wasta* and *Faza'a* are ingrained aspects of relationships and are not viewed negatively in Kuwait (Section 6.1.4), unlike elsewhere, where they have been associated with corruption (Al-Saleh 2016).

8.2.5 Polychronic time orientation

Because of the focus on building and maintaining relationships, the concept of time is relative, people-centred, and does not separate work and personal life. Hence customers' attendance at the bank is viewed as a social encounter (Section 6.1.5). Lateness is tolerated and labelled as

'fashionable'. Meetings can be scheduled at short notice, regardless of how important they are considered to be as social or relational issues take precedence. Focus, in terms of time, is on the past and the present with absence of any future orientation.

8.3 Culture, Structure, Performance

Findings indicate a national culture that is in a state of transition. While changing, there are elements of the culture identified as fundamental to be a Muslim and being a Kuwaiti. These elements, to different extents, affect bank operation in Kuwait as a result of nationals working in those banks and the need for businesses to adjust to their contexts. Having outlined Kuwaiti national culture from the perspective of study participants, the following sub-sections discuss the findings on employee perceptions of the extent to which elements of national culture are incorporated into bank organisational cultures and structures and how this affects bank performance from a customer service perspective. The discussion seeks to answer the questions: How do managers of banks in Kuwait describe the relationship between Kuwaiti national culture and the organisational culture of the banks they work for? and How do managers of banks in Kuwait describe the relationship between the organisational culture and organisational structure of the banks they work for?

8.3.1 National culture-organisational culture

The relationship between Kuwaiti national culture and the organisational cultures of the banks operating there were found to vary depending on bank type: domestic Islamic bank, domestic non-Islamic bank, foreign-middle East bank, or foreign non-middle East bank. Organisational cultures of domestic Islamic banks and domestic non-Islamic banks, followed by foreign Middle East banks, were found to have organisational cultures similar to national culture. This finding of similarities is consistent with studies that have suggested that there is a link between national culture and organisational culture, as the former is the context of the latter (Brodbeck et al. 2004; Knein et al. 2020; Nazarian, Atkinson and Foroudi 2017). In the Kuwaiti context, the banks subsist within a strong Islamic culture where religion has the most formative impact on all aspects of culture, such as language, social structures, business activities, legal frameworks, and business ethics (Abuznaid 2009; Pistrui and Fahed-Sreih 2010). This confirms the results of Webster and White (2010), who found a significant interaction effect between

national culture and organisational culture, and Lee and Kramer's (2016) assertion that the national culture within which an organisation operates influences the organisational culture. That the same level of influence was not witnessed in the case of foreign banks, especially foreign non-Middle East banks, resonates with Schneider, Ehrhart and Macey's (2013) view that the national culture-organisational culture relationship is more influential than deterministic. If it were deterministic, one would have found all four bank types to have been influenced in the same way by the national culture.

The results, however, seem to confirm that an organisation's culture is a result of a conscious choice made by management, so its relationship with national culture is not deterministic but part of an organisation's adjustment to its environment as it seeks to achieve its objectives (Balthazard, Cooke and Porter 2006; Walsh 2004). The level of adjustment made is therefore dependent on the organisation's objectives; hence, foreign banks have different cultures from domestic banks as they have different objectives. Organisation culture differences confirm the view of Schneider, Ehrhart and Macey (2013) that a national culture does not determine organisational culture, but rather influences it. The level of influence seems to vary based on bank origins with domestic banks influenced more by the national culture. This confirms Schein's (2009) view that ingrained beliefs are derived from one's upbringing and environment and are therefore linked to the national culture.

Variations in influence could be attributable to the fact that, even at a national culture level, the culture is undergoing rapid change from mastery and control to harmonious culture. Organisations or banks are therefore bound to be situated somewhere along the continuum of mastery and/or control at one end of a spectrum and harmoniousness at the other. Further, bank employees subsist in the two cultures: the national and the organisational culture. They are therefore bound to bring into each culture aspects of the other, confirming Chandler's (2020) view that an organisation can have various sub-cultures. In the same manner, a client dealing with a bank experiences both cultures. The difference is in magnitude, with foreign banks exhibiting fewer of the aspects of national culture than domestic banks. The organisational cultures of local banks were found to have internalised learnt assumptions about their world— what is acceptable or not acceptable, and what works or does not work—that resembled those assumptions held in the national culture of Kuwait. This is reflected in bank practices relating to bank structure: level of centralisation or decentralisation of decision making; use of rules in

guiding operations; determination of positions of seniority; and relationships among jobs and grouping of people to get the work done. This is consistent with Janićijević's (2013) view that organisations' service delivery systems (structures) reflect the interaction between organisational and national cultures. It confirms the view of Hartnell, Ou and Kinicki (2011) that leaders shape organisational culture. Because leaders of local banks are largely Kuwaitis, their shaping of organisational culture is anchored in or informed by their national culture. That local bank cultures have more elements of national culture confirms Webster and White's (2010) claim that, in service organisations, as is the case with banks, there is a high level of interaction effect between organisational and national culture. Further, where there is alignment, there is a positive effect on organisational outcomes such as customer satisfaction. This is confirmed by the study's finding that domestic Islamic and domestic non-Islamic banks have cultures with a strong relationship to Kuwaiti culture and have significantly higher levels of the various dimensions of customer satisfaction.

The findings refute those of Naor, Linderman and Schroeder (2010) who proposed a manufacturing sector-based view that organisational culture on its own had more effect on performance than that of an alignment between national culture and organisational culture. This may be because banking is a service sector where production and consumption of the product cannot be separated (Bharadwaj, Varadarajan and Fahy 1993). As customers experience bank services, their perceptions of the bank as acting in a manner consistent with their own culture gives them satisfaction and increases their intention to continue doing business with the bank. Elsewhere, culture has been associated with customer satisfaction with bank service quality (Endara, Ali and Ab Yajid 2019).

8.3.2 Bank structure and Kuwaiti culture

Findings indicate that the relationship between bank structure and Kuwaiti culture was strong for domestic Islamic banks, average for domestic non-Islamic banks, and non-existent for foreign middle east and foreign non-Middle East banks. The poor effect of national culture on foreign bank structures is explained by the fact that bank structures are generic. However, one of the managers (DIB3) conceded that Kuwaiti culture is itself becoming westernised, so that banking structures are derived from the UK and links with Kuwaiti national culture weaken. That domestic Islamic banks showed a strong relationship is consistent with the finding that

Islamic banks are Shari'a compliant, to that extent that their practices mirror those of Kuwaiti Islamic culture, which, as already discussed, are similar to practices of domestic banks. The same applies to domestic non-Islamic banks because, although they do not necessarily operate along the principles of Islamic finance, they have incorporated national values in the way they operate. This is consistent with Schein's (2009) view that an organisation's structure is an expression of its culture as it is part of the visible components (artefacts) of that culture. In that regard, if domestic banks have cultures that incorporate elements of Kuwaiti national culture, then their structures are bound to reflect the same elements. Similarly, because foreign bank cultures do not bear close resemblance to the national culture, then their structures also reflect minimum influence from national culture. This is consistent with studies that have presented an organisation's culture as intertwined with its structure (Janićijević 2013; Mao et al. 2017).

8.3.3 Bank culture and structure

Generally, the relationship between bank culture and bank structure was found to be low. The phenomenon was explained as resulting from banks tending to have the same structure since '… most of the banks in Kuwait follow a standard structure that is adapted from Western banks, which are the basics of all banks' (DnIB4). However, even considering the sameness of bank structures, differences were noted between local banks and foreign banks. These differences are attributable to culture, given that the banks were found to have different cultures and that, among local banks, there was some customisation to align with national culture, in particular to address religious issues resulting in a stronger relationship between the organisational and national culture. This is consistent with what has been found in literature that Islam pervades all aspects of Kuwaiti social and business norms. In line with Schein's (2009) view on the origins of ingrained beliefs, domestic banks in that environment are bound to have both cultures and structures that account for the religious aspect. This illustrates that notwithstanding the 'sameness' of bank structures, there are aspects of local bank structures that seek to accommodate or incorporate aspects from national culture. This confirms Janićijević's (2013) claim that, whereas culture intrinsically influences behaviour, structure has extrinsic influence so that specific organisational cultures are associated with specific organisational structure elements in a mutually reinforcing manner. In that regard, although all Kuwaiti banks are guided by international standards in terms of their structures, there is still room for banks to customise their structures to the local culture.

173

Customisation of structures is consistent with Salancik and Pfeffer's (1977) view that the culture-structure relationship is part of a bank's process of adjusting to its environment to an extent that results in significant differences in the levels of customer satisfaction with a bank's service quality. This is because customers of domestic banks are caught up between different cultural practices: banking-based structures, which tend to be based on very formal rules, and cultural practices that are largely relational to the point of disregarding structures, rules, and time. Given that domestic banks' organisational cultures were found to have elements of national culture, it can be concluded that structures of domestic banks also incorporate aspects of the national culture. In that regard, even in situations where a bank reporting structure may be said to be flat, organisational cultural norms that are derived from national culture are still observed, resulting in practices consistent with a tall structure. A manager (DIB3) explained that '… in the end, our structure is very customized to our needs, even though it might be around 80% similar to other banks because this is what makes a bank, a bank'. Bank culture-structure relationship is therefore presented as a balancing act, so that every bank has its own unique way of thinking and doing things even though their structures may be similar. Each bank implements a structure based on its organisational culture. This seems consistent with literature that identifies organisational structure as one of the major artefacts of an organisation's culture (Câmpeanu-Sonea et al. 2010). It is also in line with Janićijević's (2013) view of the existence of a mutually reinforcing relationship between an organisation's structure and culture.

That the banks have similar structures defies Janićijević's (2013) assertion that there is an association between specific culture models and specific structure models. It is more consistent with the view that multiple cultures can be found within the same organisation (Chandler 2020; Denison, Nieminen and Kotrba, 2014; Wankhade 2012). This seems to be the case in Kuwaiti banks, which are under the influence of national culture but are also subject to international banking regulations; in addition, foreign banks are also subject to the cultures of their countries of origin. To that end, although Kuwaiti banks have the same structures dictated by international practice, customer service experiences are different, resulting in different levels of customer satisfaction. Further, both bank culture and bank structure were found to influence performance in all bank types in terms of how work is done and in providing service to customers, indicating that the two characteristics are mutually reinforcing.

8.3.4 Bank culture, structure, and work performance

Organisational culture and structure were found to affect the way work was performed regardless of bank type. Foreign non-Middle East banks use their culture to ensure that employees act in a manner consistent with the international banking standards, as opposed to following the national culture. When employees join foreign non-Middle East banks, they have to adjust to the bank culture in order to have a better understanding of customer expectations from a European bank. Within foreign Middle East banks, bank culture also affects how work is done when employees fall back on the culture as opposed to the structure as a way of getting things done faster. In all bank types, organisational culture was described as having a strong effect on work performance in general, as well as a strong effect on customer service. The relationship between bank structure and customer service was described as strong for all bank types, with the exception of foreign Middle East banks, where it was described as average. This is consistent with studies that have shown ingrained shared values (a component of organisational culture) as guiding employee behaviour and resulting in positive organisational outcomes (Jacobs et al. 2013; Posner 2010; Tsai 2011).

Qualitative findings on how managers of banks in Kuwait describe the relationship between Kuwaiti national culture and the organisational culture and between the organisational culture and organisational structure illustrate that, although banks have similar structures, their cultures differ based broadly on whether the bank is domestic or foreign. Structures are operationalised in different ways but are consistent with a bank's culture. Because domestic banks have cultures that resemble the national culture, their structures have elements of the national culture. Organisational cultures and structures were found to affect the way work is done and therefore customer experiences of bank services. Thus, although there was a perception among managers that their respective customers were generally satisfied with the services they receive, domestic banks' managers perceived their customers as having higher levels of satisfaction. That bank customers are generally satisfied with the services of banks in Kuwait is consistent with Alhemoud's (2010) findings.

In addition to establishing how bank managers describe the national culture-organisational structure-organisational structure relationship among banks in Kuwait, this study sought to establish how the nature of these relationships affects customer satisfaction with bank services.

The next section discusses findings from the quantitative survey relating to customer satisfaction with bank customer service quality dimensions derived from the SERVQUAL model by Parasuraman et al. (1988) and the CARTER model by Othman and Owen (2001), which are: assurance, empathy, reliability, responsiveness, tangibles, and religious compliance.

8.4 Levels of Customer Satisfaction Based on Bank Culture and Structures

Consistent with the study's conceptual framework, qualitative findings indicated that national culture (as the context) influences organisational culture, which in turn influences but is also influenced by organisational structure. Within the Kuwaiti banking sector, it was found that aspects of national culture are reflected in some banks' cultures and structures. Since customer expectations of service quality are partly influenced by their cultural background, when there is a high level of alignment among the three (national culture, bank culture, and bank structure), this impacts their satisfaction with a bank's services. Qualitative findings indicate a variation in levels of customer satisfaction across the different bank types with domestic banks perceiving themselves as having higher levels of satisfaction. Findings from the survey clarified the variations guided by the hypotheses (as shown in Table 8.1). This section discusses the findings relating to each of the hypotheses.

Variations were observed in levels of customer satisfaction with a bank's ability to perform the promised service (reliability), assist customers promptly (responsiveness), inspire trust and confidence (assurance), and provide individualised care (empathy) that could be linked to differences in banks' organisational cultures and structures. Both bank culture and bank structure were found to influence performance in all bank types in terms of how work is done and in providing service to customers. This is consistent with Mosley's (2007) position that, regardless of the direction of influence among national and organisational culture and organisational structure, organisations that are successful in the services sector have been found to leverage their organisational culture to construct structures as reflected by the internal environment that fosters employee customer service behaviours. It also confirms Janićijević's (2013) view that organisations deliver services through their reporting systems (structure), and that structure is affected by and also affects organisational culture, and both the organisational structure and organisational culture influence customer satisfaction.

Focusing on individual dimensions of customer satisfaction, the findings indicate the existence of a strong relationship among bank culture, bank structure, and Kuwaiti culture and higher levels of customer satisfaction with bank's assurance (H4 and H5), as indicated by personnel knowledge, courtesy, and ability to convey trust and confidence; empathy as seen through the ability to give customers individualised care (H6); responsiveness as seen through ability to help customers and give them prompt service (H2); tangibles as seen through physical facilities, equipment, and employee appearance (H1); and religious compliance as shown by operating in accordance with the principles of Islamic banking (H7). However, reliability, as represented by ability to perform the service dependably and accurately (H3), was found not to translate to the same levels of customer satisfaction.

8.4.1   Satisfaction with tangibles

Hypothesis 1, relating to tangibles, stated that: When elements of Kuwaiti national culture are incorporated in a bank's organisational culture and structure, customers would express high levels of satisfaction with the bank's physical facilities, equipment, and appearance of personnel. Qualitative findings indicated that domestic banks' artefact-related components of organisational cultures and structures were aligned with, and also had elements of, Kuwaiti national culture. Survey results indicated that domestic Islamic banks had significantly higher levels of satisfaction with bank tangibles followed by domestic non-Islamic banks. The results show that when elements of Kuwaiti national culture are incorporated into a bank's organisational culture and structure, customers express high levels of satisfaction with the bank's physical facilities, equipment, and appearance of personnel (tangibles) as indicated by domestic banks having higher levels of customer satisfaction with tangibles. That Islamic banking products and tangibles are critical for customer satisfaction in a predominantly Muslim environment was highlighted by Satrio and Kurniawan (2018), who found that availability of Islamic banking products and tangibles, together with responsiveness, affected customer satisfaction. Importance of tangibles was also supported by Ali (2018), who found that Islamic bank customers considered tangibles together with assurance as the most important factors for high service quality, while those in conventional banks attached more importance to assurance and innovation. Tangibility issues in the Kuwaiti environment includes provision of facilities that are consistent with the way in which the society is structured, such as separating men from women.

8.4.2   Satisfaction with responsiveness

Hypothesis 2 was that: When a bank's organisational structure is aligned to its organisational culture, the customers express high levels of satisfaction with the bank's willingness to help them and to provide prompt service (responsiveness). Qualitative findings indicated that domestic banks' organisational cultures and structures were aligned to and also had elements of Kuwaiti national culture. The quantitative findings support Hypothesis 2 as domestic Islamic and domestic non-Islamic banks have higher levels of customer satisfaction with the bank's responsiveness as represented by its willingness to help them and to provide prompt service. The findings confirm those from Asree, Zain and Razalli (2009), which indicate that there is a positive relationship between organisational culture and responsiveness to customers. The culture and structure of domestic banks were found to facilitate employee behaviours that are consistent with serving customers in a timely manner. Being responsive has been identified in literature as influencing bank choice and customer satisfaction (Ananda and Devesh 2018; Dsouza et al. 2018; Yilmaz, Ari and Gürbüz 2018). Responsiveness includes flexibility. Kuwaiti culture, like that of local banks, is low on adherence to rules as a result of being overly relational. Laxity in the application of rules by domestic banks matches that in the national culture and therefore accounts for high levels of customer satisfaction with the responsiveness of domestic banks. Earlier studies (Iberahim et al. 2016; Yousuf 2017) have associated flexibility with customer satisfaction as customers view flexibility as responsiveness. In the case of Kuwaiti banks, providing service in a manner that shows consideration for the local culture, and by implication religious beliefs, can be viewed as responsiveness. The findings resonate with those of several other studies (Al Dugaishem and Junaid Khawaja 2017; Satrio and Kurniawan 2018) that identified responsiveness among service quality attributes that contribute to customer satisfaction together with adherence to Shari'a requirements (Thaker, Khaliq and Thaker, 2016).

8.4.3 Satisfaction with reliability

Hypothesis 3, related to reliability, was that: When a bank's organisational structure is aligned to its organisational culture, the customers express high levels of satisfaction with the bank's reliability. Qualitative findings indicated that structures of domestic banks are more aligned to their organisational cultures than those of foreign banks. The findings support the study's Hypothesis 3 that because domestic Islamic and domestic non-Islamic banks have a strong relationship between their cultures and structures, they will have higher levels of customer satisfaction with the bank's ability to perform the service dependably and accurately (reliability) compared to foreign banks. That there is a link between reliability and customer satisfaction has been confirmed in a number of studies (Ananda and Devesh 2018; Kant and Jaiswal 2017; Peng and Moghavvemi 2015; Selvakumar 2016). Reliability was identified together with empathy and compliance as a significant predictor of customer satisfaction in Zanzibar Islamic banks (Khamis and AbRashid 2018), while Abdullah et al. (2014) found reliability to combine with responsiveness and assurance to predict customer satisfaction in New Zealand banks. Depending on cultural contexts, reliability seems to combine with different dimensions or aspects of service quality to produce customer satisfaction. That the relationship between bank type (and therefore culture and structure) and satisfaction with reliability is not as strong as that for the other quality service dimensions may indicate that, while there is a difference between domestic and foreign banks, alignment of bank culture and structure with national culture may not be the only explanatory factors. This confirms Pakurár's (2019) description of reliability as concerning a bank's ability to constantly maintain accurate records while delivering dependable services as promised. This ability goes beyond soft culture issues to more technical aspects of banking that cannot be glossed over by cultural practices. Seemingly confirming the weaker effect of reliability on customer satisfaction, Satrio and Kurniawan (2018) found that reliability, assurance, and empathy did not affect customer satisfaction as much as responsiveness, availability of Islamic banking products, and tangibles.

8.4.4 Satisfaction with assurance

Two hypotheses (H4 and H5) were advanced relating to assurance. H4 proposed that: When elements of Kuwaiti national culture are incorporated into a bank's organisational culture, customers would express high levels of satisfaction with bank personnel knowledge, courtesy,

and ability to convey trust and confidence. This hypothesis was supported by the findings. H5 was that: When elements of Kuwaiti national culture are incorporated in a bank's organisational structure, customers would express high levels of satisfaction with bank personnel knowledge, courtesy, and ability to convey trust and confidence. The hypothesis was also supported by the findings. Based on the qualitative findings, domestic Islamic and domestic non-Islamic banks were found to have elements of Kuwaiti national culture in their structures. The link came through from bank cultures having elements of national culture, which were in turn translated into organisational structure. Findings from the survey confirmed these bank types to have significantly higher levels of customer satisfaction with the assurance dimension.

Domestic Banks, whether Islamic or non-Islamic, were found to have higher levels of assurance-related satisfaction while they also had the closest similarity between organisational and national culture elements. Since assurance is about the bank inspiring customer trust and confidence in its products and services, it would seem that because customers see aspects of their culture in the way a bank relates to them (culture) and in the bank processes and procedures that facilitate customer bank interface (structure), they get a sense of assurance. According to Khan and Fasih (2014) such a situation comes from believing bank employees to be knowledgeable and capable of giving sound advice and instilling trust and confidence. Within an Islamic banking context, satisfaction would extend to addressing quality dimensions specific to Islamic banking. The findings are consistent with earlier studies that identified assurance with high service quality and customer satisfaction in Islamic banking (Ali 2018; Ali et al. 2020; Ananda and Devesh 2018).

8.4.5 Satisfaction with empathy

Hypothesis 6 stated that, because domestic Islamic and domestic non-Islamic banks have cultures with a strong relationship to Kuwaiti culture, they would have the highest levels of customer satisfaction with the bank's ability to give them individualised care—was supported by findings. Domestic banks were found to have higher levels of customer satisfaction with the quality dimension of empathy than their foreign counterparts. Empathy relates to caring and individual attention given to customers, which implies being adaptable to individual customer needs (Parasuraman, Zeithaml and Berry 1994). Rahimi (2017) identified adaptability among culture dimensions with a positive impact on customer satisfaction. It would seem, therefore,

that because domestic banks' cultures bear a higher resemblance to the national culture—partly indicated by seemingly having the same moral values and standards (Medberg and Heinonen 2014)—they are perceived as having adapted more and hence having higher levels of customer satisfaction with the service quality dimension empathy. Based on the view of Wieseke et al. (2012) that customers are more willing to forgive a service provider's faults when they view the provider as empathising with them, it is possible that the higher customer satisfaction levels are only indicative of the willingness to overlook some faults. In a Malaysia based study, Moghavvemi, Lee and Lee (2018) identified language as an aspect of culture that could facilitate giving customers individualised care and therefore empathising with them. Findings indicated that, in domestic banks, there was widespread use of the local language when serving customers, which was said to aid customers' sense of the bank staff empathising with customer needs. The study findings therefore confirm the results by Khamis and AbRashid (2018) and Yousuf (2017), who identified empathy among predictors of customer satisfaction in Islamic banks.

8.4.6 Satisfaction with religious compliance

The hypothesis relating to religious compliance (H7) was that: When elements of Kuwaiti national culture are incorporated in a bank's organisational culture and structure, customers would express high levels of satisfaction with the bank's ability to operate under the principle of Islamic finance (religious compliance). Qualitative findings showed domestic Islamic banks to completely comply with Islamic finance regulations. Results for religious compliance indicate that there is an association between religious compliance and customer satisfaction. Domestic banks' customers expressed higher levels of satisfaction with the bank's ability to operate under the principle of Islamic finance and therefore of being religiously compliant. The results are consistent with observations made elsewhere, such as those from Tabrani, Amin and Nizam (2018) and from Sumaedi, Juniarti and Bakti (2015), that associated compliance with trust resulting from bank employees being reliable and empathising with the clients. Although the study did not find compliance, and the related empathy and reliability, to be the sole significant predictor of customer satisfaction—as was found to be the case within Zanzibar Islamic banks (Khamis and AbRashid 2018)—it was certainly an important driver consistent with the results of Anouze, Alamro and Awwad (2018). Kuwait, being an Islamic state, has religion as its way of life. It permeates through all aspects of life, including engagement in

financial transactions. In that context, religious compliance becomes perhaps the single most important driver of customer satisfaction since it subsumes all other factors. In that regard, the study's findings on the influence of religious compliance on customer satisfaction are consistent with Medberg and Heinonen's (2014) view that shared moral values, responsibility values, relationship values, and heritage values are part of the invisible factors of bank service value. To that extent, those banks providing service in a manner consistent with these values, from an Islamic perspective, are offering customers the invisible aspects of bank service value that lead to customer satisfaction.

The findings seem to refute Al-Hunnayan and Al-Mutairi's (2016) claim that, for banking clients in Kuwait, faith is an insufficient reason for the preference of one bank over another. While it may not be the single reason for choosing a bank, the current study's findings indicate that religious compliance may be reason enough to remain with a specific bank, given that customer satisfaction has been associated with customer loyalty and a reluctance to change banks. The importance of religious compliance has been noted by, among others, Moghavvemi, Lee and Lee (2018), who found that Muslim bank users prefer products that are consistent with their faith. In the Islamic banking context, religious compliance is a major component of how customers perceive quality service, as Muslim bank users prefer bank products that adhere to Islamic principles (Moghavvemi, Lee and Lee 2018). In a Kuwaiti situation, a bank that provides Islamic products is therefore more likely to be perceived as being aligned to the national culture. Having Islamic products becomes part of its organisational culture, which also affects bank internal structures in their ability to deliver said products. Such a bank is more likely to be perceived by local customers as providing satisfactory service, which is consistent with the view of Gelfand et al. (2007) that a significant effect is derived from a situation where national culture and organisational culture are correlated. Consistent with this perspective, Webster and White (2010) found that, among service organisations, there is a significant interaction effect between organisational culture and national culture on organisational outcomes, so that those organisations operating in foreign countries but whose cultures are aligned to those of their countries of origin show lower levels of business outcomes than those whose cultures are more aligned to those of the host country.

8.5 Conclusion

Although qualitative data provided indicators of the characteristics of Kuwaiti national culture from the perspective of bank employees, the cultures of the different bank types, and their structures and the level of linkages among national culture, bank culture and bank structure, and their association with customer service, it did not show how the relationships impacted customer satisfaction. An understanding of the impact was derived from taking the relationships back into the field to map out variances in customer satisfaction based on bank types, given that these had been found to represent culture and structure differences. This was consistent with the view of Lawrence et al. (2013), who suggested that qualitative findings act as basic building blocks for understanding a phenomenon, as there still remains the need to collect data to support or refute the relationships among categories. In the current study, qualitative findings not only provide insight on the cultures of different bank types and their relationship with Kuwaiti culture, but to also gave a rough indication of customer satisfaction with bank services. In that regard, findings from the questionnaire survey served as a triangulation mechanism enabling the researcher to address the study's questions on levels of customer satisfaction by bank type, with bank type serving as a proxy for the state of relationships among national culture, organisational culture, and organisational structure. This aligns with the finding of Gillespie et al. (2008) that elements of organisational culture are associated with customer satisfaction.

Because studies have demonstrated a strong relationship between customer satisfaction and service quality to an extent that service quality is seen as a precursor to customer satisfaction (Stranjancevic and Bulatovic 2015), service quality measures were used as proxies of customer satisfaction (Izogo and Ogba 2015; Khan and Fasih 2014). Overall findings on customer satisfaction with assurance, empathy, responsiveness, tangibles, and religious compliance were supportive of the advanced hypothesis. However, the hypothesis relating to reliability was only partially supported. What is clear is that the results on what is considered important for customer satisfaction, as seen through perceptions of service quality, is not consistent from situation to situation. Al-Deehani and Aldeehani (2017) found that customers of Islamic banks and those of conventional banks have different perceptions of service quality. This, by implication, means their customer satisfaction is not necessarily derived from the same bank services or conduct. This is confirmed by the study by Moghavvemi, Lee and Lee (2018), who

observed that previous studies of service quality have not suggested any one of the ways of measuring service quality to be generalisable across different contexts such as customer types, industry sectors, and country level. This suggests that perceptions of service quality and therefore customer satisfaction are context specific, and within the contexts also involve cultural issues.

In this research, domestic Islamic banks had higher levels of customer satisfaction, creating an impression that the religious aspect of cultural fit was responsible for the satisfaction. This association is, however, refuted in the study by Al-Hunnayan and Al-Mutairi (2016, cited in Aldeehani 2018) who, with reference to banking clients in Kuwait, posited that provision of a wide range of services was a more relevant reason than faith preference for selecting one bank over another. Moghavvemi, Lee and Lee (2018) found that customers' satisfaction with the same bank differed based on whether or not the customers were national or foreign. For example, staff competences and knowledge were found to be more important to local bank customers, while foreign bank customers valued more bank image and Internet banking services. This may indicate a situation where local customers perceive the banks as acting in a manner consistent with their own cultural practices.

Although the influence of national culture on organisational culture has been noted in extant literature, and culture has been identified as a critical driver of positive organisational outcomes such as customer satisfaction (Gillepsie et al. 2008), Janićijević (2013) argued that organisational culture on its own does not account for employee behaviour because structure also plays a role. This research has demonstrated that the organisational culture and structure relationship is mutually reinforcing in achieving customer satisfaction in a manner consistent with Janićijević's (2013) assertion that culture influences behaviour in an intrinsic manner, while structure does so in an extrinsic manner. Among domestic banks in Kuwait, there is a high level of alignment between national culture and bank culture and a moderate level of alignment between bank culture and structure as compared to the case among foreign banks, especially those not originating in the Middle East. The differences among bank cultures are therefore in tandem with bank origins, so that being a domestic bank is synonymous with having an organisational culture that incorporates aspects of the national culture, and also with having aspects of national culture reflected in the bank structure. This is despite banks generally having similar structures. In operationalising the structures, domestic banks incorporate

elements specific to the national culture, which seems to result in significantly higher levels of customer satisfaction with bank service quality. The overall results are partly consistent with earlier studies on the interaction between organisational culture and customer satisfaction, for example with those who link customer satisfaction to: having shared moral values and standards (Medberg and Heinonen 2014); offering products and services consistent with one's faith (Moghavvemi, Lee and Lee 2018; Satrio and Kurniawan 2018); being responsive and flexible to address context issues (Al Dugaishem and Junaid Khawaja 2017; Satrio and Kurniawan 2018); and the weak association between customer satisfaction and reliability (Satrio and Kurniawan 2018). However, the findings are inconsistent with others such as those by Al-Hunnayan and Al-Mutairi (2016), who contested the link between a customer's faith and bank preference and, by implication, satisfaction with services.

The study findings provide an enhanced understanding of: 1) the implications of national culture elements or aspects brought into the organisation by employees on a bank's own culture; 2) the relationship between a bank's culture and its structure given that both are major components of strategy implementation and therefore bank's ability to orchestrate quality service in order achieve customer satisfaction; and 3) the nexus of national culture, organisational culture and structure, and customer satisfaction as a way of enabling the banks to adjust their cultures and structures in a manner that facilitates delivery of satisfactory services to their Kuwaiti customers whose cultural background is presented as predominantly harmonious in terms of relationship with the environment, collectivist in terms of social organisation, hierarchical in terms of power distribution, particularistic in terms of rules orientation, and polychronic in terms of time orientation.

The next chapter presents the study's recommendations, limitations, areas for further research, and conclusion.

CHAPTER 9 CONCLUSION

In the context of the notable oil-driven growth buttressed by large-scale, government supported projects, this study explored the extent of the influence of Kuwaiti culture on banks' organisational cultures and organisational structures. This was in view of Schneider, Ehrhart and Macey's (2013) proposition that organisations within the same national culture can have different organisational cultures and structures. Further, the study set out to determine whether there are any differences in levels of bank customer satisfaction that can be explained by differences in organisational culture and structure. The study was guided by the following objectives:

1.   To assess the influence that national culture has on the organisational cultures of banks in Kuwait.

2.   To assess the interaction between organisational culture and organisational structure within the banks in Kuwait.

3.   To establish whether there are variations in levels of customer satisfaction attributable to bank cultures' closeness to Kuwaiti national culture; and

4.   To establish whether there are variations in levels of customer satisfaction that could be attributable to differences in bank culture and structure.

9.1 Reflecting on the Research

Following the introduction chapter, this study commenced with an account of Kuwait's customs, religions, demographics, and history of the banking sector. It was observed that Kuwait's labour market comprises a mixture of people from different nationalities and cultures, and these people are also employees and customers of banks in Kuwait. In order to enhance the researcher's understanding of national and organisational cultures and organisational structures, relevant literature was reviewed. This culminated in the use of Nardon and Steers' (2009) dimensions of culture for analysing Kuwaiti national culture in terms of relationship with the environment; social organisation; power distribution; rule orientation and time orientation; Janićijević's (2011) view of organisational culture as the way an organisation is controlled in terms of level of centralisation or decentralisation of decision making, use of rules

to guide operations, how jobs report and relate to each other, how people are grouped to get the work done, and how positions of seniority in the organisation are determined; and Deal and Kennedy's (2000) view of organisational structure as a visible element of culture that reinforces and is itself reinforced by the organisational culture (Gultekin 2014; Martins and Terblanche 2003). Literature indicated that national culture, organisational culture, and organisational structure are related in a non-deterministic manner in that, while organisational culture draws some elements from the national culture, organisations in the same national cultural context could still have different cultures as determined by the need to create an internal environment (structure) that is conducive to customer service behaviours that result in customer satisfaction. The fourth chapter reviewed literature on service quality in view of studies that have demonstrated that service quality measures can be viewed as proxy measures for customer satisfaction (Othman and Owen 2001; Parasuraman et al. 1988). Concepts in the literature reviewed in Chapters 3 and 4 were combined to come up with the study's conceptual framework of the bank culture, bank structure, and national culture relationship and with proxy measures of customer satisfaction. A sequential mixed methods design (involving documents analysis, interviews, and a quantitative survey) was used to address the research objectives. The study's qualitative and quantitative findings were presented in two chapters (Chapters 6 and 7) and combined at the discussion stage in Chapter 8.

Based on the last three chapters (6, 7, and 8), the rest of this chapter is structured as follows:

1. Summary of findings and conclusions for each objective
2. Implications and recommendations
3. Contribution to theory
4. Limitations
5. Suggestions for further research.

9.2 Summary of Findings

Objective 1: To assess the influence of national culture on the organisational cultures of banks in Kuwait.

The objective was supported by the research question: How do employees of banks in Kuwait describe the relationship between Kuwaiti national culture and the organisational culture of the banks for which they work?

The similarity between the organisational culture of banks in Kuwait and the national culture was found to differ based on the type of bank whether it is a domestic Islamic bank, domestic non-Islamic bank, foreign-middle East bank, or foreign non-middle East bank (Table 6.2). Organisational cultures of domestic Islamic banks were found to be most similar to the national culture, followed by those of domestic non-Islamic banks. Kuwaiti national culture was therefore found to have a higher influence on domestic banks compared to that on foreign banks leading to the conclusion that: Domestic banks have organisational cultures with a strong relationship to Kuwaiti national culture. To that end, domestic banks represent a different type of culture from that of foreign banks. That domestic bank cultures have more elements of national culture confirms Webster and White's (2010) view that, within the services sector, there are high levels of interaction effect between organisational and national cultures.

Objective 2: To assess the interaction between national culture, organisational culture, and organisational structure within the banks in Kuwait.

The objective was supported by the research question: How do employees of banks in Kuwait describe the relationship between the organisational culture and organisational structure of the banks for which they work?

The relationship between bank structure, bank culture, and Kuwaiti culture was found to be strong for domestic Islamic banks, average for domestic non-Islamic banks, and non-existent for foreign middle east and foreign non-Middle East banks (Table 6.3 and Table 6.4). Among domestic banks, it was noted that there was some customisation of structures to align with national culture, using aspects of national culture found in bank culture. It was therefore concluded that: Domestic Islamic and domestic non-Islamic banks have a strong relationship between their cultures and structures, and also have structures with some relationship to Kuwaiti culture. The conclusion confirms that an organisation's structure is a visible expression of its culture (Schein, 2009) and that an organisation's culture is intertwined with its structure (Janićijević, 2013; Mao et al. 2017).

Objectives 3 and 4 related to bank culture, structure, and customer satisfaction. Objective 3: To establish whether there are variations in levels of customer satisfaction attributable to bank cultures' closeness to Kuwaiti national culture. The study findings indicated that:

1. There are variations in levels of customer satisfaction with the quality dimension of assurance between banks, which can be attributable to bank culture closeness to Kuwaiti national culture, as indicated by the findings supporting the hypothesis that, because domestic banks have cultures with a strong relationship to Kuwaiti culture, they would have the highest levels of customer satisfaction with bank personnel knowledge, courtesy, and ability to convey trust and confidence.

2. There are variations in levels of customer satisfaction with the quality dimension of empathy between banks, which can be attributable to bank cultures' closeness to Kuwaiti national culture, as indicated by the findings supporting the hypothesis that, because domestic banks have cultures with a strong relationship to Kuwaiti culture, they will have the highest levels of customer satisfaction with a bank's ability to give them individualised care.

Objective 4: To establish whether there are variations in levels of customer satisfaction that could be attributable to differences in bank culture and structure. With regard to the objective, the study made the following findings:

1. There are variations in levels of customer satisfaction with the quality dimension of assurance between banks, which can be attributable to bank structure's closeness to Kuwaiti national culture. Differences in structure were traced to banks deriving elements of their structure from their culture. The findings supported the hypothesis that, because domestic banks have structures with a strong relationship with Kuwaiti culture, they would have the highest levels of customer satisfaction with bank personnel knowledge, courtesy, and ability to convey trust and confidence.

2. There are variations in levels of customer satisfaction with the quality dimension of responsiveness between banks which can be attributable to the strength of relationship between a banks culture and its structure as indicated by the findings' support for the hypothesis that because domestic banks have a strong relationship

189

between their cultures and structures they will have the highest levels of customer satisfaction with the bank's willingness to help them and to provide prompt service.

3. There are variations in levels of customer satisfaction with the quality dimension of tangibles between banks, which can be attributable to the strength of elements of Kuwaiti culture found in the cultures and structures of banks, as indicated by findings' support for the hypothesis that domestic banks have the highest levels of customer satisfaction with a bank's physical facilities, equipment, and appearance of personnel.

4. There are variations in levels of customer satisfaction with the quality dimension of religious compliance between banks, which can be attributable to the strength of elements of Kuwaiti culture found in the cultures and structures of banks, as indicated by findings supporting the hypothesis that, because of the strong elements of Kuwaiti culture in the cultures and structures of domestic banks, they will have the highest levels of customer satisfaction with the bank's ability to operate under the principles of Islamic finance.

An exception was observed on the service dimension of reliability, which was a departure from the other five dimensions. Although there are variations in levels of customer satisfaction with the service quality dimension of reliability between banks, which can be attributable to the strength of relationship between a bank's culture and structure, the difference between domestic banks and foreign banks is not as significant as that for the other quality service dimensions, indicating the possibility of other factors coming into play.

The findings reported in Chapter 7 showed that, at the $p = .01$ level of significance, there is an association between bank culture and structure (as represented by being either domestic or foreign) and customer satisfaction along the dimensions: assurance, empathy, responsiveness, reliability, and tangibles. For all satisfaction dimensions, domestic bank customers were found to have higher levels of satisfaction than their foreign bank counterparts. All the study's hypotheses (1 to 7) were therefore supported, which confirmed the qualitative findings regarding differences in bank cultures based depending on whether a bank was domestic or foreign and on whether a bank was an Islamic bank or a non-Islamic bank. However, no significant differences were observed among domestic banks to an extent that they were grouped as having the same bank culture. This is consistent with the fact that the Kuwait

environment is characterised by religion as an integral part of national culture that affects and influences every aspect of life.

The study findings highlighted the implications of national culture elements, brought into the organisation by employees, on a bank's culture. It further illustrated that, notwithstanding the fact that bank structures are dictated by industry-wide international standards, where religion is a dominant part of a national culture, and of even a bank's culture, aspects of the culture are also reflected in the latter's structure. This is because both culture and structure influence a bank's ability to orchestrate quality service and to achieve customer satisfaction. The study also contributed evidence to illustrate that, while the relationship between an organisation and its national cultural context is not deterministic, in a service-oriented sector, aligning organisational culture and structure to critical aspects of national culture is associated with higher levels of customer satisfaction.

9.3 Study's Contribution

This study's findings contribute at methodological, theoretical, managerial practices, front staff practices, and policy formulation levels.

9.3.1 Methodological contribution

The study's qualitative phase provided information on characteristics of Kuwaiti national culture and banks' cultures and structures, from the perspective of bank employees and indicated possible association with customer service provision. Based on the qualitative findings, the researcher hypothesised that differences in the national culture-bank structure relationship explains differences in levels of customer satisfaction with the different groups of banks. Proceeding to the confirmatory stage through collection and analysis of quantitative data to support or refute the suspected relationships facilitated the emergence of a more parsimonious explanation of the national culture-organisational structure-customer satisfaction relationship. Adopting such an approach (exploratory and confirmatory) in dealing with the influence of Kuwaiti national culture on bank cultures, structures, and performance (as seen through customer satisfaction) was unique to this study. At a methodological level, therefore, the way the study employed mixed methods opens possibilities of using the same approach to undertake similar studies in the banking sector within other Middle East countries.

191

9.3.2   Contribution to theory

The study's contribution to theory is in four areas: categorisation of banks based on cultural orientation; interface of Kuwaiti national culture and banks' cultures and structures; enablers of customer satisfaction; and reliability as an exception.

Categorisation of banks

The study provided research-based evidence on the cultural orientation of banks operating in Kuwait and shows that domestic bank cultures have close resemblance to Kuwaiti national culture, which is evident in their organisational structures. Foreign banks originating from the Middle East did not have the same level of resemblance to Kuwaiti culture, a situation that shows the strength of country-specific domestic culture. The study's contribution in this regard is highlighting that, although the Middle East region is at times presented as having a homogenous culture (Budhwar et al. 2019), there are salient differences in national cultures. In that regard, sharing religious beliefs as the basis of national culture does not necessarily mean that the national cultures will be similar to the extent of influencing organisational cultures, structures, and performance outcomes in the same way.

Interface of Kuwaiti national culture and banks' cultures and structures

With previous studies on Kuwait banks predominantly focusing on bank governance (Al-Said and Al-Shammari 2013; Al-Shammari and Al-Sultan 2010); efficiency (Abdmoulah and Laabas 2012; Khokhar et al. 2020); financial performance (AlAli 2019; Alyousef et al. 2019; AlKulaib, Almudhaf and Al-Jassar 2013); customer satisfaction (Alhemoud 2010); customer loyalty (Aldaihani and Ali 2019) and determinants of service quality (Al-Wugaya 2019), this study added the dimension of investigating customer satisfaction in the context of alignment of bank culture and structure with national culture. With a mixture of domestic Islamic, domestic non-Islamic, foreign Arab, and foreign non-Arab banks operating in Kuwait, this research has filled a gap by focusing on the following interactions and their effects on customer satisfaction relating to assurance, empathy, tangibles, responsiveness, reliability, and compliance:

- Bank culture and Kuwaiti national culture;

- Bank structure and Kuwaiti national culture; and
- Bank culture and bank structure.

The study's focus on each of the three relationships contributes toward pursuing further explanations of the relationships. This would not have been possible if culture and structure were handled as a single factor, consistent with the view that structure is a visible expression of culture (Janićijević 2013). In this instance, structure is treated as both an expression of culture and as a factor whose relationship with national culture and customer satisfaction is worth independent investigation.

The current study shows that, for purposes of delivering satisfactory service quality to customers, the external cultural environment is another factor that requires consideration. Aligning with the environment or context is an extension of McKinsey's 7 Ss model (Section 3.5) which does not include the external environment as represented by the national culture. The study therefore suggests an additional S should be added to the McKinsey model: situational national culture.

Enablers of customer satisfaction

Although studies have highlighted a possible link between organisational culture and customer satisfaction (Endara, Ali and Ab Yajid 2019; MacIntosh and Doherty 2007

), the researcher is not aware of any research that has linked alignment of culture and structure to customer satisfaction with service quality. The finding that aligning organisational culture and structure to specific elements of a religion-dominated national culture influences levels of customer satisfaction is unique to this study. The study has indicated the need for an organisation to go beyond religious compliance in seeking elements of national culture that can be leveraged as enablers of enhanced customer satisfaction.

Reliability as an exception

The finding that the intensity of levels of customer satisfaction resulting from the organisational culture and structure alignment with national culture do not extend to the reliability dimension of customer satisfaction is novel. It shows that customer expectation of 'reliable banking services' is culture neutral. It may also indicate that, where there is perceived compliance with

religious aspects of banking regulations, reliability is either assumed or considered subsumed under compliance.

The study has therefore theorised that, with specific reference to banks in Kuwait, aligning organisational culture and structure with relevant elements of national culture results in positive customer perceptions of a bank's ability to deliver satisfactory services, resulting in higher levels of customer satisfaction. It has further theorised that, in the Kuwaiti banking sector, the 'reliability' dimension of customer satisfaction is culture neutral. The study has therefore extended the national culture-organisational culture relationship with customer satisfaction by demonstrating that closeness between the first two is not sufficient explanation for differences in organisational performance, as the organisational structure must also be aligned and reinforced by both cultures.

9.3.3 Contribution to practice

The findings highlight that, to achieve customer satisfaction, a bank's structure and culture must be aligned with the national culture. This was illustrated by that domestic banks had strong links with Kuwaiti national culture and were also associated with higher levels of customer satisfaction with regards to quality of service. This implies that, as management adopts or implements international practices, they need to remain flexible enough to adapt the practices to domestic cultural realities so that they are in tandem with customers' perceptions of quality service. The study therefore contributes to management practice by highlighting the importance of aligning a bank's organisational practices (and therefore its culture and structure) to its external environment, which is its context. In this case, the contribution relates to Kuwaiti bank managers aligning their practices to those elements at the core of Kuwait's religion dominated culture.

Another contribution to management practice is the need to know aspects of quality service that must be aligned to the national culture. Although domestic banks had higher levels of customer satisfaction with all dimensions of service quality, reliability was lower than for the other dimensions. Given Pakurár's (2019) description of reliability as encompassing ability to constantly maintain accurate records and deliver promised services in a dependable manner, this study highlights to bank management the need to be aware of aspects of their industry that do not lend themselves to flexibility in order to accommodate contextual cultural practices.

194

This awareness enables management to focus on areas that can enhance customer satisfaction with service quality. One such area is the role of front office personnel.

Front office bank staff serve as the interface between bank operations and customers. Findings on levels of customer satisfaction with various quality service dimensions provide information on frontline operations that require more attention. Further, for foreign banks not performing as well as domestic banks on customer satisfaction, this study contributes recommendations to specific national culture-organisational culture (practices) that frontline staff need to align given that, in Muslim societies, national cultural values have been known to guide people more than organisational values. In that regard, although the banking sector may be subject to international best practices in areas including interaction with clients, there is clear need for those in contact with clients to balance the practices with customer expectations that are driven by the predominant Muslim culture.

For domestic banks, the findings contribute towards their ability to respond to increased competition resulting from the opening of the Kuwaiti banking sector to more foreign bank branches. Knowing the extent to which each aspect of quality service is affected by organisational culture and structure issues will enable managers to respond in a more focused manner.

Another contribution to practice relates to the cultures of foreign Middle East banks operating in Kuwait. That these banks' cultures are not as aligned to the Kuwaiti national culture as domestic banks highlights that they should not take national culture issues for granted but should deliberately seek to establish alignment with relevant aspects of Kuwaiti national culture.

9.3.5   Contribution to policy

The study contributes to policy at Central Bank of Kuwait level and at individual bank level. The Central Bank of Kuwait has allowed foreign banks to have more branches. This has resulted in the populace having more choice in banking services. The study's findings, however, indicate that customer satisfaction with foreign banks is currently significantly lower than with domestic banks. Since the increase in foreign bank branches is presumably meant to accord customers increased access to varied banking experiences, it is critical that policies are

introduced to ensure that no interested segments of society are excluded. For example, Morsy (2020) found that, in countries where foreign-owned banks have a small presence, women's participation in the financial sector is low. Policymakers (Central Bank) may therefore need to consider introducing mandatory minimum levels of cultural alignment—for example, provision of physical spaces for different genders—to facilitate financial inclusion.

The results have shown that aligning bank culture and structure to national culture has a positive impact on customer satisfaction. As foreign banks increase their branches in Kuwait, they may need to formulate policies that would enable them to increase their share of Kuwait's national market. Such a move is necessary in view of the Kuwait government's Kuwaitization policy, which is meant to reform the labour market by increasing the percentage of nationals occupying positions in both the public and private sector (Olver-Ellis 2020). Failure to adjust to these changes may, in the long run, affect foreign banks' ability to attract local clients.

9.4 Implications and Recommendations

This study has five implications for banks operating in Kuwait. The first implication is that, given Kuwaiti national culture's integration with Islam, which permeates every aspect of life, it is not possible for a service provider to satisfy customers without conducting their business in a manner that embraces aspects of national culture. The second implication is that, while bank structures are guided by international industry standards, to satisfy customers in specific markets, it is necessary for banks to customise their structures in order to be context sensitive to national culture-related customer expectations. The third implication is that, to achieve customer satisfaction with a bank's reliability, it is not enough to only provide Islamic products, as customers also expect a bank to exhibit technical competences that go beyond cultural issues. Fourthly, because the majority of survey respondents were female, the results predominantly represent peculiar needs of female customers derived from an Islamic culture, which banks must address in order to satisfy this customer segment. Finally, the lower satisfaction levels among foreign banks, especially foreign non-Middle East banks, suggest a need for these banks to have some Shari'a products to appeal to local customers.

It is apparent that, although Kuwaiti national culture is portrayed as undergoing changes, some core elements remain unchanged. It is therefore recommended that foreign banks in Kuwait need to consider incorporating core aspects of national culture within their culture and

structures in order to attain higher levels of customer satisfaction. It is also apparent that there are some international culture-neutral aspects of banking standards to which customers expect banks to adhere. It is therefore recommended that domestic banks need to integrate the standards into their organisational cultures and structures and seek to achieve a healthy balance in order to achieve holistic customer satisfaction.

9.5 Limitations and Recommendations for Future Research

The study's limitations are in the following areas: inadequate mix of the interviewees by bank origin during the study's first phase; gender imbalance in the survey sample; and the absence of data to explain why the quality service dimension of reliability presented results different from the other dimensions.

Mix of interviewees: The sample size for the qualitative phase was limited in terms of representation of foreign banks. This could have compromised the quality of information obtained. For example, one of the interviewees representing foreign non-Middle East banks did not provide data with the necessary depth to give a clear view of the relationship between the bank culture, structure, and Kuwaiti culture. It may be necessary for future studies to conduct more interviews focusing on non-Middle East foreign banks in order to obtain more detailed and useful data.

Gender imbalance in the survey sample: The sample for the questionnaire survey had an over-representation of women. This situation may have made the results a reflection of female clients' perceptions of satisfaction with service quality. Future studies using a more balanced sample may be necessary to provide a more representative reflection of customer perceptions. This is particularly so because, in Kuwaiti culture, much as it is evolving, women still occupy traditionally defined roles. It would be interesting, for example, to see whether a predominantly male sample would attach as much importance to the dimension of tangibles, which, among other things, addresses separation of women from men in banking halls.

Insufficient explanatory data: There was insufficient data to establish why the service quality dimension of reliability was perceived differently from the other five dimensions. It is possible that, since reliability includes being dependable and accurate, this may be covered by the dimensions of compliance. Follow-up research may need to focus on reliability to establish

why it has a weaker association with the organisational culture-organisational structure relationship.

There are further opportunities for future research in three areas: effects of increased foreign bank branches on women's access to banking, bank preference in the face of increased choices, and effect of bank size on its culture.

Effects of increased foreign bank branches on women's access to banking: Most of the respondents to this study's survey were women. This runs contrary to Morsy's (2020) contention that, in some countries, scarcity of foreign-owned banks is associated with women's low participation in the financial sector. There is an opportunity for research on whether the high representation of women in this study reflects their level of participation as clients of banks in Kuwait. Further, with the increase in foreign bank branches and Morsy's claims, future studies can investigate whether, over time, there is going to be an increase in women's inclusion in the banking sector in terms of accessed services.

Bank preference in the face of increased choices: This study's findings are inconsistent with those that contest the link between a customer's faith and bank preference and satisfaction with services (Al-Hunnayan and Al-Mutairi 2016). The findings showed that the local population preferred banking with domestic banks, which was interpreted as indicating a preference for banks with a culture similar to that of the religion-based national culture. Another possible reason, however, could have been the inconvenience presented by few foreign bank branches. With the increased number of foreign bank branches, and therefore more banking options for Kuwaiti nationals, it is worth assessing whether a customer's faith continues to influence bank preference.

Effect of size on bank culture: Studies have associated organisation size and organisation culture (Pun and Jaggernath-Furlonge 2012). The foreign bank cultures reported in this study were based on banks that had single and relatively small branches. Now that foreign banks can have multiple branches, it may be necessary to investigate whether the cultures of these banks will change as a result of increased numbers of employees and customers.

9.6 Chapter Conclusion

This study established that elements of national culture can, to a large extent, be observed in the cultures and structures of domestic banks in Kuwait. This was found not to be the case for foreign banks. Furthermore, the study's findings indicated that there was a link between the extent to which a bank's culture and structure incorporated elements of national culture, and levels of customer satisfaction with the quality of its services. The findings therefore illustrated that, although bank structures are dictated by industry-wide international standards, where religion is a dominant part of a national culture, the national culture extends to organisational cultures and structures in a way that influences the organisation's ability to deliver quality service and achieve customer satisfaction. Although the relationship between an organisation and its national cultural context is not necessarily deterministic, alignment of organisational culture and structure in the Kuwaiti banking sector to critical elements of national culture is associated with higher levels of customer satisfaction.

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Appendix 1: Questions for Interviewees (Arabic)

الجزء الاول:

خمسة أبعاد مشتركة للثقافة الوطنية و هي: العلاقة مع البيئة ؛ منظمة اجتماعية ؛ توزيع السلطة ؛ توجه القواعد و القوانين ؛ وتوجيه الوقت. يرجى الإشارة إلى ما تعتبره العناصر الرئيسية للثقافة الوطنية الكويتية تحت كل عنوان من العناوين الفرعية التالية:

العلاقة مع البيئة: (تختلف المجتمعات في كيفية ارتباطها بالبيئة. يسعى البعض إلى السيطرة على البيئة أو التحكم فيها ، بينما يسعى البعض الآخر للانسجام و التأقلم معها)

منظمة اجتماعية: (هياكل العلاقات الاجتماعية تختلف من ثقافة إلى أخرى. يتم تنظيم المجتمعات إما على أساس المجموعات (الجماعية) أو على الأفراد (الفردية))

توزيع السلطة: (يشير إلى الطريقة التي ينظم بها الأفراد علاقاتهم سواء كانت مرتبطة على مبدأ المساواة أو أنها تتصل بطريقة هرمية)

أما .توجه القواعد و القوانين: (الشمولية:هي الأفكار والممارسات التي يمكن أن تطبق في كل مكان دون تعديل وتمتاز الثقافة مع . الخصوصية : هي الاعتقاد بأن الظروف هي التي تحدد كيف ينبغي تطبيق الأفكار والممارسات الشمولية العالية بالتركيز على القواعد الرسمية أكثر من تركيزها على العلاقات أو تكون عقود الأعمال ذات التزام محدد بالتركيز أكثر على العلاقات والثقة بدلا عن أما الثقافات مع الخصوصية العالية. ويعتقد الأفراد بأن الصفق هي صفقة القواعد الرسمية)

توجه الوقت: للثقافات اتجاه ماضي أو حاضر أو مستقبلي للوقت. التوجه الماضي: يميلون الى الحفاظ على التقاليد والعادات في كثير من الأحيان دون سؤال و في التخطيط يستخدمون ما حدث في الماضي لتوقع ما يمكن أن يحدث في المستقبل. التوجه الحاضر: تركز بشكل أكبر على الوضع الحالي و يعتبرون أن الماضي ليس له صلة والمستقبل غير مؤكد. التوجه المستقبلي: متفائلون بالمستقبل ويحبون التغيير ولا يهتمون كثيرًا بالتقاليد)

الثقافة التنظيمية : هي مجموعة القيم والمعايير والسلوكيات والتصرفات والإشارات وأساليب التعامل والمعاملة التي تصدر عن الموظفين ويلمسها المتعاملين والمجتمع الذي تتواجد فيه المنظمة (وزارة-إدارة - مؤسسة-شركة - إلخ) سواء كان داخل الثقافة التنظيمية في أي منظمة تعتبر قوة دافعة ومحركة لتوحيد الطاقات والامكانيات .أوقات العمل الرسمي أو خارجه نحوتحقيق الأهداف المشتركة وقبول تحمل المخاطرة والتوجه نحو التجديد والتطوير والابتكار.

العوامل المكونة للثقافة التنظيمية:

بيئة العمل   منتجات وخدمات المنظمة, اسم وشعار المنظمة وأية دلالات أو أشكال أخرى -:أولاً, عوامل ومتغيرات مرئية أي المباني والمكاتب والفروع خاصة بالمنظمة الأثاث والتصاميم الداخلية والخارجية ـ اعلانات ونشرات ومطبوعات المنظمة على اختلافها ـ مساهمات وخدمات المنظمة وتأثيرها في المجتمع

سلوكيات وتصرفات الموظفين ـ اسلوب وطريقة تعامل الموظفين مع العملاء والمجتمع : ثانياً, عوامل ومتغيرات غير مرئية بشكل عام داخل وخارج ساعات العمل ـ اسلوب الموظفين في تقديم المنتجات والخدمات التي تقدمها المنظمة للمجتمع ـ اراء وافكار وتوجهات الموظفين بما يتعلق بالقضايا الاجتماعية ـ مدى التزام الموظفين بالصورة العامة التي تطرحها المنظمة لنفسها داخل المجتمع ـ الأمور التي يفتخر بها الموظفون كونهم أعضاء في المنظمة ـ شعور الموظفين تجاه المنظمة والصورة التي يحملونها وينقلونها للجمهور الخارجي ـ سياسات وإجراءات عمل المنظمة ـ سبب وجود المنظمة

ما هي العناصر الرئيسية المرئية لثقافة البنك (التنظيمية) لديكم؟

ما هي العناصر الرئيسية الغير مرئية لثقافة البنك (التنظيمية) لديكم ؟

كيف تصف العلاقة بين عناصر الثقافة الوطنية الكويتية وعناصر الثقافة في البنك لديكم ؟

الجزء الثاني(ب):

الهيكل التنظيمي: هو نظام يوضح مهام المنظمة، والتفاعلات والعلاقات بين وحداتها من جهة، والأطراف ذات المصلحة من اساسيات الهيكل التنظيمي كيفية تقسيم المهام، ومن يكون المسؤول بتمثيلهم أمام المدير، وكذلك يحدد من جهة أخرى.

لنا آليات التنسيق الرسمية بين الأقسام والمستويات الإدارية، إلى جانب تحديده لأنماط التفاعل التي يتوجب إتباعها في موقع العمل.

ما هي العناصر الرئيسية في الهيكل التنظيمي للبنك لديكم؟

كيف تصف العلاقة بين الهيكل التنظيمي للبنك لديكم وثقافته التنظيمية؟

كيف تصف العلاقة بين الهيكل التنظيمي للبنك لديكم والثقافة الكويتية؟

كيف يؤثر الهيكل التنظيمي للبنك على قدرته في خدمة عملائه؟

كيف يؤثر ثقافة البنك (التنظيمية)على قدرته في خدمة عملائه؟

كيف تؤثر ثقافة البنك (التنظيمية) على آلية و اسلوب العمل داخل البنك؟

Appendix 2: Questions for Interviewees (English)

PART 1:

Five common themes of national culture are relationship with the environment; social organization; power distribution; rule orientation and time orientation. Please indicate what you consider to be the main elements of Kuwaiti national culture under each one of the following sub-headings:

1. Relationship with the environment: [Societies differ in how they relate with the environment. Some seek to master or control the environment, some to subdue it while others seek to live in harmony with it.]

2. Social organisation: [Structures of social relations vary from culture to culture. Societies are organized either based on groups (collectivistic) or on individuals (individualistic).]

3. Power distribution: [Power distribution refers to the way individuals structure their relationships in terms of whether they relate as equals or they relate in a hierarchical manner.]

4. Rule orientation: Rule orientation refers to the extent to which rules are used to reduce uncertainty in a society].

5. Time orientation: Cultures have a past, present or future orientation of time. Those with a past orientation place value on the preservation of traditions and customs often without question. In planning they use what happened in the past to anticipate what could happen in the future. Present orientation cultures focus more on the current situation considering the past as irrelevant and the future as too uncertain. Those with future orientation are optimistic about the future, value change and play little attention to tradition].

PART 2(a)

The culture of an organisation can be described as the system of assumptions developed and adopted by organisational members to assist them in deciphering the world around them and their response to it. It consists

of the visible and invisible elements. Visible elements include artefacts, behaviours and rituals. Invisible elements include underlying beliefs, values, assumptions and attitudes.

6. What are the main visible elements of your organisation's culture?

7. What are the main invisible elements of your organisation's culture?

8. How would you describe the relationship between Kuwaiti national culture elements and your bank's culture elements?

PART 2(b)

Organisational structure refers to the planned or spontaneous relatively established practices of organisational members aimed at achieving an organisation's goals. It is seen through things such as the way people are grouped to get the work done, formal reporting lines, clarification of responsibilities, communication systems and decision-making processes.

9. What are the main elements of your bank's structure?

10. How would you describe the relationship between your bank structure and its culture?

11. How would you describe the relationship between your bank structure and Kuwait culture?

12. How does your bank structure affect the bank's ability to serve its customers?

13. How does your bank's culture affect its ability to serve its customers?

14. How does the culture of your bank affect or influence the way in which work is done?

Appendix 3: Interview Protocol

1. Introduction

- Introduce the broad topic for discussion.
- Define the key terms.
- Seek interviewee confirmation of understanding of the key terms.

2. Introduce a specific part of the broad topic

- Ask a general question
- Ask follow up questions

3. Summarise.

Appendix 4: Bank Client Questionnaire for Survey (Arabic)

السادة المحترمين...

يقوم الباحث بدراسة حول:

" تأثير الثقافة الوطنية على الثقافة التنظيمية والهيكل التنظيمي ورضا العملاء في القطاع المصرفي الكويتي"

وفيما يلي اداة الدراسة المرجو منكم الإجابة على جميع العبارات في الاستبيان بكل دقة و بما يعكس قناعاتكم و قد يستغرق ذلك 5 دقائق من وقتكم.

علما بأن هذا الاستبيان صمم لغرض البحث العلمي فقط وسيتم التعامل مع الاستجابات بكل سرية و امانه علميه .و مشاركتك في الاستجابه تطوعية.

إذا كنت ترغب في الاتصال بالباحث في هذه الدراسة لمناقشة هذا البحث ، فيرجى إرسال بريد إلكتروني إلى
a.alshaheen1@uni.brighton.ac.uk

شاكرين لكم حسن تعاونكم،،

الباحث

عبد الله غانم الشاهين) طالب دكتوراه بجامعة برايتونQQ (

◯ انا أوافق (1)

Q1الجنس

◯ ذكر (1)

◯ أنثى (2)

Q2العمر

◯ تحت 30 سنة (1)

◯ 31-40 (2)

◯ 41-50 (3)

◯ 51-60 (4)

◯ فوق 60 سنة (5)

Page 1 of 6

236

Q3الجنسية

○ (1) كويتي

○ (2) غير كويتي عربي

○ (3) غير عربي) مغترب /أجنبي(

Q4منذ متى وأنت عميل لبنكك الحالي؟

○ (1) اقل من 3 سنوات

○ (2) 3-6 سنوات

○ (3) 7-10 سنوات

○ (4) 10 سنوات فما فوق

Q5اختر بنكك الحالي من القائمة :

○ (1) بنك الكويت الوطني(NBK)

○ (2) بيت التمويل الكويتي) بيتك(

○ (3) بنك برقان

○ (4) بنك الخليج

○ (5) البنك التجاري الكويتي

○ (6) البنك الاهلي

○ (7) بنك بوبيان

○ (8) بنك وربة

○ (9) البنك الأهلي المتحد(AUB)

○ (10) بنك الكويت الصناعي

○ (11) بنك الكويت الدولي

○ (12) بنك ابوظبي الوطني

Page 2 of 6

237

(14) بنك قطر الوطني ⭘

(15) بنك المشرق ⭘

(16) بنك البحرين والكويت ⭘

(17) بنك الدوحة ⭘

(18) بنك مسقط ⭘

(19) HSBC الشرق الأوسط ⭘

(20) بنك الاتحاد الوطني ⭘

(21) بنك بي ان بي باريبا ⭘

(22) سيتي بنك ⭘

(23) بنك الصين ⭘

يرجى الإجابة هنا عن رأيك الفعلي من خلال التعامل مع البنك و موظفين البنك و الخدمات و المنتجات المقدمة من البنك .يرجى اختيار جواب من "لا أوافق بشدة "إلى" أوافق بشدة :"

Q7الخدمات البنكية العامة) الامكانيات المادية :)

	(1)لا أوافق بشدة	(2)لا أوافق	(3)محايد	(4)أوافق	(5)أوافق بشدة
(1) المظهر الداخلي للبنك حديث التصميم	⭘	⭘	⭘	⭘	⭘
(2) هناك أماكن لفصل الرجال عن النساء	⭘	⭘	⭘	⭘	⭘
(3) يستخدم البنك أحدث التقنيات و التكنلوجيا	⭘	⭘	⭘	⭘	⭘
(4) كشف حساب البنك واضح و سهل الفهم	⭘	⭘	⭘	⭘	⭘
(5) الاستمارات الصادرة من البنك واضحة و سهلة الفهم	⭘	⭘	⭘	⭘	⭘

238

	(5)أوافق بشدة	(4)أوافق	(3)محايد	(2)لا أوافق	(1)لا أوافق بشدة
(1) يتم تقديم الخدمات البنكية بسرعة و بشكل فعال	◯	◯	◯	◯	◯
(2) يتم الرد بسرعة و بدون تأخير بالخدمة الهاتفية للبنك	◯	◯	◯	◯	◯
(3) يتم التعامل مع شكاوي العملاء بكفاءة و بشكل فعال	◯	◯	◯	◯	◯
(4) موظفين البنك يهتمون بمساعدة العميل عند التعامل معهم	◯	◯	◯	◯	◯
(5) موظفين البنك يهتمون بشرح جميع ميزات المنتجات والخدمات بوضوح عند التعامل معهم	◯	◯	◯	◯	◯

Q9 الاهتمام:(ساعات العمل للبنك و موقع البنك)

	(5)أوافق بشدة	(4)أوافق	(3)محايد	(2)لا أوافق	(1)لا أوافق بشدة
(1) ساعات العمل في البنك مناسبة	◯	◯	◯	◯	◯
(2) يتم إعطاء العملاء الوقت الكافي لتلبية احتياجاتهم	◯	◯	◯	◯	◯
(3) مواقع فروع البنك مناسبة للعملاء	◯	◯	◯	◯	◯
(4) لدى البنك ادارة خدمة عملاء ممتازة	◯	◯	◯	◯	◯
(5) اشعر بالاهتمام الشخصي من قبل موظفي البنك	◯	◯	◯	◯	◯

(5)أوافق بشدة	(4)أوافق	(3)محايد	(2)لا أوافق	(1)لا أوافق بشدة	
○	○	○	○	○	(1) تعامل الموظفين معي كانت تجربة ايجابية و مرضية
○	○	○	○	○	(2) يوفر البنك خدمة آمنة لبياناتي الشخصية) للخدمات الانترنت البنكية(
○	○	○	○	○	(3) يقدم البنك خدمة آمنة في التعاملات البنكية
○	○	○	○	○	(4) لدى البنك عدد كافي من الموظفين للرد على الاستفسارات و المساعدة
○	○	○	○	○	(5) الموظفين مدربين بشكل ممتاز و لديهم معلومات وافية
○	○	○	○	○	(6) يوفر البنك الخصوصية و السرية في التعامل بشكل ممتاز

الاعتمادية والمصداقية في التعامل) جودة الخدمةQ11 :(

(10)أوافق بشدة	(9)أوافق	(8)محايد	(7)لا أوافق	(6)لا أوافق بشدة	
○	○	○	○	○	(1) يلتزم البنك دائما بالدقة في التعاملات البنكية و بدون أخطاء
○	○	○	○	○	(2) المعلومات في الموقع الالكتروني للبنك دائما واضحة و مرتبة و تلبي احتياجاتي
○	○	○	○	○	(5) يقوم البنك دائما بالتعاملات البنكية بشكل سريع
○	○	○	○	○	(4) الخدمات المصرفية للبنك عبر الانترنت واضحة و سهلة
○	○	○	○	○	(10) البنك دائما ينجز الطلبات البنكية بكفاءة

240

اسئلة لعملاء البنوك الاسلامية:

Q13

	(20)لا أوافق بشدة	(21)لا أوافق	(22)محايد	(23)أوافق	(24)أوافق بشدة
(1) يجب ان يكون البنك ملتزم بالشريعة الاسلامية و لا يتعامل بالربا	○	○	○	○	○
(2) أعضاء الهيئة الشرعية للبنك هم أهل للثقة	○	○	○	○	○
(3) الموظفين لديهم معرفة تامة بالتعاملات البنكية الاسلامية	○	○	○	○	○
(4) لدى البنك قسم خاص للسيدات	○	○	○	○	○

241

Appendix 5 Bank Client Questionnaire for Survey (English)

Hello, and thank you for taking the time for this survey. This survey is designed to help better understand the research topic:

"The Influence of National Culture on Organisational Culture, Organisational Structure and Customer Satisfaction – A case of the Kuwait Banking Sector."

You will be presented with information relevant to your choice of **bank** and will be asked to answer some questions about it. The aim of the survey is to know your level of satisfaction with the services you are receiving from your bank. Please be assured that your responses will be kept completely *confidential*.

The survey should take you around 5 minutes to complete. Your participation in this research is voluntary. You have the right to withdraw at any point during the study, for any reason, and without any prejudice. If you would like to contact the researcher of this study to discuss this research, please e-mail a.alshaheen1@uni.brighton.ac.uk.

By clicking the button below, you acknowledge that your participation in the study is voluntary, you are at least 18 years of age, and that you are aware that you may choose to terminate your participation in the study at any time and for any reason.

Thank you,
Abdullah G. Alshaheen (PhD Student at University of Brighton)

○ I consent, begin the study (1)

Q1 What is your gender?

○ Male (1)

○ Female (2)

Q2 What is your age group?

○ Under 30 years (1)

○ 31-40 (2)

○ 41-50 (3)

○ 51-60 (4)

○ Above 60 years (5)

Q3 What is your nationality?

○ Kuwaiti (1)

○ Non-Kuwaiti Arab (2)

○ Non-Arab (Expat/Foreigner) (3)

Q4 How long have you been a client for your current bank?

○ Less than 3 (1)

○ 3-6 years (2)

○ 7-10 years (3)

○ 10 years and above (4)

Q5 Choose your current bank from the list:

○ National Bank of Kuwait (NBK) (1)

○ Kuwait Finance House (KFH) (2)

○ Burgan Bank (3)

○ Gulf Bank (4)

○ Commercial Bank of Kuwait (5)

○ Al-Ahli Bank (6)

○ Boubyan Bank (7)

○ Warba Bank (8)

○ Al-Ahli United Bank (AUB) (9)

○ Industrial Bank of Kuwait (10)

○ Kuwait International Bank (11)

○ National Bank of Abu Dhabi (12)

○ Al Rajhi Bank (13)

○ Qatar National Bank (14)

○ Mashreq Bank (15)

○ Bank of Bahrain and Kuwait (16)

○ Doha Bank (17)

○ Bank Muscat (18)

○ HSBC Middle East (19)

○ Union National Bank (20)

○ Bank of BNP Paribas (21)

○ Citibank (22)

○ Bank of China (23)

Please answer these based on your general personal perceptions (opinions) about your banks services. Please answer each one on a scale of "Strongly Disagree" to "Strongly Agree":

Q7 Tangibles: (This refers to the physical facilities, equipment, and appearance of personnel)

	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
The bank has modern interior features (1)	○	○	○	○	○
There are spaces separating men and women (2)	○	○	○	○	○
The bank uses the latest technology/equipment (3)	○	○	○	○	○
The bank has a clear bank statement (4)	○	○	○	○	○
Forms are clear and easy to understand (5)	○	○	○	○	○

245

Q8 Responsiveness: (This refers to the willingness to help customers and provide prompt service)

	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
Quick response in delivering service efficiently (1)	○	○	○	○	○
The phone banking customer service answered my calls promptly (2)	○	○	○	○	○
All my complaints were dealt efficiently and promptly (3)	○	○	○	○	○
The bank employees are helpful when approached (4)	○	○	○	○	○
All the features of the product/s and services was explained clearly when bank staff are approached (5)	○	○	○	○	○

Q9 Empathy: (This refers to the level of caring and individual attention provided to customers)

	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
The opening hours of the bank is convenient (1)	○	○	○	○	○
Sufficient time is given to customers to solve their needs (2)	○	○	○	○	○
Bank has convenient locations (3)	○	○	○	○	○
The bank has good customer relationship with me (4)	○	○	○	○	○
Employee/Bank's give me personal attention (5)	○	○	○	○	○

247

Q10 Assurance: (This refers to employees' knowledge, courtesy and ability to convey trust and confidence)

	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
The bank staff provides a pleasant experience (1)	○	○	○	○	○
Internet banking is secured for use with personal details (2)	○	○	○	○	○
The bank provides secured non-internet based banking (3)	○	○	○	○	○
Adequate staff availability to solve my problems (4)	○	○	○	○	○
The bank's staff are well trained and knowledgeable (5)	○	○	○	○	○
The bank provides excellent confidentiality (6)	○	○	○	○	○

Q11 Reliability: (This refers to the ability to perform the service dependably and accurately)

	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
Always accurate transaction without errors (1)	○	○	○	○	○
The information provided by the banks website is always detailed and well-structured to meet the needs of the customers (2)	○	○	○	○	○
The bank always process all matters and transaction in set timely manner (3)	○	○	○	○	○
The internet banking (or app) provided by the bank is always easy to use and clear (4)	○	○	○	○	○
The processing of application is always done efficiently (5)	○	○	○	○	○

Q13 Religion Compliance: (This refers to the ability to fulfill with Islamic Law and operate under the principles of Islamic banking and economy)

	Strongly disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
The bank is Shariah compliant/Riba free (1)	○	○	○	○	○
The members of the banks Shariah board are trustful and competant (2)	○	○	○	○	○
The employees of the bank are fully aware of Shariah compliance (3)	○	○	○	○	○
The bank is segregated for female customers (4)	○	○	○	○	○

Appendix 6: Letter of Access

Redacted

From: ████████████████

Date: 17/3/2019

Dear Abdullah Alshaheen, PhD Student

Letter of Access for Research

In accepting this letter, ████████████ confirms your right of access to conduct research in the form of interviews for the sole purpose of the researcher's thesis. This is in accordance with the intent that all interviewees remain anonymous and data collected will be *secured* and *confidential*. The right of access commences on [June 1st 2019] and ends [September 1st 2019] unless stated otherwise during the course of the research.

You are not entitled to any form of payment or access to other benefits provided by ████████████ other than interviews with managers regarding cultural aspects and no confidential information will be provided from ████████████.

Yours sincerely,

████████████

████████████   ████████████

4

251
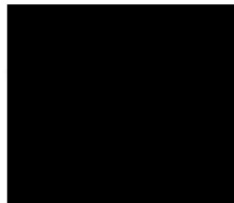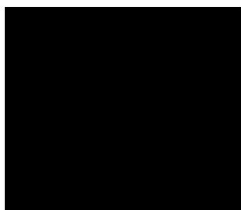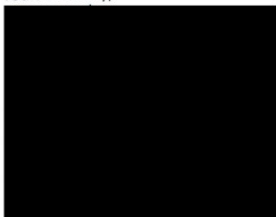
Appendix 7 Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	13.477	43.476	43.476	13.477	43.476	43.476
2	2.214	7.141	50.616			
3	1.307	4.218	54.834			
4	1.226	3.954	58.788			
5	1.025	3.306	62.095			
6	1.011	3.262	65.357			
7	.947	3.056	68.413			
8	.814	2.625	71.038			
9	.764	2.465	73.503			
10	.655	2.112	75.615			
11	.583	1.881	77.496			
12	.570	1.838	79.334			
13	.555	1.791	81.124			
14	.515	1.661	82.786			
15	.484	1.562	84.347			
16	.454	1.464	85.811			
17	.443	1.429	87.240			
18	.379	1.221	88.461			
19	.364	1.173	89.634			
20	.358	1.156	90.790			
21	.320	1.033	91.822			
22	.313	1.011	92.833			
23	.306	.986	93.819			
24	.288	.930	94.749			
25	.280	.902	95.652			
26	.269	.867	96.519			

27	.255	.824	97.343			
28	.240	.775	98.118			
29	.218	.703	98.821			
30	.196	.633	99.454			
31	.169	.546	100.000			

Extraction Method: Principal Component Analysis.

Appendix 8 Descriptive Statistics

Descriptive Statistics for Tangibles

	N	Minimum	Maximum	Mean	Std. Deviation
The bank has modern interior features	747	1	5	3.99	.799
There are spaces separating men and women	747	1	5	3.83	1.185
The bank uses the latest technology or equipment	747	1	5	4.05	.909
The bank has a_ clear bank statement	747	1	5	4.07	.862
Forms are clear and easy to understand	747	1	5	3.94	.881
Valid N (listwise)	747				

Descriptive Statistics Responsiveness

	N	Minimum	Maximum	Mean	Std. Deviation
Quick_response_in_delivery_service_efficiently	747	1	5	3.90	.941
The_phone_banking_customer_service_answered_my_calls_promptly	747	1	5	3.88	.987
All_my_complaints_were_dealt_efficiently_and_promptly	747	1	5	3.80	.971
The_bank_employees_are_helpful_when_approached	747	1	5	4.09	.900
All_the_features_of_products_or_services_are_explained_clearly	747	1	5	3.95	.920
Valid N (listwise)	747				

Descriptive Statistics Empathy

	N	Minimum	Maximum	Mean	Std. Deviation
The_opening_hours_of_the_bank_is_convenient	747	1	5	3.49	1.151
Sufficient_time_is_given_to_customers_to_solve_their_needs	747	1	5	3.86	1.008
Bank_has_convenient_locations	747	1	5	3.99	1.062
The_bank_has_good_customer_relationship_with_me	747	1	5	3.76	1.053
Employee_or_bank_give_me_personal_attention	747	1	5	3.71	1.054
Valid N (listwise)	747				

Descriptive Statistics Assurance

	N	Minimum	Maximum	Mean	Std. Deviation
The_bank_staff_provides_a_pleasant_experience	747	1	5	3.98	.847
Internet_banking_is_secured_for_use_with_personal_details	747	1	5	4.19	.823
The_bank_provides_secured_non_internet_based_banking	747	1	5	4.10	.857
Adequate_staff_availabilty_to_solve_my_problems	747	1	5	3.87	.940
The_bank_staff_are_well_trained_and_knowledgeable	747	1	5	3.91	.868
The_bank_provides_excellent_confidentiality	747	1	5	4.12	.833
Valid N (listwise)	747				

Descriptive Statistics Reliability

	N	Minimum	Maximum	Mean	Std. Deviation
Always_accurate_transactions_without_errors	747	1	5	3.98	.787
The_information_provided_is_always_detailed_and_well_structured	747	1	5	3.91	.881
The_bank_always_process_all_matters_in_timely_manner	747	1	5	3.98	.863
The_internet_banking_provided_by_the_bank_is_easy_to_use	747	1	5	4.06	.877
The_processing_of_application_is_always_done_efficiently	747	1	5	4.03	.811
Valid N (listwise)	747				

Descriptive Statistics Religion Compliance

	N	Minimum	Maximum	Mean	Std. Deviation
The_bank_is_Shariah_compliant_or_Riba_free	433	1	5	4.56	.734
The_members_of_the_banks_Shariah_board_are_trusful	433	1	5	4.18	.894
The_employees_of_the_bank_are_fully_aware_of_Shariah_compliance	433	1	5	3.93	.935
The_bank_is_segregated_for_female_customers	433	1	5	4.37	.949
Valid N (listwise)	433				

Appendix 9 Bivariate Correlations

		Gender	Age Group	Nationality	Years with bank	Bank type	Tangibles	Responsiveness	Empathy	Assurance	Reliability	Religion Compliance
Gender	Pearson Correlation	1	.097**	-.216**	.178**	-.295**	.183**	.128**	.265**	.142**	.124**	.128**
	Sig. (2-tailed)		.008	.000	.000	.000	.000	.000	.000	.000	.001	.008
	N	747	747	747	747	747	747	747	747	747	747	433
Age Group	Pearson Correlation	.097**	1	-.131**	.527**	-.175**	.126**	.089*	.195**	.135**	.103**	.135**
	Sig. (2-tailed)	.008		.000	.000	.000	.001	.015	.000	.000	.005	.005
	N	747	747	747	747	747	747	747	747	747	747	433
Nationality	Pearson Correlation	-.216**	-.131**	1	-.323**	.519**	-.182**	-.126**	-.456**	-.188**	-.148**	-.058
	Sig. (2-tailed)	.000	.000		.000	.000	.000	.001	.000	.000	.000	.231
	N	747	747	747	747	747	747	747	747	747	747	433
Years with bank	Pearson Correlation	.178**	.527**	-.323**	1	-.488**	.114**	.017	.306**	.095**	.038	.093
	Sig. (2-tailed)	.000	.000	.000		.000	.002	.651	.000	.009	.296	.054
	N	747	747	747	747	747	747	747	747	747	747	433
Bank type	Pearson Correlation	-.295**	-.175**	.519**	-.488**	1	-.142**	-.188**	-.568**	-.231**	-.136**	-.043
	Sig. (2-tailed)	.000	.000	.000	.000		.000	.000	.000	.000	.000	.370
	N	747	747	747	747	747	747	747	747	747	747	433
Tangibles	Pearson Correlation	.183**	.126**	-.182**	.114**	-.142**	1	.612**	.563**	.629**	.615**	.534**
	Sig. (2-tailed)	.000	.001	.000	.002	.000		.000	.000	.000	.000	.000
	N	747	747	747	747	747	747	747	747	747	747	433
Responsiveness	Pearson Correlation	.128**	.089*	-.126**	.017	-.188**	.612**	1	.629**	.729**	.729**	.443**
	Sig. (2-tailed)	.000	.015	.001	.651	.000	.000		.000	.000	.000	.000
	N	747	747	747	747	747	747	747	747	747	747	433
Empathy	Pearson Correlation	.265**	.195**	-.456**	.306**	-.568**	.563**	.629**	1	.691**	.618**	.557**
	Sig. (2-tailed)	.000	.000	.000	.000	.000	.000	.000		.000	.000	.000
	N	747	747	747	747	747	747	747	747	747	747	433
Assurance	Pearson Correlation	.142**	.135**	-.188**	.095**	-.231**	.629**	.729**	.691**	1	.765**	.566**
	Sig. (2-tailed)	.000	.000	.000	.009	.000	.000	.000	.000		.000	.000
	N	747	747	747	747	747	747	747	747	747	747	433
Reliability	Pearson Correlation	.124**	.103**	-.148**	.038	-.136**	.615**	.729**	.618**	.765**	1	.506**
	Sig. (2-tailed)	.001	.005	.000	.296	.000	.000	.000	.000	.000		.000
	N	747	747	747	747	747	747	747	747	747	747	433
Religion Compliance	Pearson Correlation	.128**	.135**	-.058	.093	-.043	.534**	.443**	.557**	.566**	.506**	1
	Sig. (2-tailed)	.008	.005	.231	.054	.370	.000	.000	.000	.000	.000	
	N	433	433	433	433	433	433	433	433	433	433	433

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

Appendix 10 Cronbach's alpha

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
Sex	128.23	311.803	.104	.942

Age	127.33	307.688	.098	.946
Nationality	128.94	313.781	-.040	.943
Period with bank	126.85	314.220	-.051	.947
Bank	128.02	313.662	-.064	.943
Tangibles 1	125.98	297.099	.525	.940
Tangibles 2	125.64	304.996	.227	.943
Tangibles 3	125.85	293.043	.617	.939
Tangibles 4	125.84	293.606	.612	.939
Tangibles 5	125.96	295.357	.564	.940
Responsiveness 1	126.12	287.589	.692	.938
Responsiveness 2	126.04	290.429	.635	.939
Responsiveness 3	126.23	288.327	.681	.939
Responsiveness 4	125.84	288.739	.752	.938
Responsiveness 5	126.00	288.493	.723	.938
Empathy 1	126.18	295.034	.490	.941
Empathy 2	125.78	294.893	.702	.939
Empathy 3	125.62	296.820	.586	.940
Empathy 4	126.05	286.577	.765	.938
Empathy 5	126.11	286.504	.739	.938
Assurance 1	125.98	290.611	.724	.938
Assurance 2	125.58	298.706	.599	.940
Assurance 3	125.78	295.719	.608	.939
Assurance 4	126.14	291.334	.616	.939
Assurance 5	126.10	289.159	.729	.938
Reliability 1	125.74	294.304	.688	.939
Reliability 2	126.00	292.375	.683	.939
Reliability 3	125.96	291.591	.692	.939
Reliability 4	125.99	289.208	.765	.938
Reliability 5	125.80	292.641	.657	.939
Compliance 1	125.90	290.168	.786	.938
Compliance 2	125.47	302.703	.399	.941
Compliance 3	125.85	295.858	.545	.940
Compliance 4	126.10	293.789	.585	.940