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**ORGANIZATIONAL CULTURE, JOB SATISFACTION AND  
EMPLOYEE PERFORMANCE AT MYANMAR CITIZENS BANK**

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# **ORGANIZATIONAL CULTURE, JOB SATISFACTION AND EMPLOYEE PERFORMANCE AT MYANMAR CITIZENS BANK**

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## **ABSTRACT**

This study aims to identify the organization culture dimensions, to investigate the effect of organizational culture on job satisfaction and to examine the effect of job satisfaction on employee performance at Myanmar Citizens Bank. This study used both primary and secondary data sources. Primary data were collected through structured questionnaire surveys using a five-point Likert scale. Descriptive statistics and quantitative research methods were applied in this study. Sample size is selected 133 out of 201 managerial-level employees from MCB's head office. The sample size was determined using Yamane's (1967) formula and selected through a simple random sampling method. This study identified four key dimensions of organizational culture which are supportiveness, reward, innovation, and performance orientation to assess their effect on job satisfaction. The findings indicate that all cultural dimensions have a positive effect on job satisfaction, with performance orientation showing the strongest effect. Multiple regression analysis revealed that performance-oriented culture and reward systems have statistically significant effects on job satisfaction. Furthermore, the study demonstrated a significant effect between job satisfaction and employee performance. The results indicated that satisfied employees are more likely to perform effectively and contribute to organizational goals. Based on the results, this study recommended to maintain the performance-driven and rewarding organizational culture in enhancing job satisfaction and employee performance at Myanmar Citizens Bank.

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## LIST OF ABBREVIATIONS

ANOVA	Analysis of Variance
CBM	Central Bank of Myanmar
HR	Human Resources
KPIs	Key Performance Indicators
MBF	Master of Banking and Finance
MCB	Myanmar Citizens Bank
NPL	Non-Performing Loan
OCP	Organizational Culture Profile
R <sup>2</sup>	Coefficient of Determination (R-squared)
SET	Social Exchange Theory
SPSS	Statistical Package for the Social Sciences
SWIFT	Society for Worldwide Inter Bank Financial Telecommunication
YSX	Yangon Stock Exchange

# CHAPTER I

## INTRODUCTION

Organizational culture is a fundamental aspect of any organization, influencing employee behavior, job satisfaction, and overall performance. Shared values, attitudes, and norms impact professional relationships and decision-making (Schein, 2010). Employees are more engaged, productive, and devoted to corporate goals when they align the culture. An encouraging workplace culture increases employee motivation, teamwork, and improving job satisfaction and performance (Denison, 1990). However, a poor culture can lower morale, engagement, and increase turnover rates, reducing organizational performance (Cameron & Quinn, 2011).

Organizational culture is studied in four dimensions in this study: supportiveness, reward, innovation, and performance orientation. These factors were chosen for their conceptual relevance and empirical support in organizational culture-job satisfaction-performance study. O'Reilly, Chatman, and Caldwell (1991) defined supportiveness as an organization's commitment to mutual respect, open communication, and employee well-being.

Emphasis on rewards is grounded in the belief that performance-based recognition and incentives can significantly influence motivation and commitment (O'Reilly et al., 1991; Cameron & Pierce, 2002). Innovation refers to an organization that encourages creativity, flexibility, and new ideas of elements crucial in a dynamic industry such as banking (Martins & Terblanche, 2003; Boyles, 2022). Lastly, performance orientation represents a culture focused on achieving measurable outcomes and setting high standards, which has been revealed to enhance both individual and organizational effectiveness (Denison & Mishra, 1995; Gaur et al., 2011).

As it affects workforce stability, motivation, and performance, job satisfaction is widely researched in organizational behavior and human resource management. Locke (1976) described job satisfaction as “a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences.” This emotional response shows how effective job conditions match employee expectations and ideals. Employees are more satisfied when they receive fair pay, managerial support, and career advancement (Robbins & Judge, 2019).

Armstrong (2014) described employee performance as “the outcomes achieved through individual effort aligned with organizational goals,” citing job clarity, resource availability, feedback systems, and cultural support. Happy workers are more engaged, show organizational citizenship, and go above their job descriptions (Podsakoff et al., 2000). Employee performance in service-oriented sectors like banking is measured by productivity, customer satisfaction, transaction accuracy, and compliance with internal and external rules (Mathis & Jackson, 2010).

Companies in these days are aware that a strong culture affects employee behavior, job satisfaction, and performance in today's fast-paced corporate climate. Employee retention and productivity depend on job satisfaction. Employees who feel valued, supported, and aligned with their company's culture are more likely to be engaged and perform effectively. Research indicated that a supportive work environment, clear communication, and strong leadership contribute significantly to job satisfaction (Robbins & Judge, 2019). Similarly, employee performance is directly influenced by the organizational culture, as it affects motivation, work ethics, and the ability to meet performance expectations (Meyer & Allen, 1991).

Given the growing competition in today's banking sector in Myanmar, banks must cultivate a culture and internal management practices that promote job satisfaction and enhance employee performance to maintain a competitive edge. Employee retention is particularly critical in the banking industry, where specialized skills, regulatory knowledge, and customer relationship management play a vital role in ensuring operational efficiency. When an employee resigns, it is not only challenging to fill the vacancy quickly but also difficult to redistribute the workload among existing staff. The additional burden placed on remaining employees often leads to increased stress, reduced morale, and potential declines in productivity.

Moreover, banking institutions operate under strict financial and regulatory deadlines, making it essential to maintain a stable and well-motivated workforce to meet performance targets within the accounting period. The pressure to achieve revenue goals, ensure compliance with banking regulations from CBM, and maintain service quality can become overwhelming when there is high employee turnover. A lack of a supportive and engaging company culture may increase discontent and fatigue, causing resignations that disrupt operations. Therefore, the bank must connect the link between

organizational culture, job satisfaction, and employee performance to develop a supportive work environment that increases retention, decreases turnover, and motivates and engages employees.

This study examines how organizational culture affects job satisfaction and performance at Myanmar Citizens Bank. By understanding how various cultural elements affect employee morale and productivity, the bank can identify areas for improvement in its organizational culture.

## **1.1 Rationale of the Study**

In banking, service quality, efficiency, and regulatory compliance depend on motivated and high-performing employees. Banks must foster a supportive culture to keep employees happy and productive under pressure. According to the Job Characteristics Model (Hackman & Oldham, 1976), meaningful work, autonomy, and constructive feedback enhance job satisfaction and performance.

Taber (1975), Johnson (2004), and Chang and Lee (2007) stated organizational culture promotes job satisfaction. Robbert and Reilly (1979) found that organizational communication and employee-employer interactions enhance job satisfaction. According to McHugh et al. (1993), a bad corporate culture decreases job satisfaction, productivity, efficiency and performance. This study examines organizational culture, job satisfaction, and employee performance using supportiveness, reward, innovation, and performance orientation as independent variables. The Organizational Culture Profile (O'Reilly et al., 1991) was used to select these elements which have demonstrated influence on employee attitudes and behavior.

In the context of a banking organization, these cultural dimensions are selected because they are particularly relevant due to the sector's highly structured, customer-focused, and performance-driven nature. For instance, supportive culture fosters collaboration and knowledge sharing among colleagues, also provide a workplace environment where leaders actively foster trust, respect, open communication, and mutual growth with their team members which is vital for delivering consistent and reliable team performance. Reward emphasis is crucial in motivating employees to meet performance targets. Innovation culture supports digital transformation and the development of new financial products, which are increasingly essential in competitive

banking environments. Lastly, performance orientation aligns with the sector's emphasis on measurable outcomes, accountability, and goal achievement.

Given that the important role of organizational culture shapes employee behavior and performance, businesses must constantly evaluate and improve their cultural frameworks to meet strategic goals. Myanmar Citizens Bank (MCB), established in 1992, initially operated with a traditional banking model. However, with increasing competition and economic changes, the bank embarked on an expansion strategy, growing its network to 58 branches across different regions. This expansion resulted in higher performance targets and increased workload, requiring a larger and more motivated workforce to sustain operations effectively.

As MCB continues to grow, ensuring employee satisfaction and performance has become a critical challenge. This expansion reflects the bank's commitment to serving a broader customer base and embracing new opportunities in Myanmar's banking sector. With growth comes exciting prospects and higher performance targets, which require a motivated, engaged, and well-supported workforce. As MCB continues its journey of expansion, the bank is proactively fostering a culture that supports employee satisfaction and performance.

A thriving organizational culture not only attracts and retains skilled employees but also strengthens engagement and drives productivity. By focusing on employee well-being and fostering an environment of open communication, collaboration, and recognition, MCB is building a resilient team ready to meet future challenges. Therefore, understanding how organizational culture influences job satisfaction and employee performance is crucial for MCB to implement strategies that enhance workplace engagement, retain top talent, and sustain business growth.

This study examines how organizational culture affects job satisfaction and employee performance at MCB, revealing the cultural variables that drive and motivate employees. This study will assist MCB create policies and activities that increase job satisfaction, supportive working environment, and employee performance by evaluating strengths and weaknesses in its organizational culture.

Ultimately, the findings of this research will provide actionable insights to support Myanmar Citizens Bank enhance its empowering work environment, increase

employee satisfaction, and drive higher levels of performance, thereby contributing to the bank's long-term growth to maintain a competitive edge in Myanmar's banking sector while ensuring long-term employee engagement and organizational success.

## **1.2 Objectives of the Study**

The objectives of the study are stated as follows:

1. To identify the organization culture at Myanmar Citizens Bank.
2. To investigate the effect of organizational culture on job satisfaction at Myanmar Citizens Bank.
3. To examine the effect of job satisfaction on employee performance at Myanmar Citizens Bank.

## **1.3 Scope and Method of the Study**

This study examines the effect of organizational culture on job satisfaction and its in turn effect on employee performance at Myanmar Citizens Bank. Quantitative research method was applied in this study. Targeted population is 201 employees which included only managerial level of Assistant Manager and above across departments of MCB's head office to capture a broad perspective of the study's objectives. A simple random sampling method was used to ensure a representative sample, with the Yamane formula which is used to determine the appropriate sample size. As a result, the sample size 133 staffs were selected. The survey was distributed online to employees of MCB's head office who have consented to participate in the study.

The study analyzed the data using descriptive and multiple linear regression. A designed questionnaire based on a Five-Point Likert Scale collected primary data, while secondary data received from relevant research publications, academic journals, online survey reports, and MCB Bank's annual reports on its website.

## **1.4 Organization of the Study**

This study has five chapters. Chapter one introduces the study, including its rationale, objectives, scope and methods, and organization of the study. Theories and its background stated in chapter two. Chapter three includes MCB Bank profile and its organization structure. Chapter four includes about how MCB Bank's organizational culture affects work satisfaction and it's in turn effect on employee performance. In

the last section, the study is concluded with chapter five along with findings and discussions, suggestions and recommendations, and further studies.

## **CHAPTER II**

### **THEORETICAL BACKGROUND**

This chapter discusses organizational culture, job satisfaction, employee performance, and past studies, as well as this study's conceptual framework.

#### **2.1 Concept of Organizational Culture**

Gutterman (2024) listed several descriptions of organizational culture, however managers and workers may simply remark "how we do things around here." Management science, organizational behavior, and communication experts say organizational culture is a direct result of a group's decisions about appropriate behavior when interacting with important stakeholders outside the organization, such as suppliers, customers, and regulators, and when trying to deal with their larger social environment.

Organizational culture, according to Schein, is a pattern of fundamental beliefs that members of the company have verified as they have struggled to solve issues of internal integration and outward adaptation. Given the apparent effectiveness of these presumptions in ensuring the organization's survival, current members are empowered and required to instruct new members in their proper perception, thought, and emotion regarding the issues of internal integration and external adaptation. These fundamental presumptions serve as the foundation for the organizations declared ideals as well as the artifacts created and supported by their constituents (Schein, 2010).

According to management science, organizational behavior, and communication experts, organizational culture is the result of a group's decisions about appropriate behavior when interacting with each other and important stakeholders outside the organization (such as suppliers, customers, and regulators) and trying to deal with their larger social environment. The organizational culture affects how members engage with customers, treat one other as peers, and how managers and leaders motivate, reward, and develop members in the "business context." "The specific collection of values and norms that are shared by people and groups in an organization and that control the way they interact with each other and with stakeholders outside the organization" is how Hill and Jones defined organizational culture (Hill & Jones, 2001).

An alternative perspective on organizational culture is that it encompasses the norms and values that form the foundation of the management systems of the company as well as the particular behaviors and practices that are decided upon by management and serve to uphold those values. The culture that results from these decisions is a collection of learned responses, which are frequently referred to as values and norms at the highest level. These responses can be recognized and grouped into a variety of concrete and widely visible forms, including formal regulations, SOPs, mission statements, strategic goals and objectives, language and symbols, rituals and ceremonies, problem-solving techniques, socialization strategies, tool and technology usage, and organizational structure.

## **2.2 Organizational Culture Dimensions**

Several models have been proposed to measure business culture. The Organizational Culture Profile (OCP) by O'Reilly, Chatman, and Caldwell (1991) outlined multiple value dimensions that impact organizational settings and it is important. Cultural qualities are classified by how well individual ideals match organizational practices in the OCP framework. It emphasizes how supportiveness, reward orientation, and innovation effect employee behavior. O'Reilly et al. (1991) found that value between employee and organizational cultural similarity increases job satisfaction, commitment, and performance.

Noorderhaven et al. (2002) described Hofstede, O'Reilly, and Christensen and Gordon's organizational culture aspects. Omega (2021) conceptualized supportiveness, innovation, reward focus, performance orientation, stability, and communication. This study selected four organizational culture dimensions—supportiveness, reward, innovation, and performance orientation—based on their theoretical foundation in the OCP framework and practical usefulness in organizational behavior research.

Supportive culture promotes teamwork, open communication, and employee well-being. According to the OCP, this culture helps in creating a psychologically secure workplace where employees feel valued. The amount to which firms acknowledge and recognize individuals through recognition, incentives, and promotion directly affects employee motivation and happiness (Cameron & Pierce, 2002; Gaur et al., 2011). O'Reilly et al. (1991) emphasized this feature as crucial to motivating employees and promoting organizational goals.

Similarly, the dimension of innovation captures the degree to which an organization promotes creativity, adaptability, and openness to new ideas. Innovation is a vital cultural trait in the current era of digital banking and financial transformation; encouraging creativity and adaptability helps employees feel empowered and engaged (Martins & Terblanche, 2003). This aligns with the OCP's focus on entrepreneurial and flexible work environments that stimulate employee engagement.

Although not explicitly part of the original OCP model, performance orientation is widely acknowledged in extended culture models such as those discussed by House et al. (2004) in the GLOBE study and reinforced in later literature on embeddedness and outcome-focused cultures (Cai et al., 2019). Performance orientation emphasizes goal clarity, accountability, and results-driven practices. It reflects a cultural emphasis on achieving high standards, which has been empirically linked to both employee performance and organizational success. As described in the article on organizational culture and network embeddedness, cultures that support performance-based norms contribute to stronger internal alignment and improve responsiveness in competitive environments.

By integrating these four dimensions, this study builds based on these theoretical foundations while tailoring the cultural variables to those most likely to influence job satisfaction and employee performance in structured organizational contexts and in relation to MCB.

### **2.2.1 Supportiveness**

The Organizational Culture Profile (OCP) model by O'Reilly, Chatman, and Caldwell (1991) defined supportiveness as an organization's ability to promote mutual respect, cooperation, and employee well-being. Strong interpersonal relationships, open communication, and cooperation over competitiveness define a supportive workplace culture. A supportive workplace makes employees feel appreciated, which boosts job satisfaction and engagement. When employees feel supported, they work harder, innovate, and commit, according to Eisenberger et al. (1997).

Additionally, a supportive culture has been linked to reduced stress and lower burnout rates, as employees receive the necessary resources and encouragement to manage their workload effectively (Bakker & Demerouti, 2007). In banking institutions

where teamwork, decision-making, and compliance are essential, psychological safety is a foundation for trust and transparency. Supportiveness is also closely linked to psychological safety, where employees feel safe expressing concerns and take interpersonal risks (Edmondson, 1999). Research shows that supportive work environments lead to lower turnover intentions, reduced burnout, and improved well-being (Bakker & Demerouti, 2007).

### **2.2.2 Emphasis on Rewards**

Emphasis on rewards refers to how organizations design and implement recognition and compensation systems to reinforce desired behaviors and achievements. Extrinsic rewards include compensation, bonuses, and promotions; intrinsic rewards include recognition, professional advancement, and non-monetary incentives. O'Reilly et al. (1991) noted that rewards shape corporate culture. Rewarding exceptional performance, ingenuity, and achievements motivates employees.

When they feel appreciated, employees are more committed, productive, and satisfied. A good incentive system may boost performance and company success. Rewards encourage behavior and connect individual and organizational goals (Cameron & Pierce, 2002). According to Deci and Ryan's Self-Determination Theory (1985), rewards that promote autonomy, competence, and relatedness boost intrinsic motivation.

### **2.2.3 Innovation**

Innovation refers to the extent to which an organization encourages creativity, risk-taking, and the pursuit of new ideas. Organizations with a strong culture of innovation foster adaptability and continuous improvement (Boyles, 2022). Characteristics can be classified into encouragement of experimentation and new ideas, openness to change and willingness to take risks and a focus on continuous improvement and learning. Innovation as a cultural dimension reflects an organization's willingness to embrace new ideas, support creativity, and encourage continuous improvement. It includes openness to change, tolerance for risk, and the empowerment of employees to experiment with novel solutions (O'Reilly et al., 1991).

An innovative culture supports learning, flexibility, and adaptability, all of which are essential for sustaining long-term competitiveness in dynamic and uncertain environments. Martins and Terblanche (2003) assert that innovation is not just about product development but also encompasses internal processes, decision-making, and employee empowerment. For instance, organizations that prioritize innovation often invest heavily in research and development (R&D) and create a work environment where experimentation is valued. The emphasis on innovation can be linked to increased employee engagement and job satisfaction, as employees feel empowered to contribute to innovative initiatives.

#### **2.2.4 Performance Orientation**

Companies with a strong performance orientation often demonstrate higher productivity and efficiency (Denison & Mishra, 1995). Employees in such organizations are driven by results and are more likely to achieve business objectives. Performance orientation is the extent to which an organization focuses on achieving measurable outcomes, setting high standards, and holding individuals accountable for results. A performance-oriented culture typically involves regular feedback, performance reviews, benchmarking, and the use of key performance indicators (KPIs).

In such organizations, a culture of excellence is promoted, where employees are expected to meet or exceed set targets, and performance metrics are closely monitored. A strong performance orientation encourages employees to consistently strive for improvement and excellence, which can result in higher productivity and organizational efficiency. However, it also requires a balanced approach to ensure that employees are not overburdened or demotivated by unrealistic expectations. A study on banking culture found that financial institutions with a strong performance-oriented and reward-driven culture tend to outperform competitors (Gaur, Vasudevan, & Gaur, 2011).

### **2.3 Concept of Job Satisfaction**

Organizational psychology relies on job satisfaction to understand employee engagement, motivation, and well-being. Numerous studies have linked job satisfaction to employee retention, productivity, and motivation. Job satisfaction is "a pleasurable or positive emotional state resulting from the appraisal of one's job or job experiences."

The Value-Percept Theory stated that employees are happy when their job meets their needs and values. Job satisfaction increases when workers' physiological, safety, social, esteem, and self-actualization needs are met, according to Maslow's (1943) Hierarchy of Needs. Vroom's 1964 Expectancy Theory states that employees are happy when they believe their efforts will lead to favorable performance and desired rewards.

Since job satisfaction affects many organizational outcomes, its importance cannot be overstated. Several studies have connected job satisfaction to performance, productivity, and retention. Satisfied employees are more dedicated, engaged, and flexible, which improves company effectiveness and competitiveness.

## **2.4 Concept of Employee Performance**

Employee performance is a key factor in organizational success, as it directly influences productivity, efficiency, and overall business outcomes. Armstrong (2014) described employee performance as the achievement of set goals and objectives within a given time frame, influenced by skills, motivation, and workplace conditions. Mathis and Jackson (2010) emphasize that employee performance is determined by factors such as job knowledge, productivity, and efficiency, which contribute to overall organizational effectiveness.

Similarly, Campbell (1990) highlights that performance is a function of declarative knowledge, procedural knowledge, and motivation, where employees must possess the right skills and willingness to perform effectively. This framework suggests that even highly skilled employees may underperform if they lack motivation or supportive conditions. A supportive and performance-oriented organizational culture fosters higher levels of discretionary effort and resilience, especially in high-pressure sectors like banking and finance. Podsakoff et al. (2000) found that employee behaviors such as initiative-taking, dependability, and cooperation are strongly influenced by cultural norms and managerial practices. These behaviors, while not formally part of job descriptions, significantly contribute to overall organizational effectiveness.

In measuring performance, both subjective assessments (e.g., performance appraisals by supervisors) and objective metrics (e.g., sales numbers, productivity indicators, or compliance rates) are used. However, scholars argue that comprehensive performance evaluation should integrate multiple perspectives, including peer reviews and self-assessments, to capture the complexity of modern job roles (DeNisi &

Pritchard, 2006). Furthermore, performance outcomes are increasingly linked to employee engagement, satisfaction, and psychological well-being, indicating the importance of creating a healthy, inclusive, and motivating work environment.

## **2.5 Related Theories of the study**

To support the framework of the study on organizational culture, job satisfaction, and employee performance at Myanmar Citizens Bank, three theories have been examined and integrated. These theoretical perspectives help explain how internal cultural dynamics shape employee attitudes, influence satisfaction levels, and ultimately impact performance outcomes. They also provide insight into how organizations can foster productive work environments that enhance employee engagement and organizational effectiveness. Specifically, this study draws upon Denison's Organizational Culture Model, Schein's Organizational Culture Theory, and Social Exchange Theory (SET) to build a comprehensive theoretical foundation that guides the analysis and interpretation of its findings.

### **2.5.1 Denison's Organizational Culture Model**

Denison's Organizational Culture Model relates the organizational culture to business performance. Four major aspects are identified. Involvement, Consistency, Adaptability, and Mission impact an organization's effectiveness and employee behavior, job satisfaction, and performance (Denison & Mishra, 1995). The model is widely used to assess how cultural traits within an organization impact its overall success.

Involvement dimension refers to the extent to which employees are engaged, empowered, and have a sense of ownership in the organization. High-involvement cultures encourage participation in decision-making and provide opportunities for skill development (Denison, 1990). Consistency dimension is the existence of core values, shared beliefs, and well-established systems that promote coordinated behavior within an organization. Employees are more productive and committed when they share the company's values (Denison & Mishra, 1995).

In order to stay competitive, a business must adapt to external changes, innovate, and take risks. A culture that promotes change and learning enhance job satisfaction and performance (Denison et al., 2004). In the banking industry, where regulatory and technological changes are frequent, adaptability is crucial for sustaining

employee motivation and operational effectiveness. Mission dimensions focused on the organization's long-term vision, strategic direction, and goals. A strong mission provides employees with a sense of purpose and alignment with the company's objectives (Denison, 1990). Organizations that clearly communicate their mission and values tend to have motivated employees who work towards achieving collective goals, leading to enhanced performance and job satisfaction (Denison & Neale, 1996).

The model recognizes culture engagement, consistency, adaptability, and mission as key to good performance and long-term success. The present study is not explicitly based on the Denison model, but the aspects of supportiveness, incentives, creativity, and performance orientation may be theoretically related to its parts. For example, supportiveness relates closely to the involvement dimension, which focuses on employee empowerment and team orientation. Innovation aligns with adaptability, reflecting how organizations respond to change and encourage creativity. Performance orientation echoes the mission dimension, where goal clarity and strategic direction drive effectiveness. Reward emphasis, while not a core Denison dimension, supports consistency and reinforces value alignment through recognition. By drawing from Denison's model, this study benefits from a well-established cultural framework that links internal values with observable organizational outcomes such as employee satisfaction and performance.

### **2.5.2 Schein's Organizational Culture Theory**

Edgar Schein's 1985 Organizational Culture Theory explained an organization's cultural foundations. Cultural ideas and practices impact an organization's perspective and behavior to its environment, according to Schein. Artifacts are visible components like office architecture or dress codes and espoused values which an organization's described principles and beliefs and fundamental underlying assumptions which are deeply established, often unconscious ideas that influence behavior which make up the model. This model has proven influential, although other researchers have offered complementing and even opposing views on organizational culture.

### **2.5.3 Social Exchange Theory**

Social Exchange Theory (SET), created by Blau (1964) and inspired by Homans (1958), explained reciprocal exchanges between employee and organization interactions. The idea proposed that cost-benefit analysis drives social behavior, with

people seeking to maximize benefits and minimize costs (Cropanzano & Mitchell, 2005). In an organizational context, employees contribute effort, time, and loyalty in exchange for rewards such as salary, recognition, and career growth. Employees who feel valued and supported by their organization are more likely to exhibit commitment, engagement, and high performance (Blau, 1964). A positive exchange, such as fair compensation or leadership support, leads to increased job satisfaction and productivity.

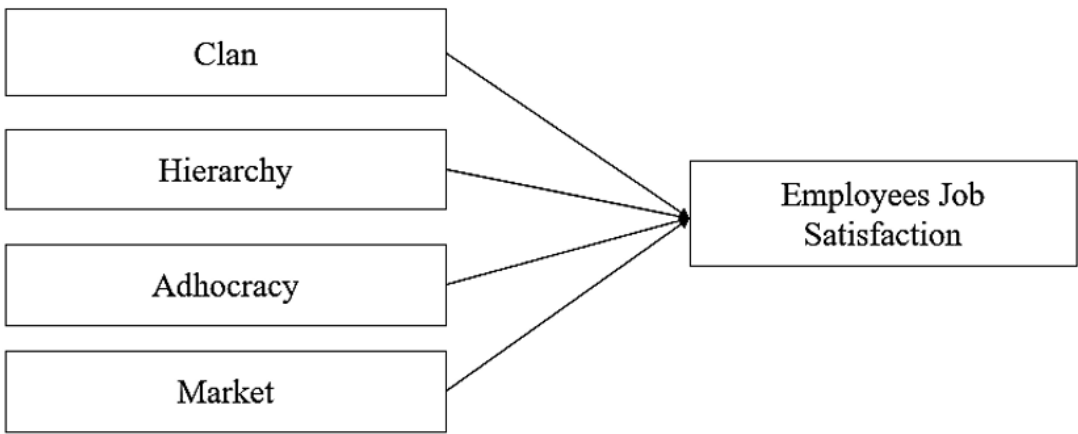
According to the theory, trust builds long-term relationships between employees and employers. When employees believe that their efforts are appreciated and reciprocated, they are more committed to their roles (Cropanzano & Mitchell, 2005). The theory is closely linked to the idea of psychological contracts, where employees expect fair treatment, job security, and career development in return for their contributions (Rousseau, 1995). If these expectations are not met, dissatisfaction and reduced performance may follow. The theory explained how positive social interactions with supervisors and colleagues enhance job satisfaction, leading to better teamwork and higher performance (Emerson, 1976).

## **2.6 Previous Study**

To support the study, the prior research on how organizational culture affects job satisfaction and how that affects job performance are described in this section.

Wolde (2024) performed the first prior study, titled "The Effect of Organizational Culture on Employees Job Satisfaction: The Case of NIB International Bank." This study examined how clan, adhocracy, market, and hierarchy affect job satisfaction at NIB International Bank's head office. Businesses have historically valued culture. However, organizational culture research has been sparse and has often failed to link job satisfaction to organizational culture. A descriptive and explanatory survey approach underpinned the study. The study used primarily quantitative approach. A structured questionnaire measured job satisfaction and organizational culture. The study included 180 workers. Data was collected using questionnaires and analyzed using SPSS. The analysis employed descriptive and inferential statistics.

**Figure (2.1) The Effect of Organizational Culture on Employees Job Satisfaction: The Case of NIB International Bank**

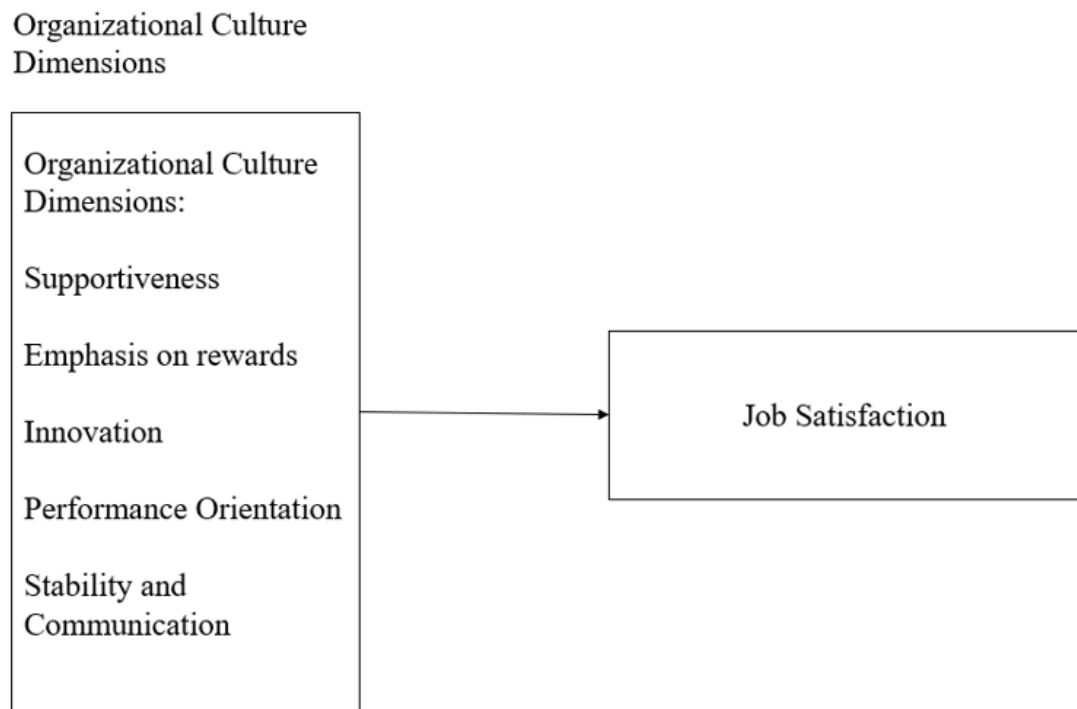


Source: [Wolde, Y.D. \(2024\)](#)

Satisfaction correlated positively with all four organizational culture measuring parameters. Adhocracy predicts job satisfaction the greatest. The other organizational culture components are clan, hierarchy, and market, listed in decreasing standardized coefficients. According to statistically significant data, hierarchy, clan, and adhocracy improve work satisfaction. Market culture has a small but positive effect on work happiness. The findings' implications and suggestions were considered.

Omega (2012) conducted the second prior study, "Perceived Relationship Between Organizational Culture and Employees; Job Satisfaction at Kenya Commercial Bank." In light of the bank's culture change initiative, the aim of this study was to determine how KCB workers in Kenya regarded the link between organizational culture aspects and job satisfaction. The goal of the culture change initiative is to empower staff members to better serve external customers while also appreciating internal customers. A descriptive study was the research design, and data was gathered with questionnaire.

**Figure (2.2) The Perceived Relationship Between Organizational Culture and Employees; Job Satisfaction at Kenya Commercial Bank**



Source: Omega, P.M. (2012)

The study's findings demonstrated a clear correlation between KCB workers' job satisfaction and organizational culture elements such as innovation orientation, performance orientation, supportiveness, and emphasis on reward. However, the study revealed no connection between work satisfaction among employees and communication or stability. According to the survey, in order for younger employees to be satisfied with their jobs, the company should encourage senior managers to encourage them. The company should concentrate on compensating employees according to their merit and contribution to the bank. Innovation should be encouraged and supported by the bank.

Alemnew (2014) performed the third prior study, which was titled "Impact of job satisfaction on employee job performance at Development Bank of Ethiopia." This study examined how job satisfaction affects Development Bank of Ethiopia employee work performance. The sample size is 230 bank staff. Employees were given standardized questionnaires to collect primary data for the study. Stratified and simple random sampling were used to choose the samples. The study used regression,

correlation, and descriptive statistics. Pay, promotional opportunities, coworkers, supervisor, and work itself affect employee job satisfaction.

**Figure (2.3) Impact of Job Satisfaction on Employee Job Performance at Development Bank of Ethiopia**



Source: Alemnew, A. (2014)

According to the study's findings, work performance is strongly positively influenced by job satisfaction. Furthermore, there is a moderate positive correlation between job performance and supervisors, and a strong positive correlation between job performance with coworkers, compensation, and prospects for advancement. This study offers value by demonstrating clearly how employee work performance at the Development Bank of Ethiopia is impacted by job satisfaction.

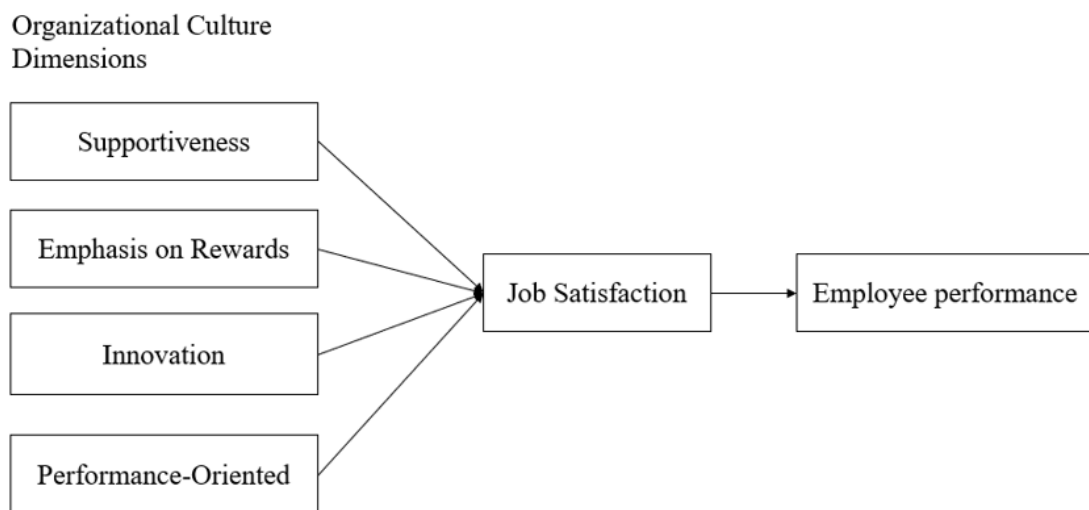
## **2.7 Conceptual Framework of the Study**

The conceptual framework of the variables influencing employee job performance at MCB Bank was adopted using theoretical underpinnings and findings from earlier research of Omega (2012) and Alemnew (2014). Supportiveness, emphasis on reward, innovative, and performance-oriented cultures are independent variables in the conceptual framework. These factors influence job satisfaction, which in turn affects employee job performance, the dependent variable.

This study examines how supportiveness, emphasis on reward, innovation, and performance orientation affect job satisfaction and employee performance in the banking industry. Organizational culture shapes employee attitudes, motivation, and behavior at Myanmar Citizens Bank.

Open communication, mutual respect, and cooperation create a healthy work environment and boost job satisfaction in a supportive culture. The rewards dimension reflects the organization’s practices in recognizing and reinforcing employee contributions through financial and non-financial incentives, which are instrumental in fostering motivation and high performance. Innovation, as a cultural attribute, promotes adaptability, creativity, and continuous improvement that are increasingly essential in a dynamic and competitive banking industry. Lastly, a performance-oriented culture underscores the importance of goal clarity, accountability, and results-driven practices, which collectively encourage employees to achieve superior performance.

**Figure (2.4) Conceptual Framework of the Study**



Source: Own Compilation (2025)

### **Working Definition**

**Supportiveness** refers which an organization provides a positive work environment by fostering mutual trust, providing assistance, and recognizing employees' efforts, creating a space where employees feel valued and supported in their roles.

**Rewards** refers to the focus of an organization on rewarding employees for their contributions, whether through financial compensation, promotions, or recognition. A robust reward system helps employees feel valued and motivates them to perform at higher levels.

**Innovation** refers to the extent to which an organization encourages creativity, experimentation, and the pursuit of new ideas. An innovative culture allows employees to take risks and explore new approaches in their work, contributing to continuous improvement and organizational growth.

**Performance Orientation** refers to organization prioritizes achieving high standards of performance, setting clear goals, and holding individuals accountable for their outcomes. A performance-oriented culture drives employee to strive for excellence and ensures that high performance is consistently rewarded.

**Job Satisfaction** refers to employees' emotional response and overall contentment toward their job, which can be influenced by various factors such as the work environment, organizational culture, job roles, compensation, and interpersonal relationships.

**Employee Performance** refers to the level of effectiveness with which employees complete their tasks and perform to the organization's objectives, which is influenced by factors like job satisfaction, motivation, and the organizational culture. This can be assessed through profitability, target achievements, key performance indicators, quality of work, efficiency, and contribution to organizational goals of MCB.

## **CHAPTER III**

### **PROFILE AND ORGANIZATIONAL CULTURE OF MCB BANK**

This chapter presents an overview of Myanmar Citizens Bank (MCB), including its background, historical development, vision, mission, and organizational structure. Following the organizational profile, the chapter also outlines the key dimensions of organizational culture as identified within MCB. These cultural dimensions serve as the foundation for examining their influence on job satisfaction and performance, which are central to the objectives of this research.

#### **3.1 Profile of Myanmar Citizens Bank (MCB)**

Myanmar Citizens Bank (MCB) is a public banking institution that has been operating in Myanmar since 1992. Established under the Special Company Act and licensed by the Central Bank of Myanmar, MCB has grown substantially in both operational scope and financial capacity over the years. When MCB was founded in June 1992, its authorized capital was one billion kyats. There are now 75 billion kyats in authorized capital and 52 billion kyats in paid-up capital. On August 17, 2012, CBM awarded MCB a Foreign Exchange Authorized Dealer License. On January 5, 2013, MCB joined the Society for Worldwide Inter Bank Financial Telecommunication (SWIFT). On August 26, 2016, MCB became public on the Yangon Stock Exchange (YSX), and it now trades in shares (MCB, 2024).

Myanmar Citizens Bank (MCB) has traditionally focused on serving the Commercial and Small and Medium Enterprises (SME) segments. In recent years, the bank has strategically expanded into the Corporate and Retail banking sectors, offering innovative and competitive financial products and services. These services are delivered through a nationwide network of over 50 branches across 31 cities. MCB's operations are supported by a workforce of over 1,100 committed and dynamic banking professionals, who contribute to providing efficient and customer-friendly banking experiences (MCB, 2024).

Myanmar Citizens Bank (MCB) aims to become a strong, stable, sustainable, ethical, and creative financial institution that creates long-term value for stakeholders and advances Myanmar's socioeconomic growth. Aligned with this vision, the bank's mission encompasses several strategic objectives. These include generating value for shareholders through sound financial performance rooted in transparency,

accountability, and good governance; delivering comprehensive banking services to corporate clients, SMEs, MSMEs, and individual consumers; and promoting financial inclusion by expanding access through branch networks, agent banking, and digital platforms. Furthermore, MCB emphasizes the recruitment and development of skilled, ethical, and committed personnel, and is actively investing in secure and resilient IT infrastructure to enhance both internal operations and the customer experience through digital transformation (MCB, 2024).

At Myanmar Citizens Bank (MCB), the bank upholds the highest standards of corporate governance, with Board of Directors, Executive Management, and staff committed to ethical conduct and regulatory compliance. The governance structure of MCB provides strategic oversight, promotes prudent resource management, and ensures that decisions are made in the best interests of shareholders, customers, and other stakeholders. The Board of Directors, composed of a diverse and experienced team, plays a critical role in guiding the bank's strategic direction, overseeing risk management, and ensuring adherence to applicable laws (MCB, 2024).

Their efforts support MCB's mission and vision while fostering a culture of accountability and transparency. These governance practices underpin the bank's ability to adapt to changing market conditions and regulatory environments, safeguard its reputation, and maintain investor trust. By adhering to robust corporate governance principles, MCB has strengthened its position as a reliable financial institution and continues to deliver exceptional value to all stakeholders. This commitment is central to the bank's sustained success and its role in navigating an ever-evolving financial landscape (YSX, 2024).

During the fiscal year 2023–2024, the MCB Board of Directors operated through the following committee structure:

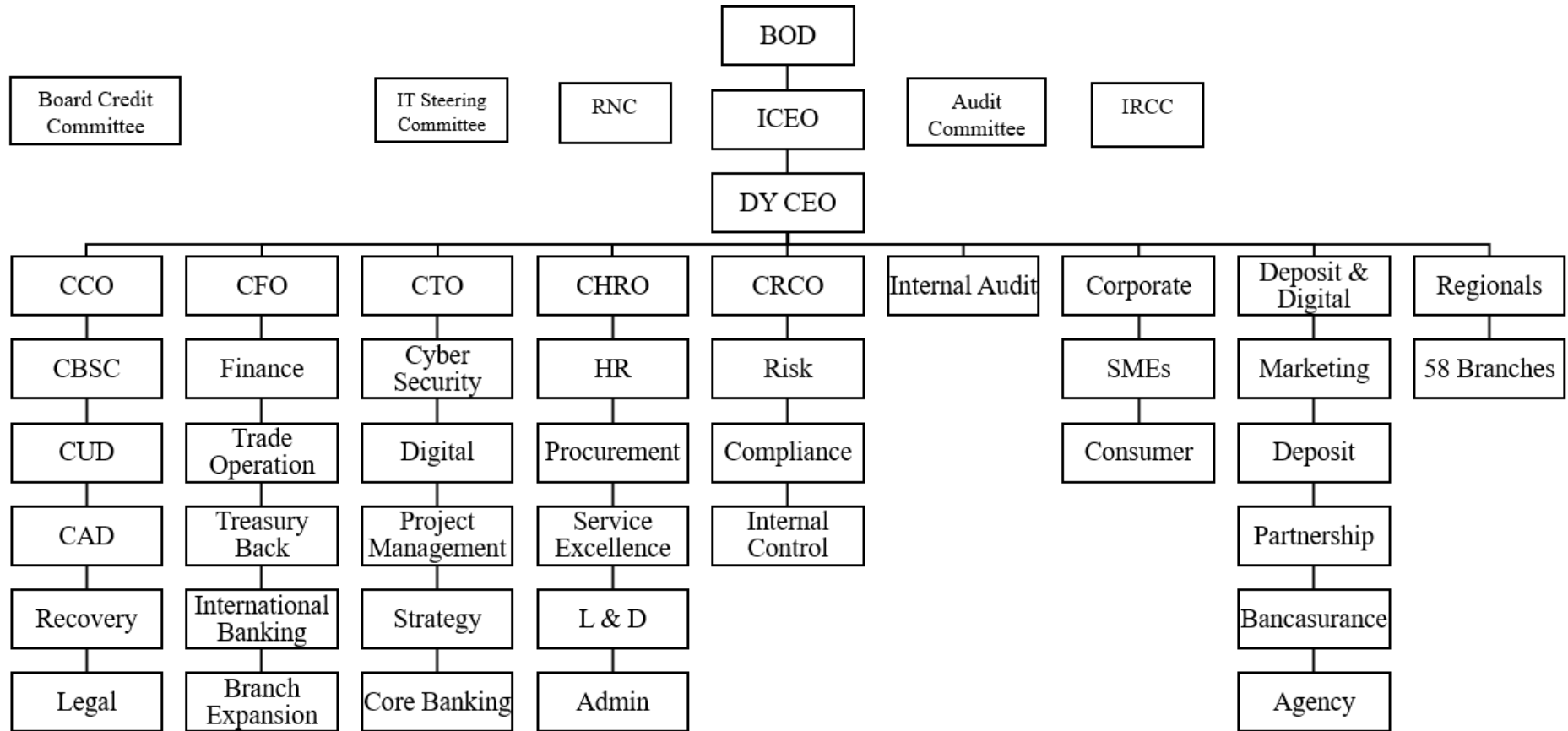
1. Board Credit Committee (BCC)
2. Board Audit Committee (BAC)
3. Board Integrated Risk and Compliance Committee (BIRCC)
4. Remuneration and Nomination Committee (RNC)
5. IT Steering Committee (ITSC)

As Myanmar Citizens Bank (MCB) is a publicly listed company, it is committed to maintaining exemplary corporate governance standards rooted in accountability, transparency, and adherence to the highest ethical principles. MCB places the utmost importance on safeguarding the interests of all its stakeholders, including customers, shareholders, employees, suppliers, regulators, and the wider community. Through its governance framework centered on integrity and compliance, MCB strives to create sustainable value and foster mutual trust. This approach strengthens long-term relationships within the financial community, contributing to the bank's vision of becoming the most trusted financial partner for all Myanmar citizens (YSX, 2024).

### **3.2 Organizational Structure of MCB Bank**

At the core of Myanmar Citizens Bank's (MCB) financial and social responsibilities lies a well-established corporate governance framework. This framework is led by Board of Directors (BOD), elected annually by the general assembly. One member is appointed as the Chairperson of the Board, ensuring a clearly defined leadership structure. To maintain effective strategic oversight and regulatory compliance, the Board meets at least twice a month, reinforcing a governance culture rooted in transparency, accountability, and prudent risk management. The organizational structure of MCB comprises the Board of Directors, five management committees, forty-seven departments, and four regional offices overseeing a total of 58 branches nationwide. Each branch is managed by a branch manager, while each department is led by a designated head or section lead responsible for departmental operations. The organizational structure of Myanmar Citizens Bank is illustrated in Figure 3.1.

**Figure (3.1) Organizational Structure of MCB Bank**



Source: MCB (2025)

The Board of Directors, Interim CEO, and Deputy CEO run the bank. The Board is supported by committees, including the Board of Credit Committee, IT Steering Committee, Remuneration and Nomination Committee (RNC), Integrated Risk and Compliance Committee, and the Audit Committee, which oversee specialized aspects of the bank's governance.

The executive leadership team is headed by the Interim Chief Executive Officer (CEO) and the Deputy Chief Executive Officer (DYCEO), under whom various departments and business functions are organized. Reporting directly to the executive team are several key officers, including the Chief Credit Officer, Chief Financial Officer, Chief Technology Officer, Chief Human Resources Officer, Chief Risk and Compliance Officer, and the Head of Internal Audit.

Beneath the executive layer, the bank is divided into multiple operational and functional units. These include regional and branch management divisions, corporate and consumer banking, SME banking, credit operations, trade services, marketing, deposits, and product development. Corporate, consumer, SME, and trade finance banking are managed by their respective heads, each with subunits tailored to meet diverse client needs such as Corporate loans, SME loans, Consumer loans and trade finance operations.

Key divisions such as IT, finance, risk management, internal control, and human resources provide essential support services to the core banking operations. The bank also maintains specialized departments such as legal, procurement, internal audit, cyber security, and project management. Each function is overseen by dedicated heads or section leaders, ensuring accountability and operational coordination. This structure facilitates centralized decision-making while supporting decentralized execution through MCB's 58 branches, mainly controlled by four region heads.

### **3.3 Organizational Culture of MCB Bank**

This section presents a description of the organizational culture of Myanmar Citizens Bank (MCB), based on insights gathered through interviews with the relevant organizational representative. MCB has cultivated an organizational culture that is rooted in collaboration, innovation, and performance excellence. This culture is designed to balance both the interpersonal and performance-oriented dimensions of the workplace, fostering a holistic environment where employees feel supported,

motivated, and empowered to succeed. The following section explores how MCB's organizational culture reflects four key dimensions - Supportiveness, Emphasis on Rewards, Innovation, and Performance Orientation which collectively enhance job satisfaction and overall performance.

### **3.3.1 Supportiveness Culture of MCB**

MCB Bank fosters a moderately supportive culture, especially in recent years as the organization emphasizes employee engagement and well-being. In its internal operations, management encourages open communication and provides platforms for employees to voice concerns or suggestions. There are mentoring systems in place, and department heads are expected to play a supportive role in guiding junior staff. This culture of supportiveness helps create a sense of belonging, which is vital in the context of Myanmar's collective cultural values. This culture contributes to better teamwork in functions such as loan processing and branch operations, where coordination and interpersonal trust are essential.

A supportive environment also reduces internal conflict and supports the bank's long-term retention goals. For example, if a junior officer recently joined for certain position, the department head initiated a peer mentoring program where senior officers are paired with junior staff to provide hands-on training and continuous support. When a colleague is on leave, other team members collaboratively take on their responsibilities to maintain operational continuity and support the team's overall performance. This reflects a supportive working environment where employees cooperate, share duties, and look out for one another during times of absence.

### **3.3.2 Rewards Culture of MCB**

MCB Bank is increasingly recognizing the importance of reward systems to drive motivation and retention. While the formal reward structure remains mostly financial and hierarchical (e.g., promotions, bonuses), the bank is also exploring non-financial incentives like employee recognition programs, training opportunities, and internal awards for outstanding performance. In MCB bank operations, particularly in credit, sales, and customer service departments, employees are encouraged through performance-based incentives. For example, relationship managers who exceed deposit or loan targets receive recognition or bonuses. As part of the bank's performance-based incentive system, MCB also provides annual bonus and promotion program based on

performance review, quarterly incentive scheme announcement for Deposits, Loans, Best Branch Performance, and Highest Individual Contributor for Deposits, and quarterly bancassurance prizes for branches and individual staff that have exceeded 100% of their annual targets. In addition to financial rewards, winning branches and individual top sellers are announced through internal email to all employees, highlighting their achievement and efforts. This recognition not only boosted the employee's morale but also motivated employees across other branches to improve performance.

### **3.3.3 Innovation Culture of MCB**

As part of its modernization efforts, MCB Bank is striving to cultivate an innovative culture, especially in digital banking and financial inclusion. The bank has made strides in introducing mobile banking apps, improving core banking systems, and exploring fintech partnerships to better serve its clients. Employees are encouraged to contribute ideas, but the decision-making process is centralized, and innovation often comes top-down rather than bottom-up. In practice, innovation is most visible in the development of new customer services, marketing campaigns and digital products, all of which aim to enhance service delivery and operational efficiency.

In response to increasing demand for digital banking, MCB recently launched its update version of mobile banking and internet banking, aiming to improve customer accessibility. The idea originated from senior management during a strategic review session, reflecting the top-down nature of innovation in the bank. Before development, employees from IT, marketing, and operations departments were invited to provide their input on app features, user experience, and customer pain points. MCB also offers workshops and training sessions on creative thinking and problem-solving.

### **3.3.4 Performance-Oriented Culture of MCB**

MCB Bank has developed a strong performance-oriented culture, especially in the context of competitive financial markets and evolving customer expectations. Clear KPIs (Key Performance Indicators) are defined for all employees, particularly in business departments and supporting departments. Management monitors performance of employees through regular catch-up meetings, monthly round-up presentations for bank portfolio movement, NPL & recovery meeting, appraisals and yearly performance reviews. The culture emphasizes achieving measurable outcomes such as loan recovery

rates of non-performing-loan (NPL), profit, and portfolio growth. Employees who meet or exceed performance targets are more likely to advance within the organization. this dimension drives efficiency and accountability. It also encourages employees to adopt a results-driven mindset, contributing to better service delivery, effective and efficient performance outcomes, risk management, and overall competitiveness in the Myanmar banking sector.

## **CHAPTER IV**

### **ANALYSIS OF ORGANIZATIONAL CULTURE, JOB SATISFACTION AND EMPLOYEE PERFORMANCE AT MCB BANK**

Myanmar Citizens Bank organizational culture, job satisfaction, and employee performance are examined in this chapter. This analysis utilizes primary data obtained from employees via structured questionnaires. The chapter covers the research design, demographic profile of the respondents, reliability assessment of the research instruments, and an evaluation of employee perceptions regarding organizational culture, job satisfaction, and performance within the Bank.

#### **4.1 Research Design**

This study aims to determine organizational culture factors and their effect on job satisfaction and employee performance at Myanmar Citizens Bank. To capture organizational culture, this survey targets 201 managerial-level MCB head office personnel. Simple random sampling selected participants. Yamane's method (Yamane, 1967) was used to calculate the sample size from a known population, guaranteeing a reliable and statistically valid sample for study. Thus, 133 individuals were chosen for data collection. For Yamane formula calculation,

$$\begin{aligned}n &= \frac{N}{1+N(e)^2} \\ &= \frac{201}{1+201(0.05)^2} = \frac{201}{1+0.5025} = \frac{201}{1.5025} \approx 133\end{aligned}$$

This study used structured questionnaires to acquire primary data. The questionnaire has four sections: demographics, organizational culture, job satisfaction, and employee performance. To accurately quantify answers, all factors were scored using a five-point Likert scale from 1 (strongly disagree) to 5 (strongly agree).

#### **4.2 Demographic Profile of Respondents**

The demographics data of the respondents include gender, age, education background, department, position, and years of service at MCB bank. Table 4.1 summarizes respondents' demographics.

**Table (4.1) Demographic Data of Respondents**

No.	Particular	Frequency	Percent (%)
	Total Number of Respondents	133	100
1.	Gender		
	Male	36	27
	Female	97	73
2.	Age		
	Below 25 years	12	9
	25–34 years	79	59
	35–44 years	38	29
	45 years and above	4	3
3.	Education Background		
	Bachelor Degree	98	74
	Master Degree	34	25
	Others	1	1
4.	Department		
	Treasury	5	4
	Corporate	8	6
	SME	5	4
	Consumer	9	7
	Trade	15	11
	Supporting Departments	91	68
5.	Position		
	Assistant Manager	69	52
	Manager	39	29
	Senior Manager and above	25	19
6.	Years of Service in MCB:		
	Less than 1 year	20	15
	1–3 years	60	45
	4–6 years	36	27
	7–10 years	8	6
	More than 10 years	9	7

Source: Survey data (2025)

Table (4.1) shows the demographics data of the 133 participants, 100% of the sample. The gender section shows majority of 72.9% female responses and 27.1% male respondents. In age section, the majority of responders (59.4%) were 25–34 years old, followed by 28.6% in 35–44. Less than 10% were under 25, and only 3.0% were over 45 years. For education section, most respondents (73.65%) have bachelor's degrees, while 25.55% have master's degrees. Only one responder (0.8%) listed a degree outside these two categories.

Respondents are from various departments within MCB. The highest numbers (68.4%) were from supporting departments, followed by those in the trade department (11.3%). Smaller proportions were from consumer (6.8%), corporate (6.0%), treasury (3.75%), and SME departments (3.75%). This distribution ensures that perspectives across a range of functional areas are captured in the analysis.

Regarding position level, more than half of the respondents (51.9%) were Assistant Managers, 29.3% were Managers, and 18.8% held Senior Manager or higher-level roles. This reflects the hierarchical structure within MCB and the involvement of middle to senior management in the study.

Finally, years of service at MCB reveal that 45.1% of respondents had worked at the bank for 1–3 years, followed by 27.1% with 4–6 years of experience. Respondents with less than one year of service accounted for 15.0%, while those with 7–10 years and more than 10 years of tenure comprised 6.0% and 6.8%, respectively. These figures suggest a relatively young workforce in terms of organizational tenure, which may influence perceptions of culture, satisfaction, and performance.

### **4.3 Reliability Test**

Testing reliability is for consistency. Various reliability coefficients exist. One of the most common is Cronbach's Alpha, a correlation coefficient ranging from 0 to 1.

**Table: (4.2) Reliability Test**

<b>Variables</b>	<b>Cronbach's Alpha</b>	<b>No. of items</b>
Supportiveness	.861	5
Emphasis on Reward	.766	5
Innovation	.784	5
Performance-Oriented	.777	5
Job Satisfaction	.754	6
Employee Performance	.784	6

Source: Survey data (2025)

According to the Table (4.2), all the measured items demonstrate good reliability, as indicated by their Cronbach's Alpha values, which exceed the accepted range of at least 0.7. Specifically, the Cronbach's Alpha for Supportiveness is 0.861, while Emphasis on Reward and Innovation have values of 0.766 and 0.784, respectively. Performance-Oriented a value of 0.777 and Job Satisfaction has a reliability score of 0.754 while Employee Performance is 0.784. Among all the constructs, Supportiveness exhibits the highest reliability, with a Cronbach's Alpha of 0.861. These results indicate strong internal consistency across all factors, confirming their suitability for organizational culture, job satisfaction and employee performance at Myanmar Citizens Bank.

#### **4.4 Descriptive Analysis of the Study**

The independent variables of influencing factors are described in this section. These include supportiveness, reward, innovation, and performance oriented. This section also describes job satisfaction and performance perceived by employees.

The descriptive study of job satisfaction criteria is shown in Table (4.3). Organizational culture's effect on MCB bank's job satisfaction and performance was assessed using a five-point Likert scale (1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree). This study used Best's (1977) rating scale to assess structured questionnaire data with a five-point Likert scale.

**Table (4.3) Mean Rating Scale**

No.	Score Range	Mean Rating
1	1.00 to 1.80	Very Low
2	1.81 to 2.60	Low
3	2.61 to 3.40	Neutral
4	3.41 to 4.20	High
5	4.21 to 5.00	Very High

Source: Best (1977)

#### **4.4.1 Employees Perception on Supportiveness Culture**

Table (4.4) shows Myanmar Citizens Bank employees' supportiveness culture questionnaire mean scores and standard deviations. The surveys used a five-point Likert scale from 1 (Strongly Disagree) to 5 (Strongly Agree). The data reflects the degree to which employees feel supported by their supervisors and management, as well as teamwork and communication among colleagues.

**Table (4.4) Mean Score of Supportiveness**

Sr.	Items	Mean	Std Dev
1	Being approachable and supportive by supervisor when facing challenges at work.	4.40	0.49
2	Feeling comfortable sharing opinions and concerns with colleagues.	4.20	0.85
3	Showing genuine concern by Management for employee well-being.	4.54	0.71
4	Having strong sense of teamwork and cooperation in the department.	4.24	0.85
5	Receiving adequate support and resources to perform the job effectively.	4.46	0.50
<b>Overall Mean</b>		<b>4.37</b>	

Source: Survey data (2025)

According to the Table (4.4), the results indicate a generally positive perception among employees regarding workplace support. The overall mean score of 4.37 suggests a strong and consistent perception of workplace support within the organization. This reflects positively on the organizational culture and may play a crucial role in enhancing employee engagement, collaboration, and performance outcomes. Among all, "Showing genuine concern by Management for employee well-

being” received the highest mean score 4.54 which indicates that management is perceived as genuinely concerned about employee well-being. This strong response highlights the organization's commitment to employee care, which contribute positively to job satisfaction and performance. Alternatively, the lowest mean score 4.20, while is still within high rating, indicates that there may be slightly less comfort in sharing opinions and concerns with colleagues compared to other areas.

#### 4.4.2 Employees Perception on Reward Culture

Table (4.5) presents the mean scores and standard deviations for a set of survey items designed to assess employee perceptions of the reward culture at Myanmar Citizens Bank. The questionnaires included 5 questions to capture views on various aspects of the reward system, including recognition, fairness, motivation, and merit-based promotion.

**Table (4.5) Mean Score of Reward**

<b>Sr.</b>	<b>Items</b>	<b>Mean</b>	<b>Std Dev</b>
1	Acknowledging and rewarding regularly for outstanding performance.	3.82	0.60
2	Satisfying with the bank’s reward system (e.g., bonuses, recognition).	3.83	0.72
3	Providing promotions in this bank are based on performance and merit.	3.88	0.65
4	Feeling motivation by the reward system to give the best effort.	4.01	0.67
5	Having perception of fairness in compensation for contributions	3.89	0.63
<b>Overall Mean</b>		<b>3.89</b>	

Source: Survey data (2025)

According to the Table (4.5), the overall mean score of 3.89 reflects a generally favorable perception of the bank’s reward and compensation system among employees. The highest mean score 4.01 associated with the item, “Feeling motivation by the reward system to give the best effort,” indicates that employees are generally motivated by the bank’s reward structure, which may positively influence individual and organizational performance. The lowest mean score 3.82, though still above the midpoint of the scale, relates to the regular acknowledgment and rewarding of outstanding performance.

#### 4.4.3 Employees Perception on Innovation Culture

Table (4.6) presents the descriptive statistics of employee responses regarding innovation culture within Myanmar Citizens Bank. The table includes mean scores and standard deviations for five statements reflecting the organization's approach to innovation, willingness to accept new ideas, and encouragement of proactive behavior among employees.

**Table (4.6) Mean Score of Innovation**

Sr.	Items	Mean	Std Dev
1	Encouraging employees by bank to suggest new ideas or improvements.	3.89	0.68
2	Feeling safe to take initiative even if mistakes might happen.	3.95	0.71
3	Encouraging employees to take initiative and be innovative.	3.95	0.66
4	Being open to trying new technologies and work processes by the bank.	4.23	0.56
5	Giving the employees freedom to experiment with new approaches to work.	3.96	0.68
<b>Overall Mean</b>		<b>4.00</b>	

Source: Survey data (2025)

According to the Table (4.6), the data reveals a generally positive perception of innovation and initiative within Myanmar Citizens Bank, with an overall mean score of 4.00. This indicates that, on average, employees feel encouraged to take initiative and engage in innovative activities at work. The highest mean score 4.23 is observed for the statement, “Being open to trying new technologies and work processes by the bank,” indicating strong agreement that the organization is receptive to change and technological advancement. This openness is likely to create a dynamic and progressive work environment. On the other hand, the lowest mean score 3.89 is associated with the statement, “Our bank encourages employees to suggest new ideas or improvements.”

The other statements, with mean values scoring from 3.95 to 3.96, also reflect favorable perceptions. These results indicate a culture that supports experimentation and learning, both of which are essential for fostering innovation.

#### 4.4.4 Employees Perception on Performance-Oriented Culture

Table (4.7) presents the result of the analysis for employee performance at Myanmar Citizens Bank, based on respondents’ perceptions measured using a five-point Likert scale with five statements.

**Table (4.7) Mean Score of Performance-Oriented**

<b>Sr.</b>	<b>Items</b>	<b>Mean</b>	<b>Std Dev</b>
1	Expecting high performance is clearly communicated at this bank.	3.98	0.70
2	Having a strong focus on achieving results and meeting targets.	4.02	0.78
3	Being held accountable for employees’ job performance.	3.95	0.72
4	Using performance metrics fairly to evaluate employees.	3.95	0.76
5	Providing regular provision of feedback for performance improvement is received	3.91	0.76
<b>Overall Mean</b>		<b>3.96</b>	

Source: Survey data (2025)

Table (4.7) shows that respondents generally see bank performance-related activities positively, with a mean score of 3.96 for employee performance. The highest mean score is recorded for the statement, “Having a strong focus on achieving results and meeting targets”, with a mean of 4.02. This describes that MCB places significant emphasis on goal achievement and target-oriented performance, reflecting a strong results-driven culture. The lowest mean score for the statement, “Providing regular provision of feedback for performance improvement is received” is 3.91. These results reflect a workplace environment where performance is valued, expectations are transparent, and fairness in evaluation is perceived.

#### 4.4.5 Summary Mean Value of Organizational Culture

Table 4.8 shows the mean scores of supportiveness, reward, innovation, and performance-oriented cultures.

**Table (4.8) Summary Mean Value of Organizational Culture**

No.	Description	Mean Score
1	Supportiveness	4.37
2	Reward	3.89
3	Innovation	4.00
4	Performance-oriented	3.96

Source: Survey data (2025)

Based on the table, supportiveness had the highest mean score of 4.37, indicating that respondents strongly agreed that the workplace is cooperative and respectful. Innovation followed with a mean score of 4.00, demonstrating that employees view the bank as receptive to new ideas and improvements. Performance orientation received a mean score of 3.96, reflecting agreement that the bank emphasizes goal achievement and accountability. Reward scored the lowest at 3.89 but it still lies within the high category.

#### **4.4.6 Employees Perception on Job Satisfaction**

Job satisfaction data for Myanmar Citizens Bank managers are stated here. The mean and standard deviation of each item on a five-point Likert scale were used to determine satisfaction level.

**Table (4.9) Job Satisfaction**

Sr.	Items	Mean	Std Dev
1	Having satisfaction with the assigned tasks and responsibilities	3.93	0.61
2	Feeling proud to work for the Bank.	4.08	0.67
3	Feeling motivated and engaged in daily work.	4.12	0.73
4	Having satisfaction with the communication and transparency from management.	3.98	0.65
5	Feeling of strong sense of accomplishment from the work performed	4.08	0.66
6	Having satisfaction with the opportunities for professional growth and career advancement in this bank.	4.08	0.68
<b>Overall Mean</b>		<b>4.04</b>	

Source: Survey data (2025)

Table (4.9) indicates that respondents are generally satisfied with their positions at MCB, with a mean score of 4.04. This shows a positive working environment where employees are motivated, proud, and engaged in their roles. The highest mean score was observed for the statement “Feeling motivated and engaged in daily work”, with a mean of 4.12. This result highlights that employees not only perform their tasks but also experience a strong sense of enthusiasm and involvement in their day-to-day responsibilities. The lowest mean score was recorded for the statement “Having satisfaction with the assigned tasks and responsibilities”, with a mean of 3.93.

#### 4.4.7 Employees Perception on Employee Performance

This section presents the descriptive analysis of employee performance at Myanmar Citizens Bank (MCB), as perceived by managerial-level employees. The analysis is based on responses to six performance-related questions, measured using a five-point Likert scale.

**Table (4.10) Employee Performance**

Sr.	Items	Mean	Std Dev
1	Having consistency in meeting or exceeding performance targets	4.06	0.64
2	Having efficiency in managing workload and completing tasks on time	4.27	0.68
3	Contributing to the bank’s goals and team success	4.22	0.63
4	Seeking continuous improvement in job performance.	4.23	0.61
5	Completing tasks with accuracy and attention to detail.	4.14	0.62
6	Having consistency in meeting work-related deadlines and targets	4.18	0.65
<b>Overall Mean</b>		<b>4.18</b>	

Source: Survey data (2025)

According to the Table (4.10), the overall mean score for employee performance resulted 4.18, indicating a high level of self-reported performance among the respondents. This shows that employees believe they are effectively meeting expectations and contributing positively to the organization. The highest mean score is recorded for the statement “Having efficiency in managing workload and completing tasks on time”, with a mean of 4.27. This indicates that time management and task

completion are strong competencies among MCB’s managerial employees. The lowest mean score received a mean of 4.06.

#### 4.5 Analysis on Organizational Culture and Job Satisfaction

Correlation and regression analyses were conducted to investigate the relationship between organizational culture and job satisfaction after descriptive analysis of mean values. Correlation analysis measures the degree and direction of the link between variables, whereas regression analysis determines how organizational culture affects job satisfaction. The results seek to reveal which cultural characteristics most affect employee outcomes.

##### 4.5.1 Relationship between Organizational Culture and Job Satisfaction

This section shows MCB bank’s job satisfaction Pearson Correlation Analysis findings. Cultural factors including supportiveness, reward, innovation, and performance orientation affect job satisfaction. This study analyzes the strength of the association between two variables using correlation values from –1 to +1. Positive values indicate direct relationships, whereas negative ones are inverse. The variables are more related when the coefficient is near to extreme. The following table (4.11) describes the coefficients between independent cultural variables and job satisfaction.

**Table (4.11) Correlation Analysis of Organizational Culture on Job Satisfaction**

No.	Description	Pearson Correlation Coefficient	P-Value
1	Supportiveness	0.084**	0.035
2	Reward	0.562***	0.000
3	Innovation	0.543***	0.000
4	Performance-oriented	0.680***	0.000

Source: Survey data (2025)

Significance level indicates \*\*\* at 1%, \*\*at 5%

As described in Table (4.11), the Pearson Correlation Coefficients and p-values illustrate how strongly each cultural component affects job satisfaction. The results indicate that all four cultural dimensions of supportiveness, reward, innovation, and performance orientation are positively correlated with job satisfaction as indicated by their p-values (0.000). The strongest correlation is with Performance-Oriented ( $r = 0.680$ ), suggesting that a results-focused culture has the greatest effect on employee

satisfaction. Emphasis on Reward follows with a coefficient of 0.562, indicating that clear and motivating reward mechanisms also play an important role. Innovation shows a slightly lower, yet still strong, correlation of 0.543, implying that an environment encouraging new ideas contributes positively to satisfaction. Supportiveness shows a relatively weak but statistically significant correlation ( $r = 0.084$ ). Although the strength of the relationship is minimal, the significance indicates that interpersonal support and a respectful work atmosphere still contribute meaningfully to job satisfaction when considered alongside other factors.

#### 4.5.2 Analysis on the Effect of Organizational Culture on Job Satisfaction

The effect of organizational culture on job satisfaction was analyzed using regression analysis, as shown in Table (4.12).

**Table (4.12) Regression Analysis of the Effect of Organizational Culture on Job Satisfaction**

Variables	Unstandardized Coefficient		Standardized Coefficient	t	Sig.	VIF
	B	Std. Error	Beta			
(Constant)	.999	.415		2.411	.017	
Supportiveness	.078**	.078	.061	.994	.032	1.056
Reward	.218**	.085	.215	2.582	.011	1.928
Innovation	.190*	.098	.159	1.950	.053	1.857
Performance-oriented	.448***	.066	.497	6.821	.000	1.474
R Square				.540		
Adjusted R Square				.525		
Durbin-Watson				1.805		
F value				37.533***		

Source: Survey data (2025)

\*\*\* significance level indicates at 1%

The regression analysis findings in (Table 4.12) indicate a significant F-value at the 1% level ( $F = 37.533$ ,  $p < 0.001$ ), validating the model's validity and importance. According to the model's modified  $R^2$  of 52.5%, cultural factors account for just over half of work satisfaction variance.

Performance Orientation (P) has the strongest positive influence on job satisfaction at coefficient 0.448 and Beta 0.497 which is highly significant at the 1%

level ( $p = 0.000$ ). Emphasis on Reward (E) has a coefficient of 0.218 and a Beta of 0.215, showing a significant effect on work satisfaction at the 5% level ( $p = 0.011$ ). Innovation (I) has a coefficient of 0.190 and a Beta of 0.159; its effect is significant at the 10% level ( $p = 0.053$ ), demonstrating that innovation boosts satisfaction at some extent. Supportiveness (S) has the weakest effect on job satisfaction (Beta = 0.061) but is statistically significant ( $p = 0.032$ ).

Overall, all four cultural factors significantly affected job satisfaction. Job satisfaction is strongly affected by performance orientation and reward culture. This analysis shows that adjustments in these culture factors will improve employee satisfaction level.

#### **4.6 Analysis on Job Satisfaction and Employee Performance**

This section describes correlation and regression analysis to determine how job satisfaction affects employee performance.

##### **4.6.1 Relationship between Job Satisfaction and Employee Performance**

This section describes the Pearson Correlation Analysis result of job satisfaction and employee performance.

**Table (4.13) Correlation Analysis of Job Satisfaction on Employee Performance**

<b>No.</b>	<b>Description</b>	<b>Pearson Correlation Coefficient</b>	<b>P-Value</b>
1	Job Satisfaction	0.701***	0.000

Source: Survey data (2025)

Significance indicates \*\*\* at 1%

Table (4.13) shows a substantial positive correlation between satisfaction and employee performance, with  $r = 0.701$ . The association P-Value is statistically significant at the 0.001 level ( $p < 0.001$ ), as indicated by the 0.000 p-value. This indicated that job satisfaction is strongly correlated with employee performance.

##### **4.6.2 Analysis on the Effect of Job Satisfaction on Employee Performance**

Table (4.14) shows regression analysis findings on job satisfaction and employee performance.

**Table (4.14) Regression Analysis on the Effect of Job Satisfaction on Employee Performance**

Variables	Unstandardized Coefficient		Standardized Coefficient	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.491	.241		6.186	.000
Job Satisfaction	.666***	.059	.701	11.250	.000
R Square	.491				
Adjusted R Square	.487				
Durbin-Watson	1.962				
F value	126.557***				

Source: Survey data (2025)

\*\*\* significance level at 1%

Based on the Table (4.14), the regression analysis between job satisfaction and employee performance is presented. At the 1% level ( $p < 0.001$ ), the F-value of 126.56 indicates a very significant model. The R Square of 0.491 reveals that job satisfaction explains 49.1% of employee performance variation. Job satisfaction coefficient is 0.666, standardized coefficient (Beta) 0.701. This indicates that job satisfaction strongly affects employee performance. This effect is significant at 1% ( $p = 0.000$ ). The results demonstrated that job satisfaction positively correlates with employee performance.

## **CHAPTER V**

### **CONCLUSION**

This chapter summarizes and discusses this study's findings on Myanmar Citizens Bank's organizational culture, job satisfaction, and employee performance. This section explains these findings and underlines their relevance to literature. Based on study results, the chapter makes recommendations, suggest for improvements and future research.

#### **5.1 Findings and Discussions**

The survey was conducted 133 employees of MCB bank in an organized manner. Appropriate statistics were used to analyze the data. In the study, there were more women than men responded, indicating a largely female workforce within the bank. Most responses were between 25 and 34 years, implying a large part of the workforce is under 35 years. Most respondents had bachelor's degrees, while a smaller percentage had master's degrees. Regarding departmental distribution, the majority of respondents worked within supporting departments, followed by smaller representations from customer-facing and specialized departments. This indicates that the findings primarily reflect perspectives from operational management level.

The position level analysis showed that most respondents were at the assistant manager level, followed by those in managerial and senior managerial roles. This suggests the study captures mainly middle management viewpoints, which are crucial for understanding the implementation of organizational culture and job satisfaction practices. Finally, the analysis of years of service showed that significant portion of employees had been with the bank for between one and three years, indicating a relatively new workforce. This may have implications for employee engagement, retention, and perceptions of organizational culture.

In relation to the first objective, the analysis successfully identified four key organizational culture dimensions present at MCB: supportiveness, reward, innovation, and performance orientation. Among these, supportiveness was perceived most positively by employees, indicating a cooperative environment with strong managerial support. Employees expressed strong agreement in the statement that they receive adequate support and that management demonstrates genuine concern for their well-being. The reward culture was also positively perceived, though it received the lowest

mean score among the cultural variables. While the reward system was recognized as motivating, there was a slightly lower level of satisfaction with how consistently outstanding performance is acknowledged. This indicates that while employees find rewards meaningful, there is room to enhance recognition practices.

Perceptions of innovation culture were similarly positive, with employees indicating that they are encouraged to take initiative and that the organization is open to new technologies and work processes. Nevertheless, the comparatively lower score for the item related to suggesting new ideas may reflect a need to more actively invite and implement employee-driven innovations. The performance-oriented culture also received high level mean score, with respondents affirming the bank's emphasis on achieving results and holding employees accountable. Despite this, the relatively lower perceptions on feedback frequency highlight the importance of ongoing performance communication to further strengthen this cultural dimension. Overall, all cultural dimensions fall within the high score range, indicating a generally positive organizational culture.

The second objective examined how organizational culture influences job satisfaction. The regression analysis revealed that all four cultural dimensions had a statistically measurable effect. Performance-oriented culture emerged as the most influential, with a strong and significant positive effect on job satisfaction. The reward culture followed closely, showing that a well-structured and motivating reward system is a crucial determinant of satisfaction. Innovation was also a significant factor, though to a slightly lesser extent, demonstrating that fostering creativity and initiative contributes positively, though not as powerfully as clear performance expectations and tangible rewards.

While supportiveness was statistically significant, it had the weakest effect. This indicated that although a supportive atmosphere is valued, the presence of clear performance expectations, opportunities for innovation, and fair reward systems are more influencing in shaping employees' overall job satisfaction. The reward, innovation, and especially performance-oriented dimensions demonstrated stronger and more significant effect.

To address the third objective, job satisfaction was strongly and statistically significantly related to employee performance. Highly satisfied employees performed

better in meeting deadlines, contributing to team goals, and improving continuously. The regression study showed that job satisfaction strongly predicts employee performance. The importance of job satisfaction in improving performance is presented by these studies.

Overall, the findings illustrate that while all dimensions of organizational culture are positively perceived at MCB, performance, reward, and innovation have more significant effect on job satisfaction. In turn, job satisfaction serves as a critical factor for boosting employee performance. These findings described that for MCB to sustain and enhance employee effectiveness; it should continue to strengthen its performance-oriented practices and ensure that reward and innovation systems are consistently applied and well-communicated throughout the organization.

## **5.2 Suggestions and Recommendations**

This section proposes various practical measures to improve organizational culture, job satisfaction, and employee performance at Myanmar Citizens Bank. These proposals will reinforce MCB's HR strategies and encourage employee engagement and productivity.

First, given that the performance-oriented culture had the strongest influence on job satisfaction, MCB should continue to strengthen its results-driven approach. This includes setting clear performance expectations, aligning employee goals with organizational targets, and providing timely performance metrics. However, the slightly lower mean score on regular performance feedback suggest that improvements are needed in ongoing communication between supervisors and employees. It is recommended that MCB should perform regular one-on-one feedback sessions and incorporate developmental coaching into its performance management process. This will not only reinforce accountability but also support employees in identifying growth opportunities and achieving performance excellence.

Second, the reward culture was also found to significantly influence job satisfaction. While employees generally feel motivated by the current reward system, the relatively lower perception of consistent recognition indicates a need for more systematic and visible appreciation mechanisms. MCB should consider implementing both monetary and non-monetary recognition programs such as employee of the month awards, public commendations, or peer-to-peer recognition systems. Transparent and

merit-based promotion practices should also be reinforced, ensuring that employees perceive the reward system as fair and motivating.

Third, the innovation culture at MCB shows a positive effect, though to a lesser extent. Employees feel encouraged to take initiative, yet there is room to improve in actively soliciting new ideas. MCB can enhance its innovation environment by creating structured channels for idea submission, such as digital suggestion platforms or regular innovation forums. Recognizing and rewarding innovative contributions will further incentivize proactive behavior and continuous improvement. Leadership should also ensure that ideas proposed by employees are acknowledged, considered, and, when appropriate, implemented, to foster a sense of ownership and engagement.

Although the supportiveness culture received highest mean score in terms of employee perception, it showed the weakest statistical influence on job satisfaction. This may indicate that while a positive and friendly work environment is appreciated, it may not be a key differentiator of satisfaction unless attached with career advancement and recognition. Nevertheless, MCB should maintain this strength by continuing to nurture open communication, empathy in leadership, and teamwork across departments. Strengthening psychological safety especially around speaking up and sharing opinions can enhance collaboration and help surface challenges early.

Furthermore, as job satisfaction emerged as a significant predictor of employee performance, MCB should view employee satisfaction as a strategic asset. Managers should routinely assess satisfaction levels through employee engagement surveys and respond with targeted initiatives. Efforts to improve work-life balance, enrich job roles, and support professional development will further contribute to a more motivated and high-performing workforce.

Lastly, the bank's human resource and organizational development teams should use the insights from this study to tailor training and development programs. Leadership development initiatives should focus on coaching for performance, recognition, and change leadership to better equip managers in sustaining a high-performance culture. Regular reviews of cultural alignment with strategic goals will ensure that MCB continues to evolve in a direction that supports both employee well-being and performance development.

In conclusion, MCB's job satisfaction and performance will improve with a balanced strategy by focusing on performance results, fair recognition, innovative support which comprises an inclusive culture. These suggestions will increase employee satisfaction and improve the bank's development and competitiveness in challenging banking industry.

### **5.3 Needs for Further Studies**

This study presents on Myanmar Citizens Bank's organizational culture, job satisfaction, and employee performance, but it also proposes further research. Further study should involve non-managerial personnel or employees from several banks, both public and private, to enable comparative analysis across organizational contexts. In addition, although this study identifies significant correlations and effects between cultural dimensions and employee outcomes, it does not explore potential mediating or moderating variables. Future research could examine if leadership style, employee engagement, organizational commitment, or work-life balance mediate or moderate the connection between organizational culture and performance.

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**APPENDIX A**  
**QUESTIONNAIRE**  
**Yangon University of Economics**  
**Department of Commerce**  
**Master of Banking and Finance Programme**  
**Survey Questionnaire**

Dear Respondent,

I am currently pursuing a Master of Banking and Finance degree at Yangon University of Economics. I have designed a survey questionnaire for my research on “Organizational Culture, Job Satisfaction and Employee Performance at Myanmar Citizens Bank” as a crucial component of my thesis for the completion of the Master Program. Your responses will be kept confidential and will only be used for the study purpose. Your participation in answering this questionnaire is greatly appreciated. Your contribution in this survey is truly grateful.

Thank you for taking the time to participate in this survey.

**Section (A) Demographic Profile Data**

1. Gender:

Male

Female

2. Age:

Below 25 years

25–34 years

35–44 years

45–54 years

3. Education Background

Bachelor Degree

Master Degree

Others (specify) \_\_\_\_\_

4. Department: \_\_\_\_\_

5. Position:

Assistant Manager

Manager

Senior Manager and above

6. Years of Service in MCB:

Less than 1 year

1–3 years

4–6 years

7–10 years

More than 10 years

### Section (B) Organizational Culture

Instructions: Please indicate the degree to which you agree with each of the following statements.

Use the scale below:

1 = Strongly Disagree | 2 = Disagree | 3 = Neutral | 4 = Agree | 5 = Strongly Agree

No.	Supportiveness	Scale				
		1	2	3	4	5
1.	My supervisor is approachable and supportive when I face challenges at work.					
2.	I feel comfortable sharing my opinions and concerns with my colleagues.					
3.	Management shows genuine concern for employee well-being.					
4.	There is a strong sense of teamwork and cooperation in my department.					
5.	I receive adequate support and resources to perform my job effectively.					
	<b>Emphasis on Reward</b>					
6.	Outstanding performance is regularly acknowledged and rewarded in our bank.					

7.	I am satisfied with the bank's reward system (e.g., bonuses, recognition).					
8.	Promotions in this bank are based on performance and merit.					
9.	The reward system motivates me to give my best effort.					
10.	I believe that I am fairly compensated for my contributions.					
<b>Innovation</b>						
11.	Our bank encourages employees to suggest new ideas or improvements.					
12.	I feel safe to take initiative even if mistakes might happen.					
13.	Employees are encouraged to take initiative and be innovative.					
14.	The bank is open to trying new technologies and work processes.					
15.	Employees are given the freedom to experiment with new approaches to work.					
<b>Performance-Oriented</b>						
16.	High performance is expected and clearly communicated at this bank.					
17.	There is a strong focus on achieving results and meeting targets.					
18.	Employees are held accountable for their job performance.					
19.	Performance metrics are used fairly to evaluate employees.					
20.	I regularly receive feedback for improving my performance.					

### Section (C) Job Satisfaction

This section is designed to assess the level of job satisfaction. Below are a series of statements reflecting different aspects of job satisfaction. Please indicate the extent to which you agree or disagree with each statement using the scale provided:

1 = Strongly Disagree | 2 = Disagree | 3 = Neutral | 4 = Agree | 5 = Strongly Agree

No.	Job Satisfaction	Scale				
		1	2	3	4	5
1.	I am satisfied with the tasks and responsibilities in my current job.					
2.	I feel proud to work for Myanmar Citizens Bank.					

3.	I feel motivated and engaged in my daily work.					
4.	I am satisfied with the communication and transparency from management.					
5.	I feel a strong sense of accomplishment from the work I do.					
6.	I am satisfied with the opportunities for professional growth and career advancement in this bank.					

**Section (D) Employee Performance**

No.	Employee Performance	Scale				
		1	2	3	4	5
1.	I consistently meet or exceed my performance targets.					
2.	I manage my workload efficiently and complete tasks on time.					
3.	I actively contribute to the bank's goals and team success.					
4.	I seek continuous improvement in my job performance.					
5.	I complete tasks with accuracy and attention to detail.					
6.	I consistently meet my work targets and deadlines.					

**APPENDIX B**  
**SPSS OUTPUT**

**Descriptive Statistics of the respondents**

**Gender**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	36	27.1	27.1	27.1
	2	97	72.9	72.9	100.0
	Total	133	100.0	100.0	

**Age**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	12	9.0	9.0	9.0
	2	79	59.4	59.4	68.4
	3	38	28.6	28.6	97.0
	4	4	3.0	3.0	100.0
	Total	133	100.0	100.0	

**Education Background**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	98	73.65	73.65	73.65
	2	34	25.55	25.55	99.2
	3	1	.8	.8	100.0
	Total	133	100.0	100.0	

**Department**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	5	3.75	3.75	3.75
	2	8	6.0	6.0	9.8
	3	5	3.75	3.75	13.5
	4	9	6.8	6.8	20.3
	5	15	11.3	11.3	31.6
	6	91	68.4	68.4	100.0
	Total	133	100.0	100.0	

		Position			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	1	69	51.9	51.9	51.9
	2	39	29.3	29.3	81.2
	3	25	18.8	18.8	100.0
	Total	133	100.0	100.0	

		Years of Service in MCB			Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	1	20	15.0	15.0	15.0
	2	60	45.1	45.1	60.2
	3	36	27.1	27.1	87.2
	4	8	6.0	6.0	93.2
	5	9	6.8	6.8	100.0
	Total	133	100.0	100.0	

### Reliability Test

Item-Total Statistics				
	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Cronbach's Alpha if Item Deleted
S	20.073433583959893	3.895	.176	.861
E	20.554636591478694	2.908	.697	.766
I	20.446365914786966	3.200	.632	.784
P	20.477944862155386	2.802	.651	.777
JS	20.397994987468670	2.817	.747	.754
EP	20.258897243107764	3.063	.622	.784

### Pearson's Correlation Analysis

		Correlations					
		S	E	I	P	JS	EP
S	Pearson Correlation	1	.226***	.142	.150*	.084	.107
	Sig. (2-tailed)		.009	.102	.086	.335	.221
	N	133	133	133	133	133	133
E	Pearson Correlation	.226***	1	.648***	.518***	.562***	.536***
	Sig. (2-tailed)	.009		.000	.000	.000	.000
	N	133	133	133	133	133	133

I	Pearson Correlation	.142	.648***	1	.509***	.543***	.411***
	Sig. (2-tailed)	.102	.000		.000	.000	.000
	N	133	133	133	133	133	133
P	Pearson Correlation	.150*	.518***	.509***	1	.680***	.458***
	Sig. (2-tailed)	.086	.000	.000		.000	.000
	N	133	133	133	133	133	133
JS	Pearson Correlation	.084**	.562***	.543***	.680***	1	.701***
	Sig. (2-tailed)	.035	.000	.000	.000		.000
	N	133	133	133	133	133	133
EP	Pearson Correlation	.107	.536***	.411***	.458***	.701***	1
	Sig. (2-tailed)	.221	.000	.000	.000	.000	
	N	133	133	133	133	133	133

\*. Correlation is significant at the 0.1 level (2-tailed).

\*\*. Correlation is significant at the 0.05 level (2-tailed).

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

## Analysis of the effect of Organizational Culture on Job Satisfaction at Myanmar Citizens Bank

### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.735 <sup>a</sup>	.540	.525	.346158365124 963	1.805

a. Predictors: (Constant), P, S, I, E

b. Dependent Variable: JS

### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.990	4	4.497	37.533	.000 <sup>b</sup>
	Residual	15.338	128	.120		
	Total	33.327	132			

a. Dependent Variable: JS

b. Predictors: (Constant), P, S, I, E

### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.999	.415		2.411	.017		
	S	.078	.078	.061	.994	.032	.947	1.056
	E	.218	.085	.215	2.582	.011	.519	1.928

I	.190	.098	.159	1.950	.053	.539	1.857
P	.448	.066	.497	6.821	.000	.678	1.474

a. Dependent Variable: JS

### Analyze the effect of Job Satisfaction on Employee Performance at Myanmar Citizens Bank

#### Model Summary<sup>b</sup>

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.701 <sup>a</sup>	.491	.487	.34156371951660	1.962

a. Predictors: (Constant), JS

b. Dependent Variable: EP

#### ANOVA<sup>a</sup>

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	14.765	1	14.765	126.557	.000 <sup>b</sup>
	Residual	15.283	131	.117		
	Total	30.048	132			

a. Dependent Variable: EP

b. Predictors: (Constant), JS

#### Coefficients<sup>a</sup>

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.491	.241		6.186	.000		
	JS	.666	.059	.701	11.250	.000	1.000	1.000

a. Dependent Variable: EP