IASET: Journal of Human Resources Management (IASET: JHRM)
ISSN(P): Applied; ISSN(E): Applied
Vol. 1, Issue 2, Jul - Dec 2016; 47-60
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International Academy of Science, Engineering and Technology
Connecting Researchers; Nurturing Innovations

ORGANIZATIONAL CLIMATE AND ITS IMPACT, ON FIRM FINANCIAL PERFORMANCE

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ABSTRACT

The main aim of this study, investigated the organizational climate and its impact on the Firm financial performance. This study involved 150 banks and their employees, including senior, mid level and, lower-level management of 25 different banks and their branches in Gilgit. This research is carried out primarily for bank employees and measures its organizational climate and its impact on its financial performance, its organizational climate and its influence on organizational commitment and staff satisfaction and its turnover, for the financial performance of the banks. The variable organizational commitment is significant for the 1% significant level. The coefficient .45 valve of the organizational commitment indicates that, there is a positive relationship between the variables. According to the results of the regression, when the organizational commitment increases by 1%, this results in a 45% increase in financial performance. The coefficient .136 organizational climate valve indicates that, there is a positive relationship between financial performances that is dependent variable in our model. The results of the regression are shown as, when organizational climate increases by 1% after the 14% increase in financial performance. The general model accounts for 32% of the variance, in financial performance. The result of this empirical research is that, the organizational climate has a significant impact on the turnover intentions of bank employees. The results of the study revealed that climate, commitment and staff satisfaction are the three antecedents of the organizational climate, which has a significant inverse impact on the revolving intention.

KEYWORDS: Organizational Climate, Organizational Commitment, Staff Satisfaction, Financial Performance

INTRODUCTION

Because of the recent improvements, the world of business has witnessed the fact that, the more employees internalize the firm the more they are agreed to participate in activities (Chen, Huang and Hasiao, 2010). In today's conjecture, every business enterprise has ability to acquire new technology, due to their financial worthiness, but the organizational factors seem to be the Determine the success of these acquisitions. Recent researches on organizational climate and staff satisfaction has concern on the job, his self organizational climate as initial means of maximizing satisfaction. The major comment here is that, if working climate produce to provide a more suitable working atmosphere and increasing staff satisfaction providing inputs (Metle 2001, Afolabi, 2005). The convincing major working features via, top level of target identification for self govern, skill value ability and working challenges are satisfactory and educational requirement for managing, evaluating working tasks, and expressing adverse psychological states are associated with essential outcome likely staff satisfaction, intense attractive and working effectiveness. Another suitable working atmosphere characteristic is role cleanliness (i.e. minimum level of low doubtfulness) furthermore; clear identifying planning's and objectives for their working responsibility (Winter, Taylor and Sarros, 2000). Organizational working

pressure, having a job schedules which meets ones requirements, emotions, mentally fit at work, getting different type of drawbacks and organizational delicate atmosphere adversely impacts of intension to leaving through staffs job satisfaction and engagement (Karsh, Bookse and Saifort, 2005). The investigation about the contribution of personnel management to organizational performance by outcomes like productivity and profitability has been associated with the climate satisfaction with the work place (West, Patterson and Dawson, 1999). Establishing the strong relationships between satisfactions with the information provided for a job and result in the work satisfaction of the employees and achieving increasing efficiency in the organization and good steering media appear to be a critical portion of efficient administration equation (Brunetto, 2002). And there are some extraneous factors in the organizational atmosphere which also lead to the dissatisfaction. Furthermore, it has been found that organizational climate acts like a mediator variable improving the relationship of compromise with the staff satisfaction, staff satisfaction together to the organizational climate plays an critical and important role in the retention of current employees even though he has improvement of his commitment to the organization (Kumar and Giri, 2007) because it is an antecedent engagement (Lok et al., 2007).

This experiential study aims to prevent various previous circumstances of organizational climate and also investigate their impact on the financial performance in banking industry in Gilgit. Organizational climate have great impact in to the organizational commitment and financial performance, identifies different variables which are influence with their dependent variable with the help of through proper literature review of preceding research in the organization is diverse from present research and which is actually obliging for the further research.

LITERATURE REVIEW

Organizational Climate

The many researchers are defining organizational climate is a collection of assessable properties of environmental task that is direct or indirect reception by employees working in organizational setting that influence and encourage their behavior (Holloway, 2012). Organizational climate is defined as appellant's roles models, attributes, attitudes and a feeling characterizing the lives inside the organization has more to atmosphere and securities (Aiswarya and Ramasundaram, 2012). An organizational climate which concerns to values, beliefs exists that are not shown, but within the conduct and action of the employee (Moghimi and Subramaniam, 2013). In the literature there is not agreed definitions of organizational climate, Since this is a complex process, with several perceptions multidimensional levels derived employees about his/her experiences within a stable structure over time and broadly these are shared in organizational unit (Dawson et al, 2008) Since, organizational climate may designate any person, it is also believe increasing intrinsic motivation staff (Goepel, 2011 Ayranci, 2011, De Jong and Den Hartog, 2003 Ahmed, 1998). Intrinsic motivation referred to the feeling of pleasure in conduct. Meanwhile the intrinsic motivation is considered as the most critical factor for development behaviors groundbreaking work in employees (S. Amabileet, 1996, Patterson et al., 2005, Hunter et al., 2007, Ekvall, 1996). This finding was also endorsed by Amabile (2008), who found that the componential theory of creational and innovational they are influenced by three components inside the individual in the organization; 1) Proficiency relevant competence, 2) suitable processes of creativity, 3) intrinsic motivation and one external component of the individual working atmosphere and organizational climate. Organizational climate relies on the supposition that the general health of an organization might be assessed by measuring prediction of their working environment of the individual employees. Together these individual feedbacks are additional data that describes how the organization will work and how it treats its staff (Giles, 2010). In other terms, organizational climate shows how to make employees feel about the

environment within the organization. For the improvement of organization it is mandatory order to feel proud of the employee that employees are the major resources and backbone of the organization. (Dickson et al., 2006)

Organizational Commitment

The Organizational commitment has several definitions, the organizational commitment define as employee adherence in organization and participating on it. In Generally there are three size of engagement are the extension or continuing commitment, affective commitment and normative commitment (Allen and Meyer, 1996; Karrasch 2003, Turner and Chelladurai 2005, Greenberg, 2005; Boehman 2006 Canipe, 2006). All these kinds are independent in a nature and presented by individuals at different levels of the organization (Meyer and Allen, 1997, Porter et al. 1974) has defined the commitment of the organization believe that accepting the aims and values of the organization have show desire to become members of the organization. Employees are committed to demonstrate every intention to serve as their organizations and small intention to quit (Hunt and Morgan, 1994; Robbins and Coulter, 2003; Mowday, et al, 1982) organizational commitment, Emotional goals and values of commitment of organization Buchanan (1974). The Organizational commitment is "interiorized normative worldwide requirements where conducted in a systematic way that leads the objectives and interest of the Organization" (Wiener, 1982).

Affective Commitment

The size of organizational commitment is the leading emotional engagement that is emotional affiliation of the individuals in the organization. In retrospective to Meyer and Allen (1997) affective commitment "emotional affiliation to, mark of the employees and with the involvement of the organization." The people of the organization they are engage to the organization on emotional basis, and continue to work for the organization besides they wish (Meyer and Allen, 1991). the staff of the organization who are emotionally committed and they are need to stay in the organization and feel that their duty of employees are also consistent which are valuable for the organization to the desire objectives in the organization (Wong, 2002) Affective commitment is a working approach linked with good emotions and feelings towards organization and also claimed that this kind is attitude "an direction towards the group that connects before attach the uniqueness of the individual within the group. "Affective commitment is the comparative power of identification of an entity and participation within a specific group (Mowday et al. 1982)

Normative Commitment

The final size of the model in organizational commitment is normative commitment in nature (Meyer and Allen, 1997) defined normative commitment as "a sense of requirement to continuing working." Normative attitude internalized obligation and requirement of folks are required to bracket the relationship of the organization (Allen and Meyer, 1990). Selon (Meyer and Allen, 1991) "Employees with normative commitment feel they must see stay with the organization." In the art net of normative aspect, continue employed Because They need to Log in to do or what is the correct object to perform.

Wiener (1982) illustrates normative commitment that "the employment of a person actions, guided through wisdom of responsibility, obligation and loyalty towards the organization." The members of the organization have pledged to organization based on ethical reasons (Lverson and Buttigieg, 1999). the employee contracted normative the moral law Justice to remain in the organization irrespective of the improvement of the condition or the organization to gives him the satisfying larger than the years. The force of the organization's normative commitment is affected by the agreed regulations

of mutual obligations among the Organization and their staff (Suliman and Iles, 2000). Mutual responsibility is the theory based of social exchange which suggests that the individual who receives a benefit is subject to the obligation or the solid normative rule to pay the benefit in a certain way (Makin and McDonald, 2000).This involves that the individuals habitually suffer forced to reimburse the organization invest in them, for example during education and improvement. (Meyer and Allen, 1991) argues with the intention of "the ethical commitment arises either throughout the development of socialization within the enterprise or the organization." In moreover case, it is based on the exchanging the things, this means whether the member of staff receives a assistance he or she or the organization has a ethical responsibility to reply to thoughtfulness.

Staff Satisfaction

In the literature, there is several numbers of definitions of personal satisfaction. Locke (1976), employee satisfaction has been described as an emotional response. Historically employee satisfaction (Judge et al., 2003) employee satisfaction is defined "as a multidimensional psychological response to work, personal satisfaction as well as the emotional and cognitive status. (Fisher, 2000) work satisfaction of the employees is the pleasure and member of staff derives commencing his / her work. It is an attitudinal variable which describing how people are feeling regarding their employment. (Agho, Mueller, and price, 1993).

In the same way Sousa-Poza suggests staff satisfaction is resolute by the balance connecting the input and output. Accordance with the concept is essential and widespread human necessities and that individual requirements are satisfied in your present condition, and then that individual will be joyful. Staff satisfaction depend on sense of balance between the job roles inflows (for hurting) like education, working time, effort, and operates puts (pleasure), like salaries, remuneration, position, assignment significance and working circumstances and the inherent aspects of work. Whether the outputs of work (delights) are related to work responsibility inflows (pain). Frederick Herzberg Theory Herzberg US scientific behavior suggests that the people how their dissatisfaction with salary, job security or policy of the organization. However the unsatisfying improvement over these factors does average are not needed employees meeting. Identifies of hygiene factors as the recognition, achievement and growth. According to him these might be helpful to raising the level of work satisfaction. For the independent effects of hygiene factor are inconclusive and revised over and over again. Staff satisfaction as a coincidence among what people recognize that they require and what their salaries they get from their job (Huber, 2006; Spector, 1997) are, The other suggested by Herzberg (Herzberg et al, 1959;. Quoted in Huber, 2006) approach builds on the theory of Maslow. Herzberg and his generation build motivation theory-hygiene Herzberg of personnel satisfaction. Theory proposes that there are two distinct category wants which are inherent (motivator) and (hygiene) extrinsic factor. Theories hypothesize that staff satisfaction and / or dissatisfaction is the role of the two systems for need. The fundamental factors are associated with the actual work. The important factors seem to completely affect staff satisfaction, the motivators including progress, development and growth for the liability of the work, challenging, acknowledgment and improvement. In other words, the extrinsic factor are strongly linked to environmental and the conditions of job. Hygiene associated with work satisfaction including supervision, company policies and management and working conditions and interpersonal relationship (Lu et al., 2005). The main historical overview of thoughts have been selected by such factors that are donated staff greater satisfaction as the channel Maslow's needs and desires are set of motivational theories of Herzberg hygiene.

Furthermore, this study is to evaluate staff satisfaction in two different groups, which includes motivating factors and hygiene are commonly relates to the theories of Herzberg.

Research Hypothesis

H1 : There is a relationship between organizational climate, financial performance.

Ho : There is no relationship between organizational climate, financial performance.

H2: H1 : There is relationship between organizational commitments, financial performances.

H: H0 : There is no relationship between organizational commitments, financial performances.

H3:H1 : There is a relationship between staff satisfaction, financial performance.

H: H0 : There is no relationship between staff satisfaction, financial performance.

METHODOLOGY

The reason of this study is to explore the connection or the relation between antecedents to determine the organizational climate, organizational commitment, staff satisfaction and financial performance in the banking industry. Organizational climate is a way of awareness of these aspects of their surroundings with the aim of directly influences how they preserve to do their work in a suitable working environment for the employee. The first studies on the organizational climate were conducted (Havard et al, 1968). There after so many studies and researches were conducted to attempts define the construction have often been problematic (land and Ableson, 1982). Regardless of the detail that organizational atmosphere is a differential component of distinctions in any organization (Moran and Volkwein, 1992). Generally decided elements or guiding principle climate components such as the characteristics of behavior and attitudes towards employees performance (Moran and Volkwein, 1992; O 'driscoll and Evans, 1988 Drexler, 1977). This research attempts to conduct the type of relationship among diverse variables and highlights the definite factors dependable for the variation in these variables. On this foundation, a model determination is framed, and the interactive relations between four variables given away in Figure. The models to test this hypothesis in study with the aim of

Conceptual Framework of the study

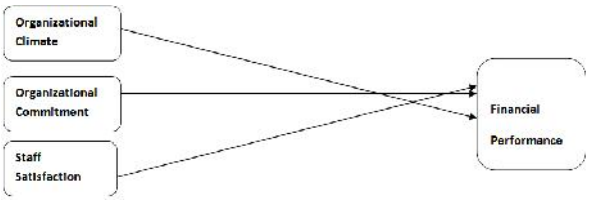

Figure 1: Organizational Climate

The conceptual framework of our research model is based on three independent variables like (Organizational Climate, Organizational Commitment, and staff satisfaction) and one of dependent variable financial performance. The major variables and its indicators can measure the dependency of independent variables and dependent variables, the many researchers can use this model in their research which are based and pillar of our research which we can shown here through proper facts and figures.

THE MODEL

In this stage we are applying simple linear regression model, taking a particular dimension of the response y is linked to the single forecaster of (covariate, regressor) x for each observation. The serious supposition of the model is with the purpose of the provisional Mean is linear: E (Y | X) =a + βx. In the majority problems are more than one forecaster variable-available. This lead us to the subsequent "the multiple regression' that means:

E(Y/X) =a+β1X1+ . . . . . + βpXp where 'a' is called the intercept and 'βj' is called pending or coefficients in this model.

The further step is applied by; we can simplify how answers are varying around their average values. This leads to the model from,

Yi = a+ β1, + ... ……. +βpXi, p + Ui, which is equivalent to writing Yi= E(Y |Xi) + ui, When we write Xi, J for the J th Interpreter variable premeditated for the I th examination. The main supposition for the error is ui, which is represented as Eui=0 and Var (ui) =σ2 (All variables are equal). Also, the Ui should be independent of each other.

We write Xi,j for the j th predictor variable, measured for the I th observation. The main assumptions for the errors ui is that Eui = 0 and var(ui) = σ2 (all variances are equal). Also, the ui should be independent of each other.

The same model used by many researchers in their studies (Nugzar et al, 2013), (Winona Burt Vesey and Antionette D. Stroter, 2012),

(Nor Mazlina Abu Bakar and Azah Mohd Tahir, 2009), (Heribert Reisinger, 1997)

According to the above multiple linear regressions model, we drive our research model as under,

$$FP = \alpha + \alpha\beta OC + \beta_1 OCT + \beta_2 SST + \mu$$

Where,

FP = Financial performance

α= Intercept

β= Coefficient

OC= Organizational Climate

OCT= Organizational commitment

SST= Staff satisfaction.

EMPERICAL RESULTS

Data Interpretations and Discussions

In this research, the researcher aims to find the organizational climate and impact on the performance of the organization and research is taken as the case study of banking industry in Gilgit, where all schedule and non schedule banks has been in use for going away from beginning to end the study such as, National bank of Pakistan, MCB, JSB, BOK, BOP, and Karakorum Cooperative Bank Gilgit etc organization. This study is quantitative based and the data have been composed in the shape of questionnaires. This questionnaire consists of forty questions which comprise of

forty close ended questions were no open ended question asked from respondent. The close-ended questions were productive for the intention of generating views, objects, and thoughts of the employees of the banking organizations of Gilgit. Through stratified random sampling, a sample of one hundred and fifty employees is selected from different kinds of schedule and non schedule banking organization. To produce the views from the staffs of these stated organizations, a five scale model is adopted, which ranges from strongly disagree to strongly agree (likerd scale).

The data composed from questionnaires is processed through on SPSS, after which the information became ready for explanation. This explanation is as under.

Correlation

Descriptive

Table 1

	Mean	Std. Deviation	N
Staff Satisfaction index	5.2450	.83594	150
Organizational Commitment Index	7.6135	1.41778	150
Organizational Climate Index	3.0009	2.64467	150

The data given below shows the correlation between independent variables Correlation

Table 2

		Staff Satisfaction	Organizational Commitment	Organizational Climate
Staff Satisfaction	Pearson Correlation	1	.473**	.139
	Sig. (2-tailed)		.000	.089
	N	150	150	150
Organizational Commitment	Pearson Correlation	.473**	1	.104
	Sig. (2-tailed)	.000		.207
	N	150	150	150
Organizational Climate	Pearson Correlation	.139	.104	1
	Sig. (2-tailed)	.089	.207	
	N	150	150	150

Table show the correlation between independent variables, the staff satisfaction is positive correlated with organizational commitment with .473 and the staff satisfaction is again positive correlated with organizational climate with .139.

The organizational commitment index is positive relationship with staff satisfaction of .473 and also organizational commitment shows positive correlation with organizational climate with .104. In the third independent variable which is organizational climate index which is positive correlated with staff satisfaction of .139, and climate again shows his positive relationship with organizational commitment with .104. So there is positive connection with all independent variables in this table.

The results of (B. Holloway, 2012) quite similar comparatively relates to our findings. There is positive and significant relationship among relations-oriented leadership behaviors and the organizational climate dimension reward. Also (Holloway, 2012) in another correlation tests are quite similar to our finding. in attendance is positive and considerable relationship between age and responsibility and in attendance is a positive and significant correlation

Model Summary Tables

Table 3

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
	.377[a]	.321	.334	2.033

Hypothesis Summary

Table 4

Variables		B	Std. Error	t Values	Sig
1	(Constant)	5.316	1.152	4.615	.000
	Staff Satisfaction	.103	.227	.453	.651
	Organizational Commitment Index	.458	.133	3.434	.001
	Organizational Climate Index	.136	.064	2.143	.034

As our null hypothesis (H1) there is correlation among organizational climate and financial performance of an employee, according to our study result null hypothesis is rejected

As our alternate hypothesis (Ho) there is no connection among organizational climate and financial performance of an employee. Hence, our alternate hypothesis is accepted.

For our second null hypothesis (H2) there is relationship between organizational commitment and financial performance of an employee, according to our study null hypothesis is accepted.

As our alternate hypothesis (H0) there is not relationship between organizational commitment and financial performance of organization hence, our alternate hypotheses are rejected.

For our third null hypothesis (H3) there is connection between staff satisfaction and financial performance, according to our study null hypothesis is accepted.

As our alternate hypothesis (H0) there is not relationship between staff satisfaction and financial performance hence, our alternate hypotheses are rejected

But according to our above regression analysis table in the last Column the significance level shows the acceptance and rejection of hypothesis. The valve .651 for the staff satisfaction which is greater than sig level .05 shows the insignificance relationship to the dependant variable and rejected the hypothesis. Further results for the variables organizational commitment and organizational climate are .001 and .034 correspondingly which is less than the significance level .05. Hence, this proves that there is strong relationship exist among these independent variables (organizational commitment and organizational climate) to the dependant variable (financial performance). The results for these variables depict the significance relation and accept the hypothesis.

Table shows the result of coefficient of independent variables. The independent variable staff satisfaction is insignificant with financial performance so that's why we cannot interpret this variable. In another side the variable organizational commitment is significant for 1% significant level. The coefficient valve .45 of organizational commitment indicates that there is positive relationship between organizational commitment and financial performance which is dependent variable in our model. According to the regression results when organizational commitment increases by 1% it results 45% increment in the financial performance. The coefficient valve .136 of organizational climate indicates that

there is positive relationship with financial performance which is dependent variable in our model. According to the regression results when organizational climate increases by 1% it results 14% increment in the financial performance.

According to the R^2 results overall model explained 32% of the variation in financial performance. The results of (Borden at al 2009) are quite similar which are comparatively relates to our findings. In their research Participant age and the length of time in the youth program were used as predictors of leadership behavior using regression analysis.

Table 5: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	99.775	3	33.258	8.045	.000[b]
	Residual	603.536	146	4.134		
	Total	703.311	149			

- Dependent Variable: Financial Performance Index
- **Predictors:** (Constant), Organizational Climate Index, Organizational Commitment Index, Staff Satisfaction

In this study data analysis is perform through the help of statistical package for social sciences (SPSS 20 version). The study used both descriptive as well as inferential statistics to present the responses. Hypothesis testing is done where using large samples and ANOVA.

This is the table which shows the results of the ANOVA analysis and whether we include a statistically significant difference among our collection means. We can see that the significance level 0.00 (P= .00), which is less 0.05, and consequently, there is a statistically significant differentiation in the mean duration of time to complete the database problem among the different courses taken. This is great to recognize, but we do not know which of the specific group differed.

CONCLUSIONS

The study set elsewhere to expand a banking industry and measure of organizational climate and then its impact on the performance of the organization a literary case study of banking industry in Gilgit. The outcomes of this experimental study support that organizational climate has a significant impact on objective of banking employees turnover. The study results exposed that climate, commitment, and staff satisfaction are the three background of organizational climate, which has a contrary significant impact on turnover intention. I.e. if banking employees are clear about the organizational and individual goals, financial satisfaction and rewards inside the organization is correctly managed than it is a smaller amount possible for them to give up the organization. These findings had the support of a previous study by (Holloway, 2012) that found that banking employees in a more open climate performed much better than banking employees in a less open climate and are less likely to leave the organization. The outcome from this experimental investigation may have considerable implications for how affirmative organizational climate is conceived. The organization trying to create a center of attention competent employees take advantage of them to the highest level and maintain employing them in the working circumstances in which workers have a vital role. Therefore, the creation of a in good physical shape and positive organizational climate, which cares concerning the welfare of employees, is attention to be significant for the performance of the organization (Kanten Pelin and Fundda Er Ulker, 2013) because, it believes that a constructive work surroundings that values human resources are expected to positively influence their level of organization performance. In further expressions, organizational climate has both an encouraging or unconstructive effect on

performance levels, attitudes and behavior of staff who are developing positively impact organizational performance (Kanten Pelin and Fundda Er Ulker, 2013). The outcomes of the study confirm with the intention of the organizational climate and employee performance is correlated (Raza Ahmed and Ali Shah, 2010), shows the correlation coefficient and organizational climate, to be extensively related to climate satisfaction, commitment and staff of different aspects (Raza Ahmed and Ali Shah, 2010). In this study, correlation and regression analysis yielded overall positive results. Thus, the organization must take up to three variables namely organizational climate, commitment and employee satisfaction at the same time if they want better results and improve productivity in organizations (Singh et al, 2011). Based on this study, we can conclude that, organizational climate has a constructive impact on the performance of the organization, research shows with the aim of every individual in the organization of ideas and opinions for the performance of the organization (Fakhar et al, 2012).

The findings hopefully recommend that these three antecedents may correspond to what constitutes a hypothetically broadened and enriched thoughtful of the organizational climate in relation to banking employees of banking industry in Gilgit.

RECOMMENDATIONS

- Organizational climate supposed to be viewed as essential and integral part of an organizational background.
- Organizations should give confidence an impression of organizational climate.
- Organizations must have to conduct seminars, workshops and sessions in order to make employees aware of the importance and applicability of organizational climate in the course of personality and organizational development and betterment.
- Organizational climate make available free atmosphere to the employees who are sharing their problems without any agony.
- Organizational climate free from stress and provide learning environment to the employees.
- On the account of our research we suggest enabling environment is mandatory for job satisfaction which yields in productivity.
- It is also suggested that banks need to provide a vibrant mechanism for its employees so that sharing and care climate is achieved.

Employees who are not aware of the significance of organizational climate be counseled, inspired and motivated to be part of life-long learning process

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